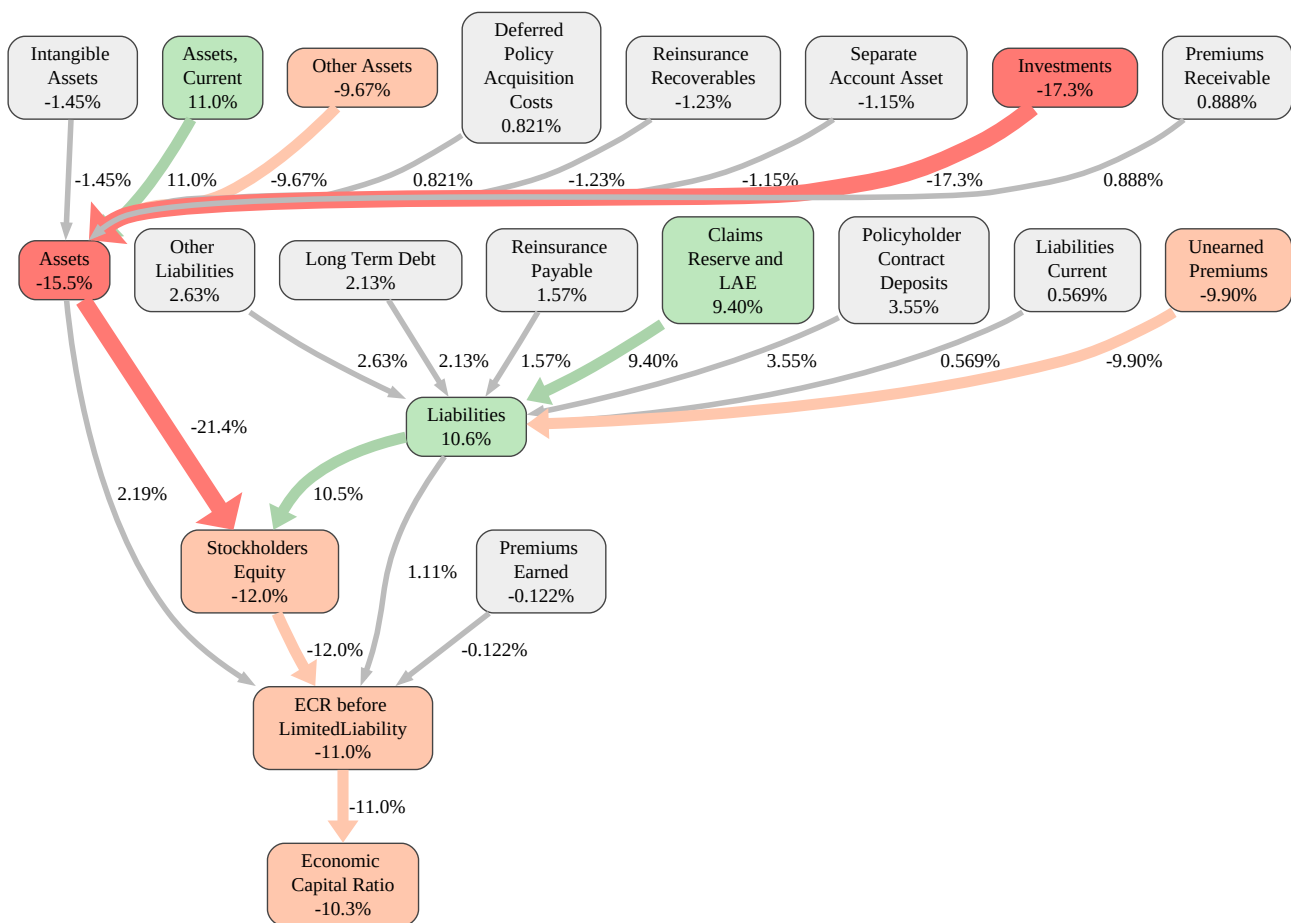




The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

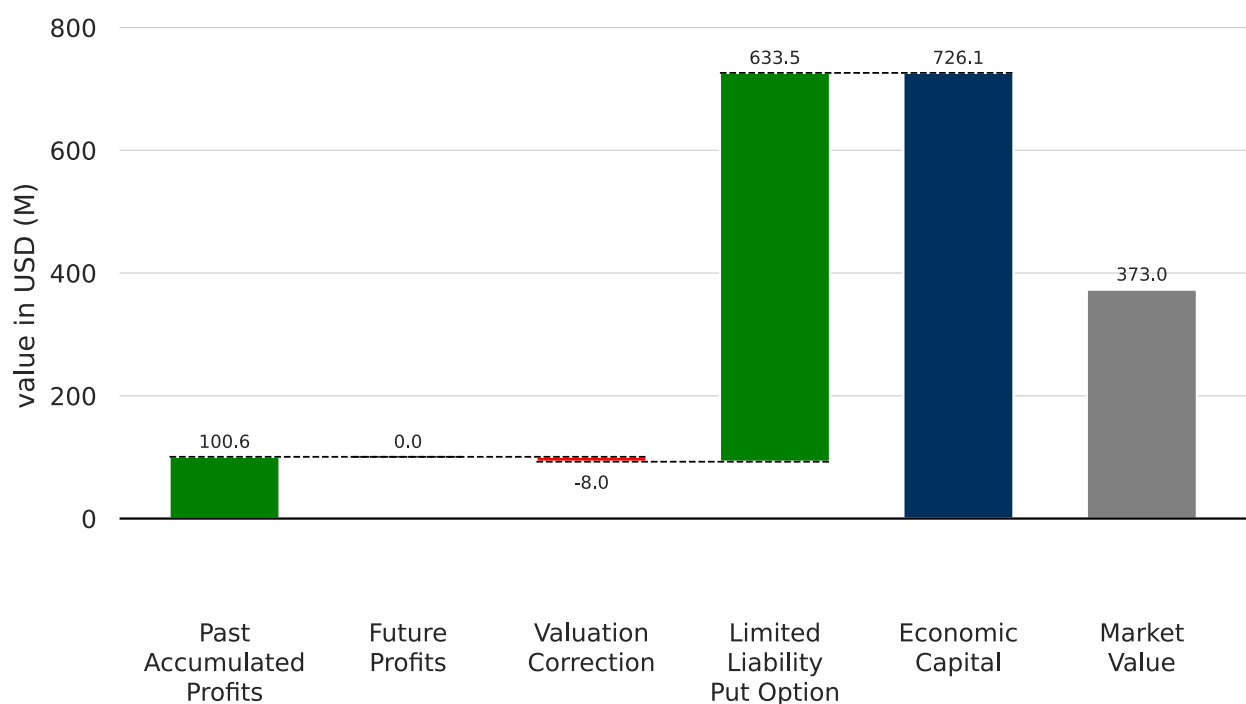
The greatest strength of HCI Group Inc compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 11% points. The greatest weakness of HCI Group Inc is the variable Investments, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 86%, being 10% points below the market average of 97%.

Input Variable	Value in 1000 USD
Assets, Current	431,341
Assets, Non-Current	35,378
Claims Reserve and LAE	212,169
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	43,858
General and Administrative Expense	13,803
Insurance Commissions and Fees	3,522
Intangible Assets	0
Investment Income	4,564
Investments	225,720
Liabilities Current	0
Long Term Debt	0
Other Assets	100,258
Other Compr. Net Income	-634
Other Expenses	109,018
Other Liabilities	258,522
Other Net Income	0
Other Revenues	39,891
Policyholder Benefits and Claims	160,036
Policyholder Contract Deposits	0
Premiums Earned	262,460
Premiums Receivable	68,382
Reinsurance Payable	87
Reinsurance Recoverables	36,376
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	269,399

Output Variable	Value in 1000 USD
Assets	941,313
Liabilities	740,177
Expenses	282,857
Revenues	310,437
Stockholders Equity	201,136
Net Income	27,580
Comprehensive Net Income	27,263
BaseVar	32,772,358
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.