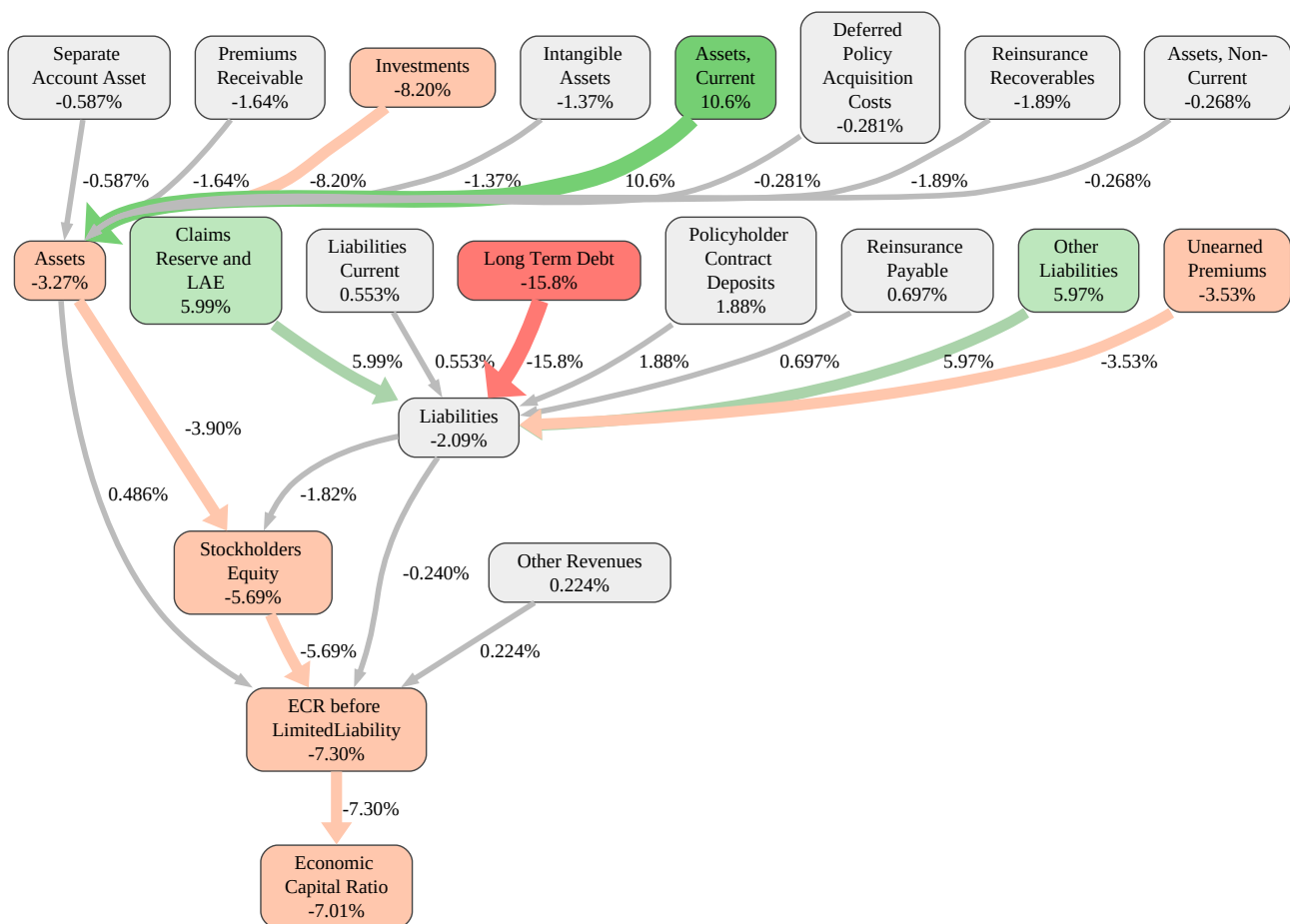




The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

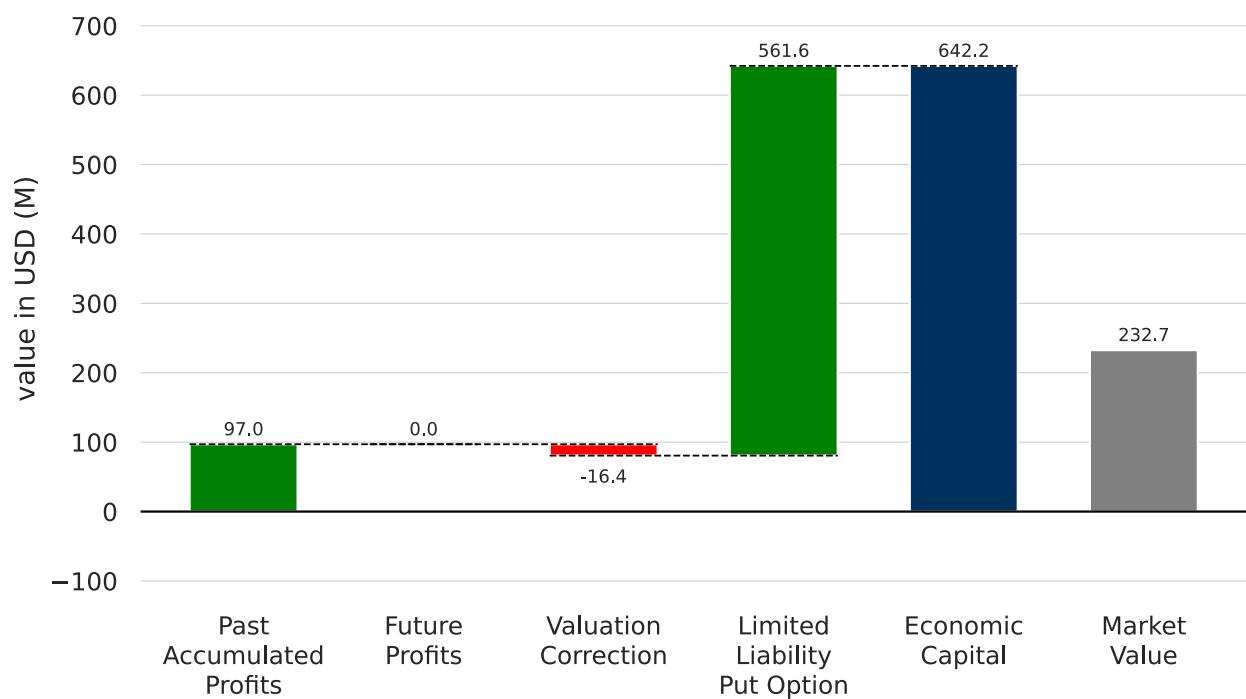
The greatest strength of HCI Group Inc compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 11% points. The greatest weakness of HCI Group Inc is the variable Long Term Debt, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 86%, being 7.0% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	255,884
Assets, Non-Current	23,015
Claims Reserve and LAE	198,578
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	16,712
General and Administrative Expense	12,063
Insurance Commissions and Fees	3,622
Intangible Assets	0
Investment Income	11,439
Investments	380,286
Liabilities Current	0
Long Term Debt	237,835
Other Assets	126,274
Other Compr. Net Income	1,923
Other Expenses	73,607
Other Liabilities	46,965
Other Net Income	0
Other Revenues	4,727
Policyholder Benefits and Claims	165,629
Policyholder Contract Deposits	0
Premiums Earned	224,618
Premiums Receivable	17,807
Reinsurance Payable	15
Reinsurance Recoverables	22,286
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	164,896

Output Variable	Value in 1000 USD
Assets	842,264
Liabilities	648,289
Expenses	251,299
Revenues	244,406
Stockholders Equity	193,975
Net Income	-6,893
Comprehensive Net Income	-5,932
BaseVar	11,112,526
ECR before Limited Liability	11%
Economic Capital Ratio	86%

Company Valuation: HCI Group Inc



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.