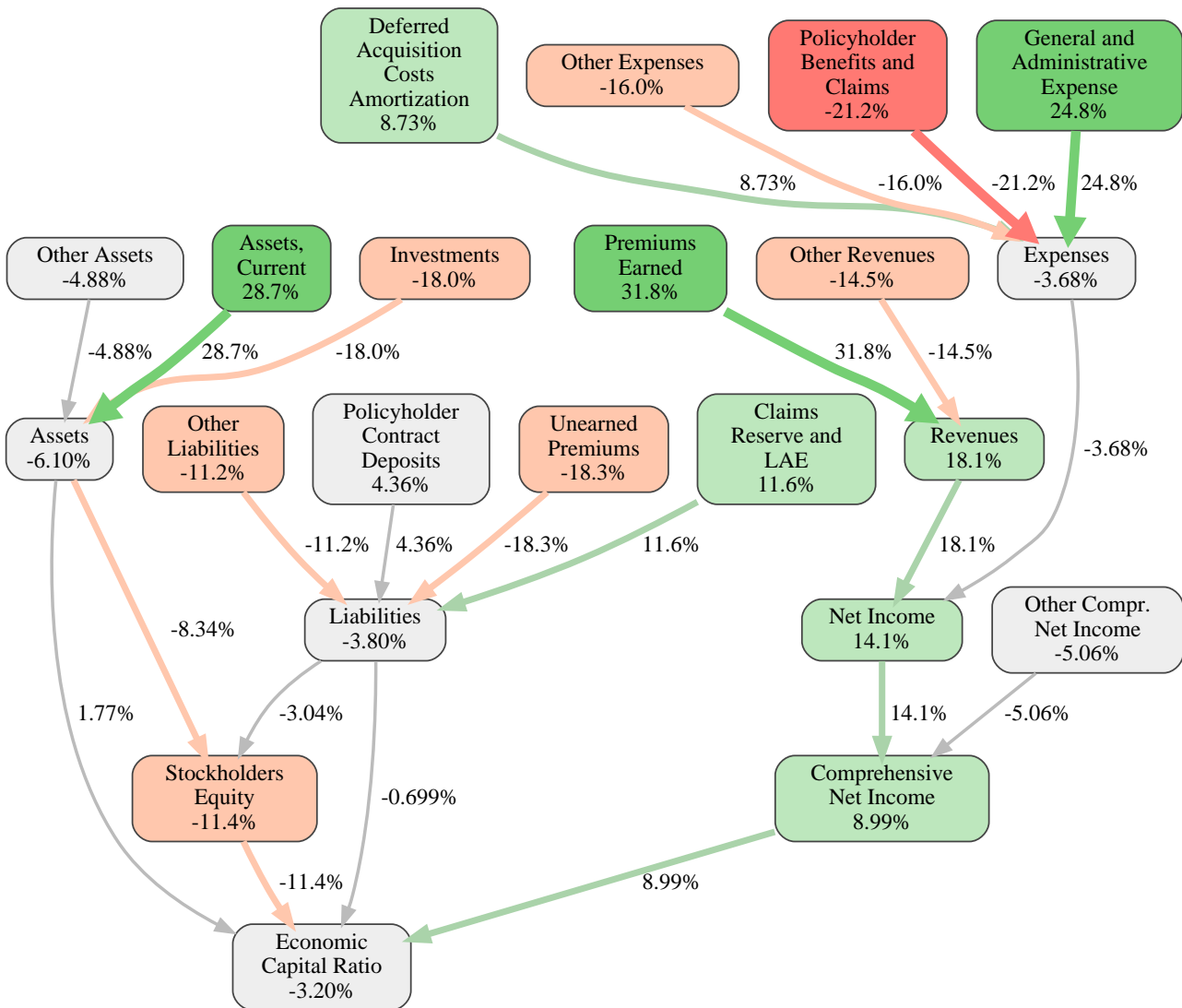




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HCI Group Inc.
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The relative strengths and weaknesses of HCI Group Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HCI Group Inc. compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 32% points. The greatest weakness of HCI Group Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 32%, being 3.2% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	431,341
Assets, Non-Current	35,378
Claims Reserve and LAE	212,169
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	43,858
General and Administrative Expense	13,803
Insurance Commissions and Fees	3,522
Intangible Assets	0
Investment Income	4,564
Investments	225,720
Liabilities Current	0
Long Term Debt	0
Other Assets	100,258
Other Compr. Net Income	-634
Other Expenses	109,018
Other Liabilities	258,522
Other Net Income	0
Other Revenues	39,891
Policyholder Benefits and Claims	160,036
Policyholder Contract Deposits	0
Premiums Earned	262,460
Premiums Receivable	68,382
Reinsurance Payable	87
Reinsurance Recoverables	36,376
Separate Account Asset	0
Unearned Premiums	269,399

Output Variable	Value in 1000 USD
Assets	941,313
Liabilities	740,177
Expenses	282,857
Revenues	310,437
Stockholders Equity	201,136
Net Income	27,580
Comprehensive Net Income	26,946
Economic Capital Ratio	32%