



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 14% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 35%, being 8.2% points above the market average of 27%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	0	Liabilities	281,915
Debt Securities, Available-for-sale	243,855	Assets	419,056
Insurance Commissions and Fees	0	Expenses	27,571
Liability for Future Policy Benefit	243,991	Revenues	27,258
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	137,141
Net Investment Income	9,529	Net Income	2,217
Other Assets	175,201	Comprehensive Net Income	8,695
Other Compr. Net Income	6,478	BaseVar	382,403
Other Expenses	27,571	ECR before LimitedLiability	22%
Other Liabilities	37,924	Economic Capital Ratio	35%
Other Net Income	2,529		
Other Revenues	17,729		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		