





RealRate

NON-LIFE INSURANCE 2023

HCI Group Inc.
Rank 42 of 74



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 General and Administrative Expense, increasing the Economic Capital Ratio by 28% points. The greatest weakness of HCI Group Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is -5.8%, being 3.8% points above the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	234,863
Assets, Non-Current	49,581
Claims Reserve and LAE	863,765
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	45,522
General and Administrative Expense	24,978
Insurance Commissions and Fees	4,279
Intangible Assets	0
Investment Income	32,447
Investments	615,592
Liabilities Current	0
Long Term Debt	0
Other Assets	756,145
Other Compr. Net Income	-5,186
Other Expenses	157,725
Other Liabilities	316,709
Other Net Income	0
Other Revenues	-735
Policyholder Benefits and Claims	371,463
Policyholder Contract Deposits	0
Premiums Earned	463,572
Premiums Receivable	34,998
Reinsurance Payable	0
Reinsurance Recoverables	66,627
Separate Account Asset	0
Unearned Premiums	368,047

Output Variable	Value in 1000 USD
Assets	1,803,328
Liabilities	1,548,521
Expenses	554,166
Revenues	499,563
Stockholders Equity	254,807
Net Income	-54,603
Comprehensive Net Income	-59,789
Economic Capital Ratio	-5.8%