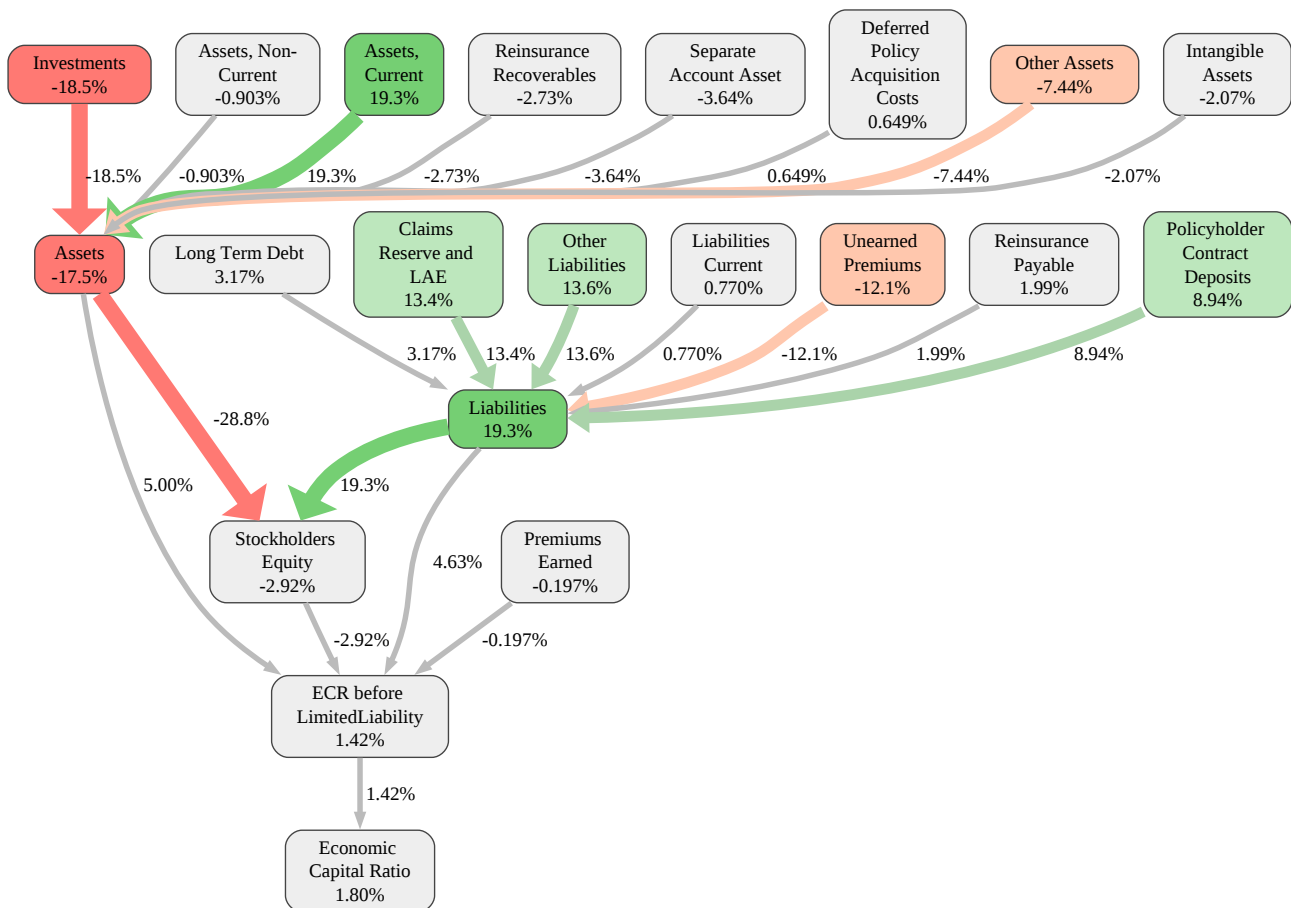




The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

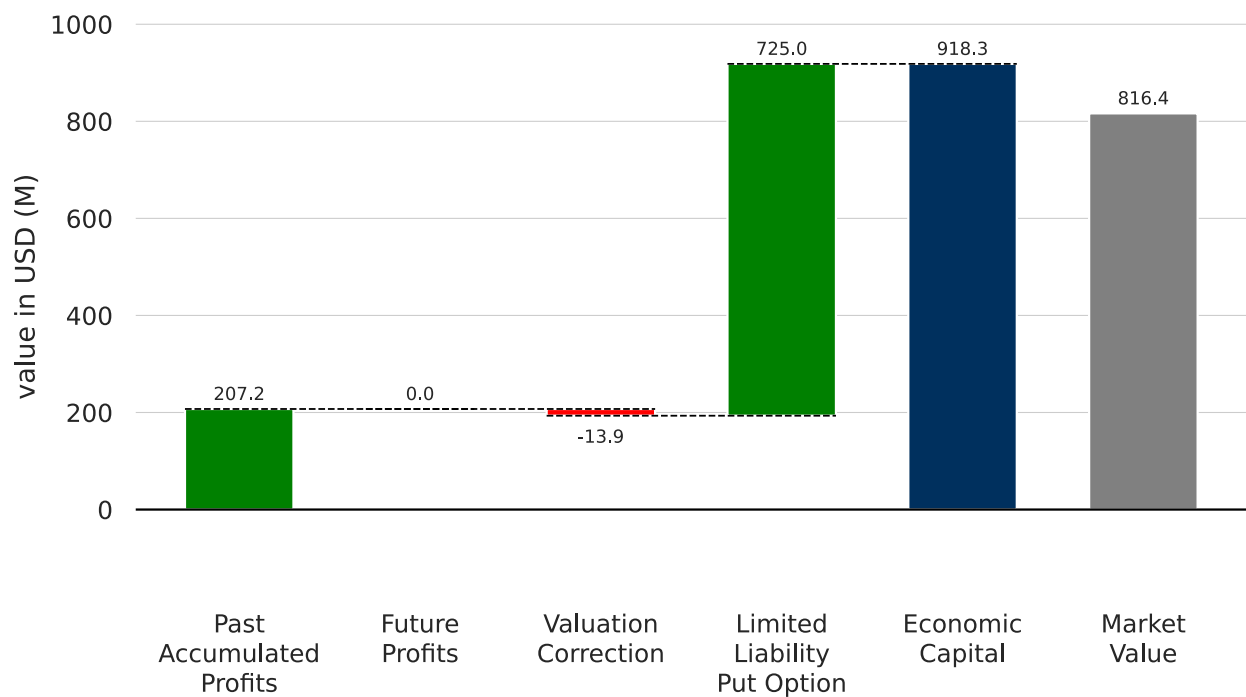
The greatest strength of HCI Group Inc compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 19% points. The greatest weakness of HCI Group Inc is the variable Investments, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 95%, being 1.8% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	628,943
Assets, Non-Current	28,949
Claims Reserve and LAE	237,165
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	57,695
General and Administrative Expense	21,843
Insurance Commissions and Fees	3,995
Intangible Assets	0
Investment Income	12,335
Investments	196,715
Liabilities Current	0
Long Term Debt	0
Other Assets	170,043
Other Compr. Net Income	967
Other Expenses	151,305
Other Liabilities	158,490
Other Net Income	0
Other Revenues	14,282
Policyholder Benefits and Claims	227,525
Policyholder Contract Deposits	0
Premiums Earned	377,303
Premiums Receivable	68,157
Reinsurance Payable	0
Reinsurance Recoverables	26,355
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	366,744

Output Variable	Value in 1000 USD
Assets	1,176,857
Liabilities	762,399
Expenses	400,673
Revenues	407,915
Stockholders Equity	414,458
Net Income	7,242
Comprehensive Net Income	7,726
BaseVar	28,505,512
ECR before Limited Liability	20%
Economic Capital Ratio	95%

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.