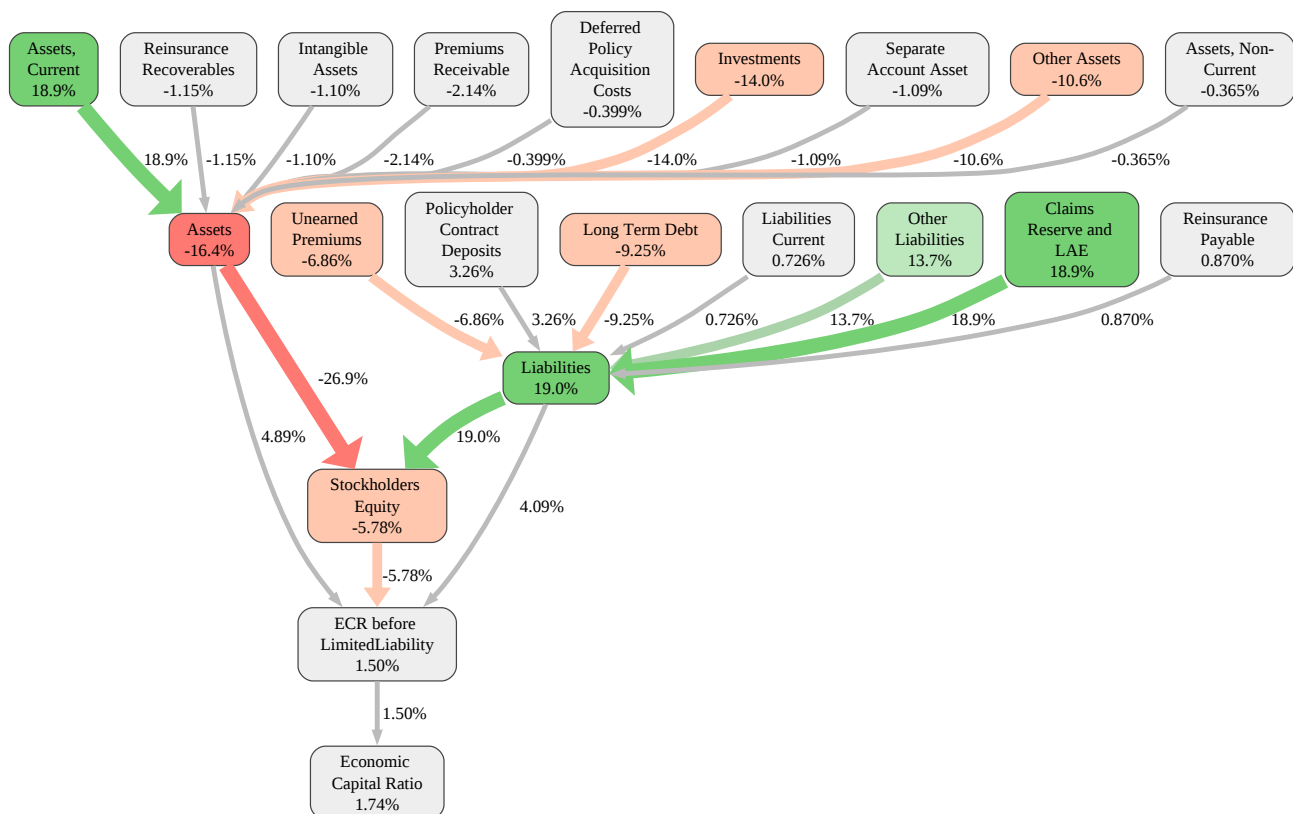




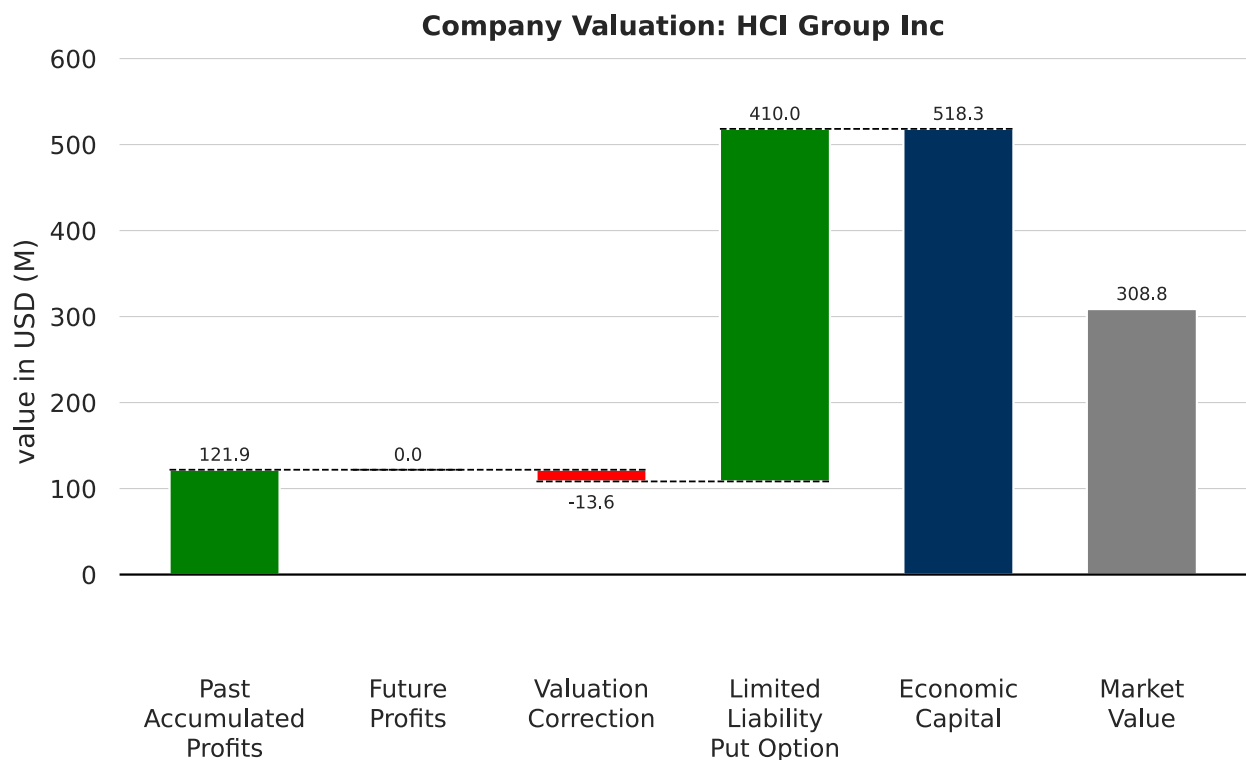
The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HCI Group Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of HCI Group Inc is the variable Assets, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 95%, being 1.7% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	280,531
Assets, Non-Current	22,716
Claims Reserve and LAE	70,492
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	16,639
General and Administrative Expense	19,777
Insurance Commissions and Fees	3,914
Intangible Assets	0
Investment Income	9,087
Investments	298,734
Liabilities Current	0
Long Term Debt	138,863
Other Assets	9,614
Other Compr. Net Income	4,434
Other Expenses	90,981
Other Liabilities	37,866
Other Net Income	0
Other Revenues	7,818
Policyholder Benefits and Claims	124,667
Policyholder Contract Deposits	0
Premiums Earned	243,627
Premiums Receivable	17,276
Reinsurance Payable	3,294
Reinsurance Recoverables	24,554
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	175,803

Output Variable	Value in 1000 USD
Assets	670,064
Liabilities	426,318
Expenses	235,425
Revenues	264,446
Stockholders Equity	243,746
Net Income	29,021
Comprehensive Net Income	31,238
BaseVar	10,674,797
ECR before LimitedLiability	20%
Economic Capital Ratio	95%



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.