



The relative strengths and weaknesses of UTG 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 UTG INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 15% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 34%, being 7.0% points above the market average of 27%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	0	Liabilities	296,014
Debt Securities, Available-for-sale	237,404	Assets	406,445
Insurance Commissions and Fees	0	Expenses	25,961
Liability for Future Policy Benefit	259,469	Revenues	28,734
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	110,432
Net Investment Income	11,701	Net Income	4,813
Other Assets	169,041	Comprehensive Net Income	17,409
Other Compr. Net Income	12,596	BaseVar	385,894
Other Expenses	25,961	ECR before LimitedLiability	21%
Other Liabilities	36,544	Economic Capital Ratio	34%
Other Net Income	2,040		
Other Revenues	17,033		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		