



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 Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 30%, being 5.6% points above the market average of 24%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	0	Liabilities	288,472
Debt Securities, Available-for-sale	160,961	Assets	395,548
Insurance Commissions and Fees	0	Expenses	31,431
Liability for Future Policy Benefit	253,852	Revenues	41,273
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	107,077
Net Investment Income	11,203	Net Income	12,600
Other Assets	234,588	Comprehensive Net Income	-2,221
Other Compr. Net Income	-14,822	BaseVar	387,152
Other Expenses	31,431	ECR before LimitedLiability	15%
Other Liabilities	34,619	Economic Capital Ratio	30%
Other Net Income	2,759		
Other Revenues	30,071		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		