



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 Assets, 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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 34%, being 10.0% points above the market average of 24%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	0	Liabilities	297,215
Debt Securities, Available-for-sale	140,964	Assets	438,460
Insurance Commissions and Fees	0	Expenses	28,360
Liability for Future Policy Benefit	235,368	Revenues	35,613
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	141,245
Net Investment Income	9,050	Net Income	9,755
Other Assets	297,496	Comprehensive Net Income	4,332
Other Compr. Net Income	-5,423	BaseVar	403,786
Other Expenses	28,360	ECR before LimitedLiability	20%
Other Liabilities	61,847	Economic Capital Ratio	34%
Other Net Income	2,502		
Other Revenues	26,563		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		