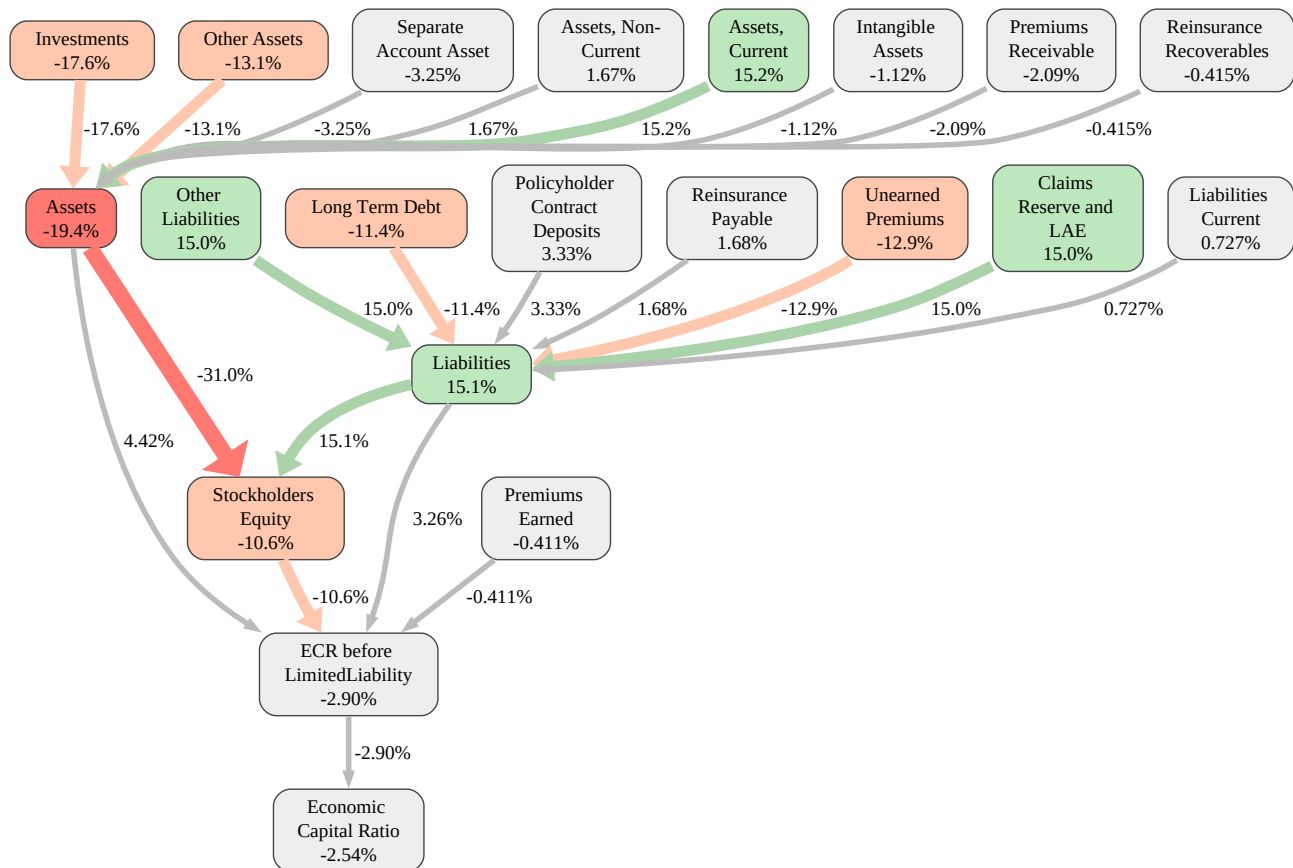




The relative strengths and weaknesses of HCI Group Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

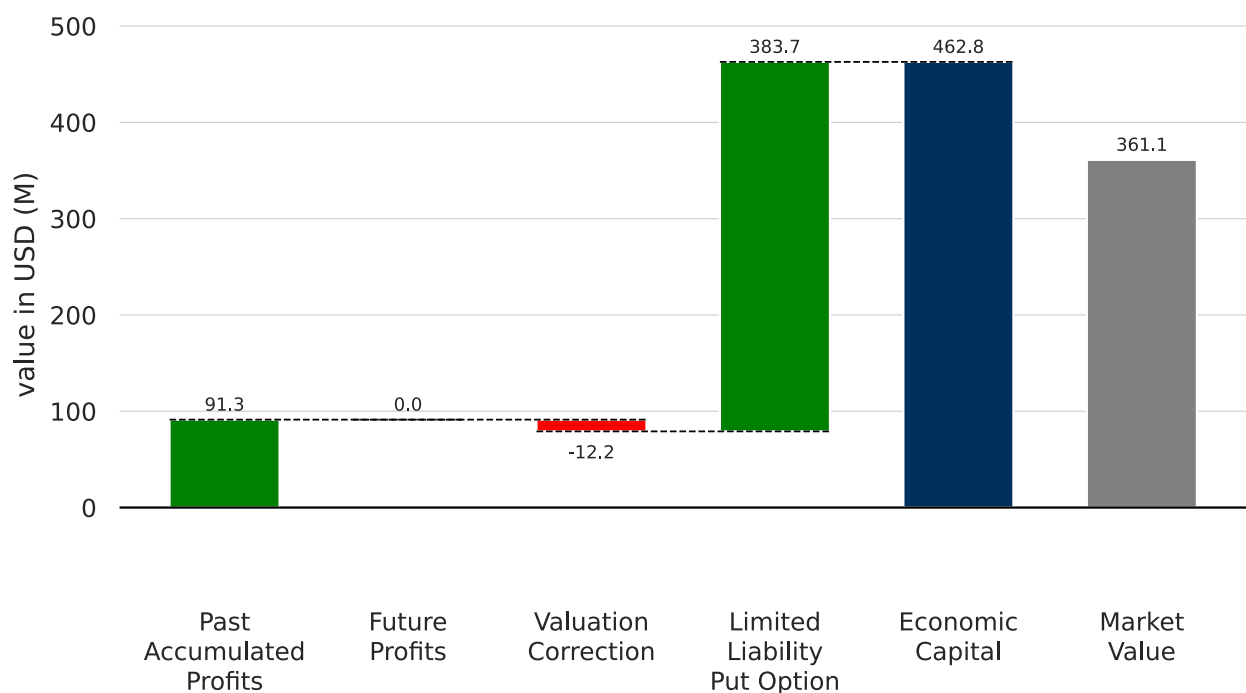
The greatest strength of HCI Group Inc compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 15% points. The greatest weakness of HCI Group Inc is the variable Assets, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 91%, being 2.5% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	314,716
Assets, Non-Current	47,579
Claims Reserve and LAE	48,908
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	15,014
General and Administrative Expense	20,790
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	4,781
Investments	168,799
Liabilities Current	0
Long Term Debt	129,539
Other Assets	6,182
Other Compr. Net Income	-448
Other Expenses	103,186
Other Liabilities	26,889
Other Net Income	0
Other Revenues	9,262
Policyholder Benefits and Claims	79,468
Policyholder Contract Deposits	0
Premiums Earned	252,065
Premiums Receivable	15,824
Reinsurance Payable	218
Reinsurance Recoverables	34,096
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	214,071

Output Variable	Value in 1000 USD
Assets	602,210
Liabilities	419,625
Expenses	203,444
Revenues	266,108
Stockholders Equity	182,585
Net Income	62,664
Comprehensive Net Income	62,440
BaseVar	11,144,402
ECR before Limited Liability	15%
Economic Capital Ratio	91%

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.