





NON-LIFE INSURANCE 2018

UNICO AMERICAN CORP
Rank 75 of 81



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 27% points. The greatest weakness of UNICO AMERICAN CORP is the variable Net Income, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.59%, being 31% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	10,576
Claims Reserve and LAE	49,077
Deferred Acquisition Costs Amortization	6,464
Deferred Policy Acquisition Costs	4,163
General and Administrative Expense	6,010
Insurance Commissions and Fees	2,744
Intangible Assets	0
Investment Income	0.53
Investments	96,388
Liabilities Current	0
Long Term Debt	0
Other Assets	13,166
Other Compr. Net Income	-248
Other Expenses	2,552
Other Liabilities	2,508
Other Net Income	0
Other Revenues	1,704
Policyholder Benefits and Claims	30,491
Policyholder Contract Deposits	0
Premiums Earned	32,343
Premiums Receivable	6,006
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	18,768

Output Variable	Value in 1000 USD
Assets	130,299
Liabilities	70,353
Expenses	45,516
Revenues	36,791
Stockholders Equity	59,945
Net Income	-8,725
Comprehensive Net Income	-8,973
Economic Capital Ratio	0.59%