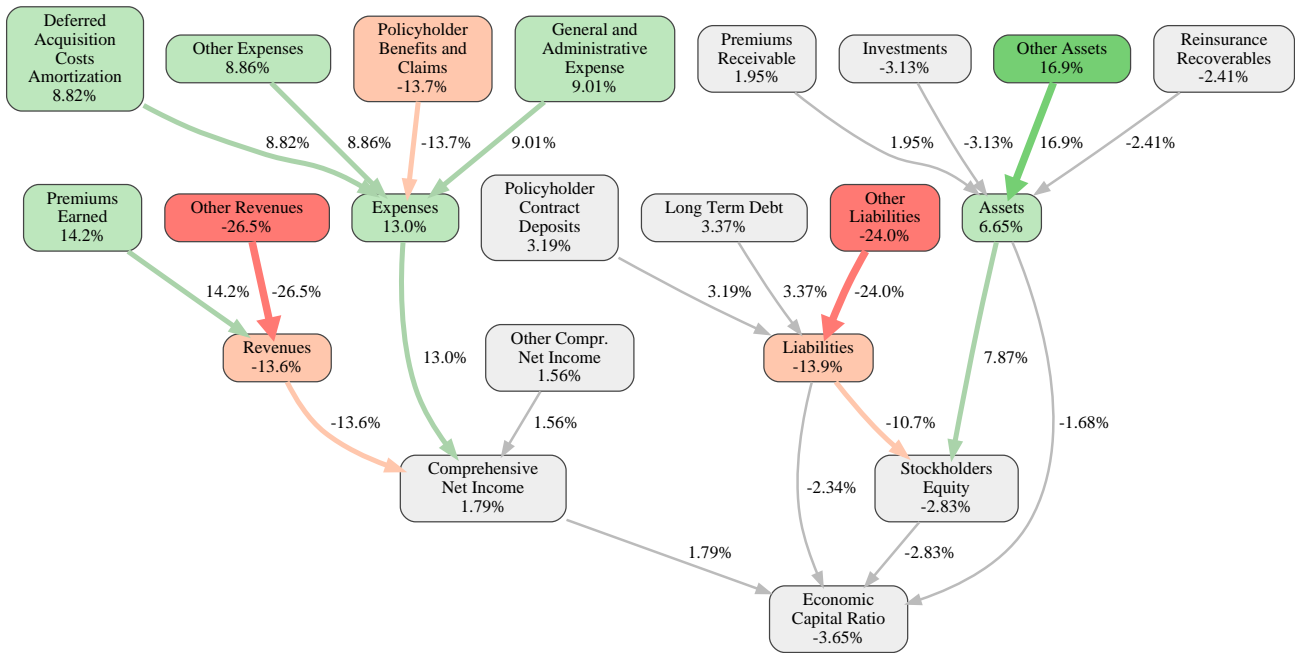




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The relative strengths and weaknesses of UNITED FIRE GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UNITED FIRE GROUP INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 17% points. The greatest weakness of UNITED FIRE GROUP INC is the variable Other Revenues, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 28%, being 3.6% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	95,562
Assets, Non-Current	85,401
Claims Reserve and LAE	1,224,183
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	88,102
General and Administrative Expense	103,628
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	55,245
Investments	1,888,933
Liabilities Current	0
Long Term Debt	0
Other Assets	1,629,977
Other Compr. Net Income	27,951
Other Expenses	178,526
Other Liabilities	1,520,484
Other Net Income	6,153
Other Revenues	0
Policyholder Benefits and Claims	725,713
Policyholder Contract Deposits	0
Premiums Earned	997,492
Premiums Receivable	328,513
Reinsurance Payable	0
Reinsurance Recoverables	66,943
Separate Account Asset	0
Unearned Premiums	465,391

Output Variable	Value in 1000 USD
Assets	4,183,431
Liabilities	3,210,058
Expenses	1,007,867
Revenues	1,052,737
Stockholders Equity	973,373
Net Income	51,023
Comprehensive Net Income	78,974
Economic Capital Ratio	28%