





NON-LIFE INSURANCE 2017

UNICO AMERICAN CORP
Rank 36 of 80



The relative strengths and weaknesses of UNICO AMERICAN CORP 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 UNICO AMERICAN CORP compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 28% points. The greatest weakness of UNICO AMERICAN CORP is the variable Other Revenues, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 40%, being 3.7% points below the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	12,552
Claims Reserve and LAE	47,056
Deferred Acquisition Costs Amortization	6,895
Deferred Policy Acquisition Costs	4,432
General and Administrative Expense	5,088
Insurance Commissions and Fees	2,738
Intangible Assets	0
Investment Income	-1.3
Investments	90,589
Liabilities Current	0
Long Term Debt	0
Other Assets	24,641
Other Compr. Net Income	35
Other Expenses	1,862
Other Liabilities	2,885
Other Net Income	0
Other Revenues	1,174
Policyholder Benefits and Claims	22,827
Policyholder Contract Deposits	0
Premiums Earned	31,356
Premiums Receivable	6,008
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	19,375

Output Variable	Value in 1000 USD
Assets	138,222
Liabilities	69,316
Expenses	36,672
Revenues	35,268
Stockholders Equity	68,907
Net Income	-1,404
Comprehensive Net Income	-1,369
Economic Capital Ratio	40%