





NON-LIFE INSURANCE 2020

UNICO AMERICAN CORP
Rank 48 of 71



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 25% points. The greatest weakness of UNICO AMERICAN CORP is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 34%, being 20% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	5,782
Assets, Non-Current	10,657
Claims Reserve and LAE	55,066
Deferred Acquisition Costs Amortization	4,961
Deferred Policy Acquisition Costs	3,620
General and Administrative Expense	4,242
Insurance Commissions and Fees	2,177
Intangible Assets	0
Investment Income	-13
Investments	86,495
Liabilities Current	0
Long Term Debt	0
Other Assets	19,734
Other Compr. Net Income	2,283
Other Expenses	2,710
Other Liabilities	2,349
Other Net Income	0
Other Revenues	2,471
Policyholder Benefits and Claims	22,576
Policyholder Contract Deposits	0
Premiums Earned	26,737
Premiums Receivable	4,019
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	17,810

Output Variable	Value in 1000 USD
Assets	130,307
Liabilities	75,226
Expenses	34,489
Revenues	31,373
Stockholders Equity	55,080
Net Income	-3,116
Comprehensive Net Income	-833
Economic Capital Ratio	34%