



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 17% 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 36%, being 13% points above the market average of 23%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	0	Liabilities	280,019
Debt Securities, Available-for-sale	103,410	Assets	441,709
Insurance Commissions and Fees	0	Expenses	26,336
Liability for Future Policy Benefit	223,758	Revenues	25,420
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	161,690
Net Investment Income	14,142	Net Income	2,070
Other Assets	338,299	Comprehensive Net Income	4,186
Other Compr. Net Income	2,116	BaseVar	389,293
Other Expenses	26,336	ECR before LimitedLiability	24%
Other Liabilities	56,261	Economic Capital Ratio	36%
Other Net Income	2,985		
Other Revenues	11,279		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		