



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 16% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 37%, being 19% points above the market average of 18%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	0	Liabilities	289,506
Debt Securities, Available-for-sale	108,313	Assets	447,534
Insurance Commissions and Fees	0	Expenses	37,911
Liability for Future Policy Benefit	229,583	Revenues	69,709
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	158,028
Net Investment Income	20,811	Net Income	34,364
Other Assets	339,221	Comprehensive Net Income	12,277
Other Compr. Net Income	-22,087	BaseVar	434,656
Other Expenses	37,911	ECR before LimitedLiability	25%
Other Liabilities	59,923	Economic Capital Ratio	37%
Other Net Income	2,566		
Other Revenues	48,897		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		