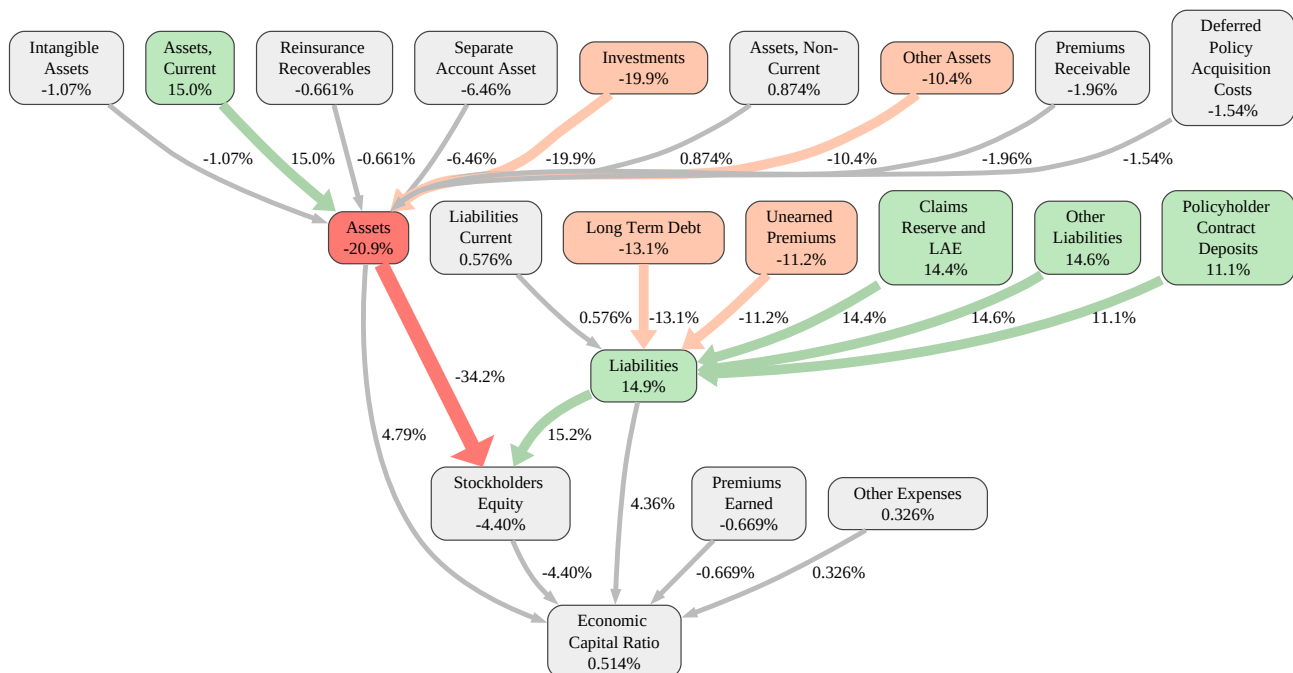




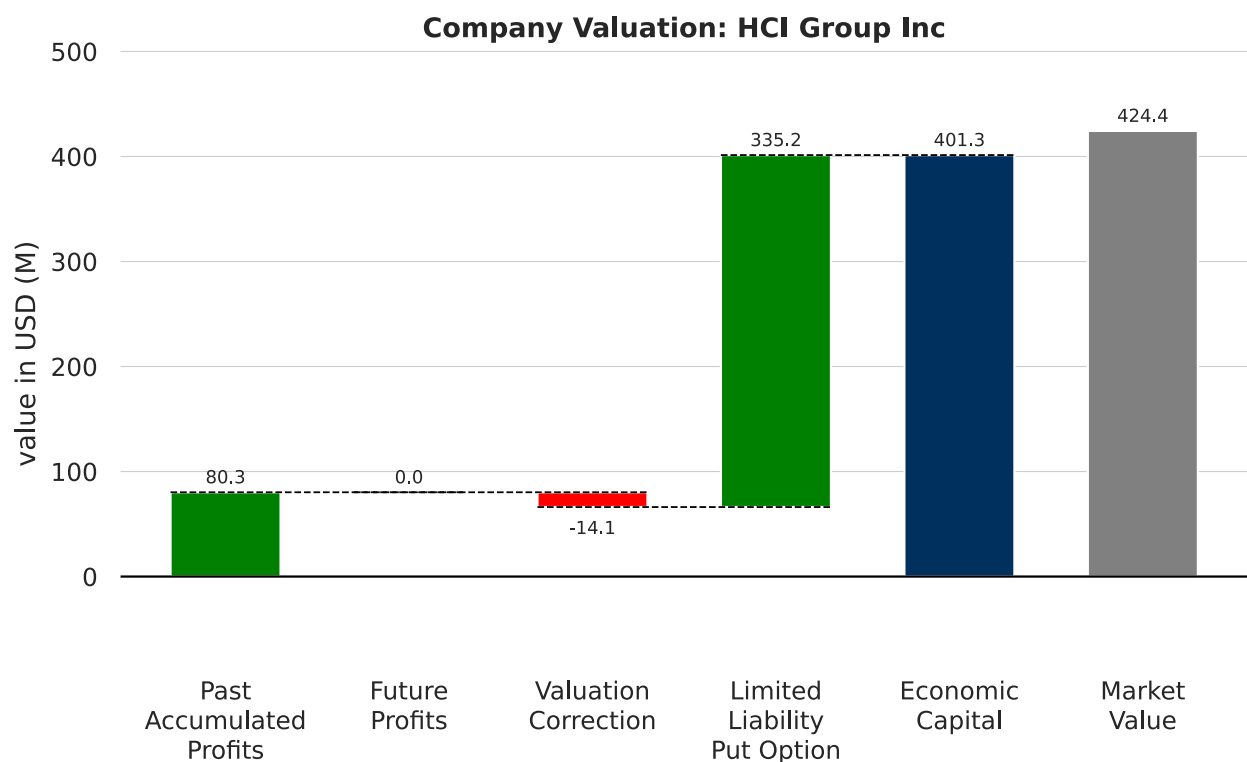
The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HCI Group Inc compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 15% points. The greatest weakness of HCI Group Inc is the variable Assets, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 90%, being 0.51% points above the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	293,398
Assets, Non-Current	28,946
Claims Reserve and LAE	43,686
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	34,286
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	1,469
Investments	146,028
Liabilities Current	0
Long Term Debt	126,932
Other Assets	15,204
Other Compr. Net Income	-506
Other Expenses	76,117
Other Liabilities	18,610
Other Net Income	0
Other Revenues	5,371
Policyholder Benefits and Claims	65,123
Policyholder Contract Deposits	0
Premiums Earned	234,248
Premiums Receivable	14,674
Reinsurance Payable	4,660
Reinsurance Recoverables	28,066
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	171,907

Output Variable	Value in 1000 USD
Assets	526,316
Liabilities	365,795
Expenses	175,526
Revenues	241,088
Stockholders Equity	160,521
Net Income	65,562
Comprehensive Net Income	65,309
BaseVar	7,637,780
ECR before Limited Liability	15%
Economic Capital Ratio	90%



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.