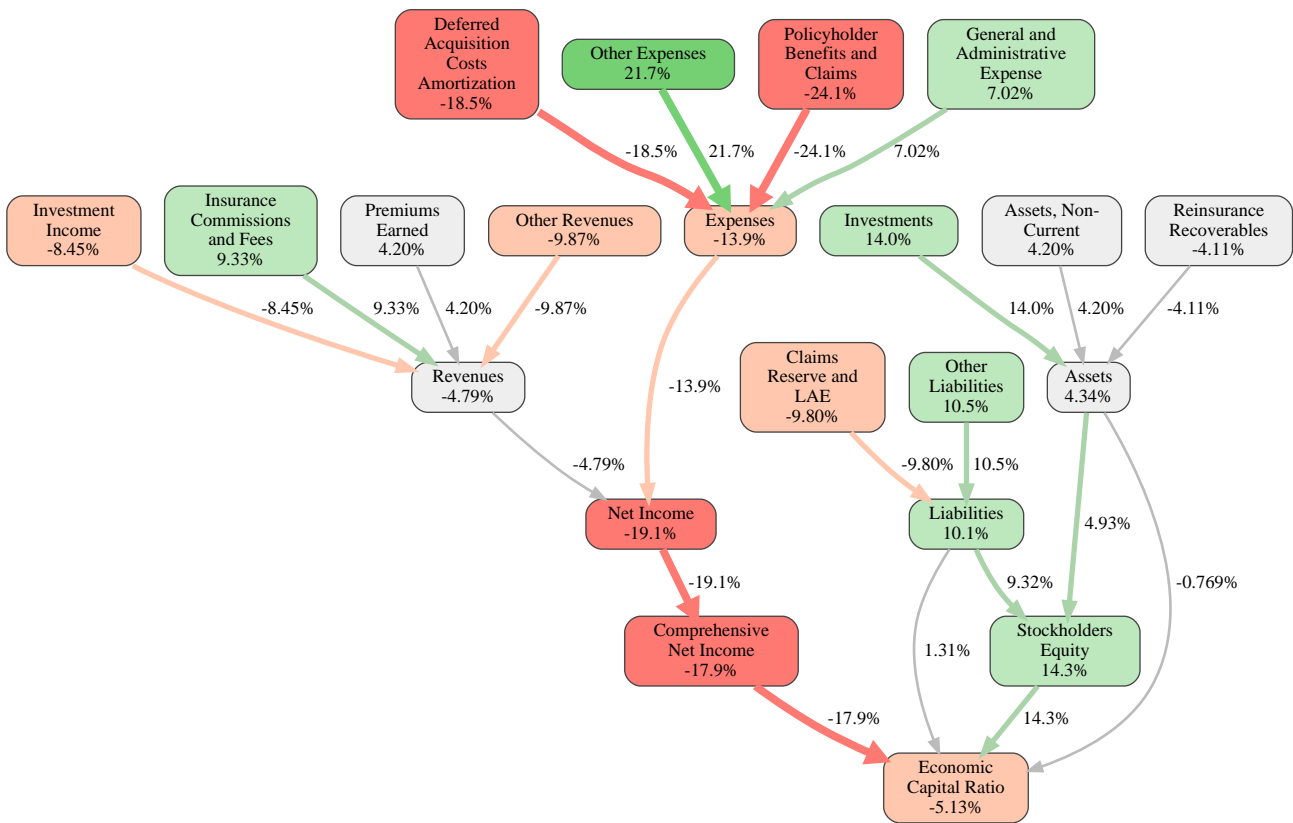




# NON-LIFE INSURANCE 2019

UNICO AMERICAN CORP  
Rank 44 of 75





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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 22% points. The greatest weakness of UNICO AMERICAN CORP is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 5.1% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	4,918
Assets, Non-Current	10,250
Claims Reserve and LAE	51,657
Deferred Acquisition Costs Amortization	5,909
Deferred Policy Acquisition Costs	3,490
General and Administrative Expense	4,770
Insurance Commissions and Fees	2,429
Intangible Assets	0
Investment Income	0.15
Investments	88,727
Liabilities Current	0
Long Term Debt	0
Other Assets	14,300
Other Compr. Net Income	-860
Other Expenses	2,546
Other Liabilities	2,080
Other Net Income	0
Other Revenues	2,428
Policyholder Benefits and Claims	23,558
Policyholder Contract Deposits	0
Premiums Earned	28,755
Premiums Receivable	3,933
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	15,965

Output Variable	Value in 1000 USD
Assets	125,617
Liabilities	69,702
Expenses	36,782
Revenues	33,613
Stockholders Equity	55,915
Net Income	-3,170
Comprehensive Net Income	-4,030
Economic Capital Ratio	21%