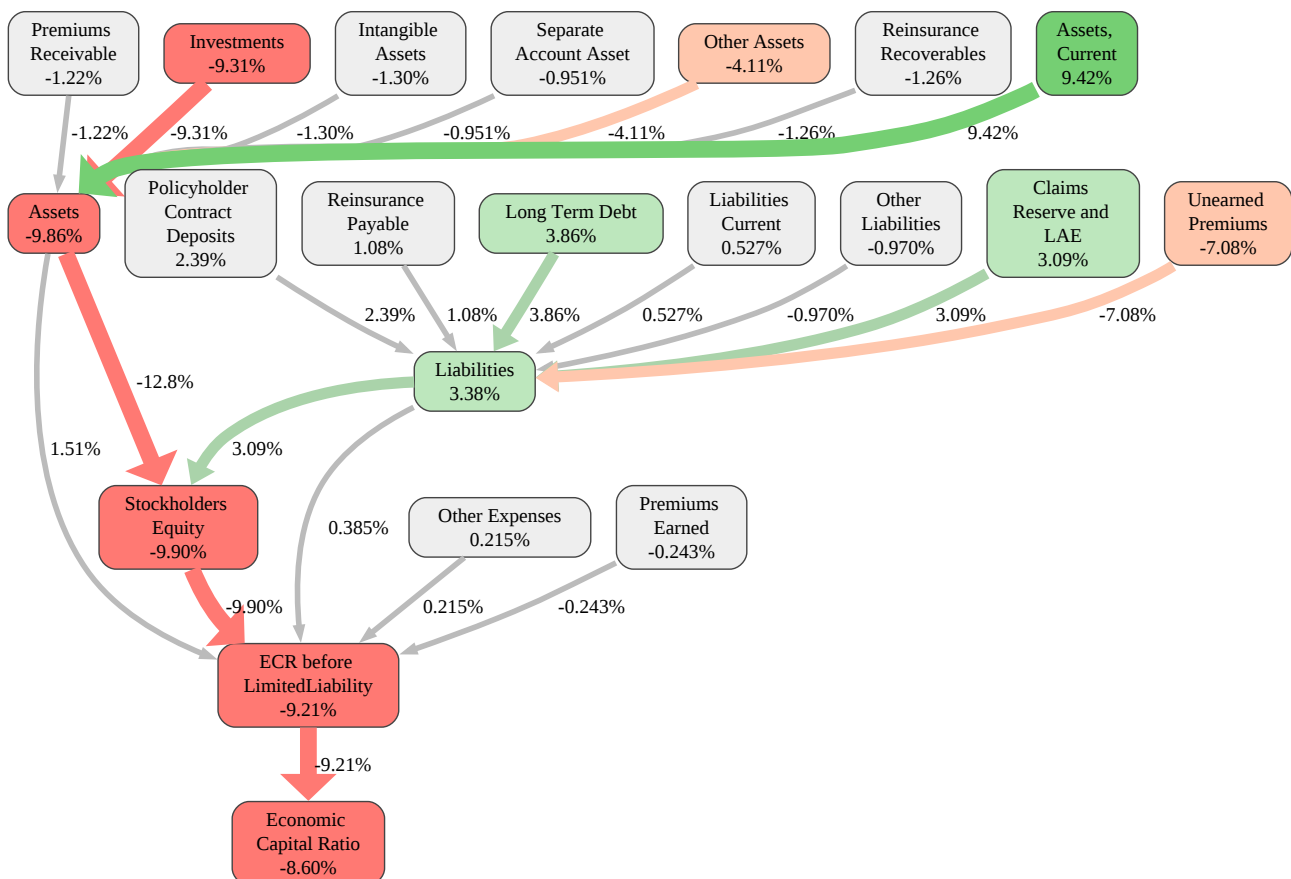




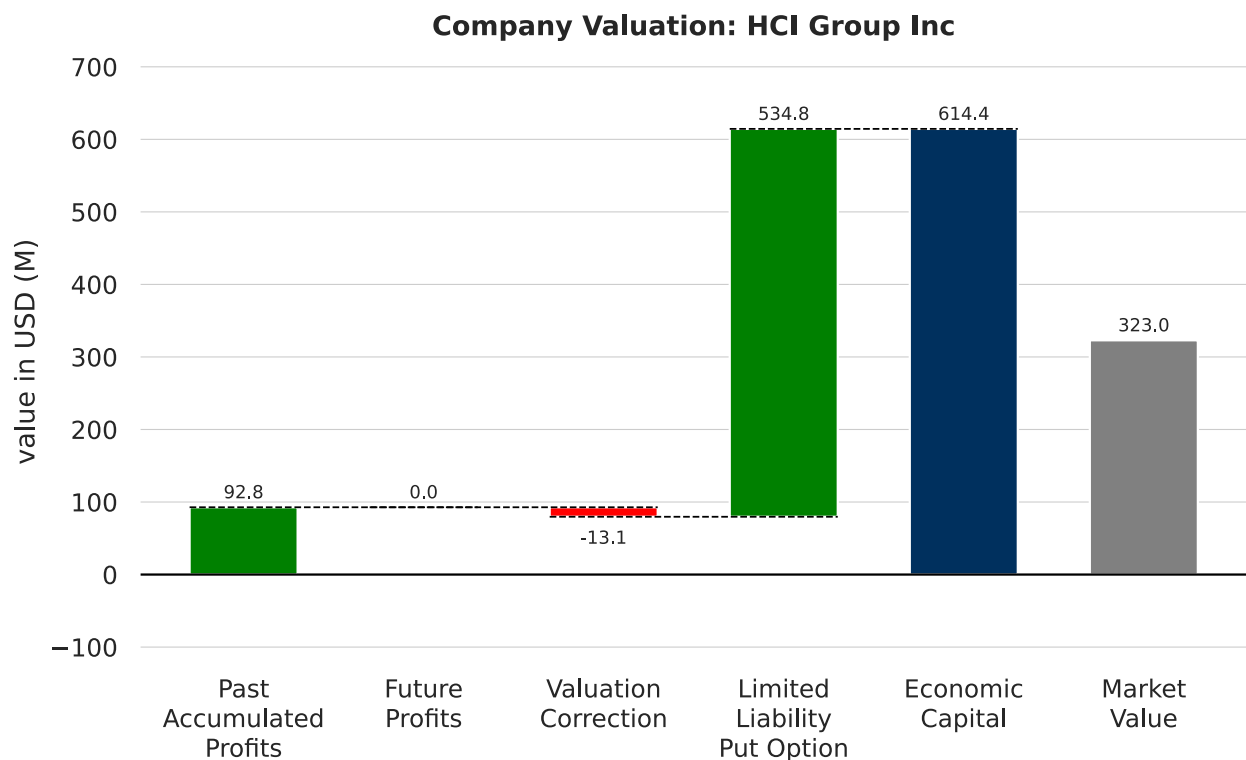
The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HCI Group Inc compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of HCI Group Inc is the variable Stockholders Equity, reducing the Economic Capital Ratio by 9.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 87%, being 8.6% points below the market average of 95%.

Input Variable	Value in 1000 USD
Assets, Current	229,218
Assets, Non-Current	31,778
Claims Reserve and LAE	214,697
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	21,663
General and Administrative Expense	12,203
Insurance Commissions and Fees	3,229
Intangible Assets	0
Investment Income	13,642
Investments	341,486
Liabilities Current	0
Long Term Debt	0
Other Assets	140,226
Other Compr. Net Income	3,631
Other Expenses	96,181
Other Liabilities	221,130
Other Net Income	0
Other Revenues	9,289
Policyholder Benefits and Claims	107,514
Policyholder Contract Deposits	0
Premiums Earned	216,314
Premiums Receivable	20,255
Reinsurance Payable	76
Reinsurance Recoverables	17,983
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	181,163

Output Variable	Value in 1000 USD
Assets	802,609
Liabilities	617,066
Expenses	215,898
Revenues	242,474
Stockholders Equity	185,543
Net Income	26,576
Comprehensive Net Income	28,392
BaseVar	13,129,273
ECR before Limited Liability	11%
Economic Capital Ratio	87%



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.