





RealRate

NON-LIFE INSURANCE 2020

UNITED FIRE GROUP INC Rank 45 of 71



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 Premiums Earned, increasing the Economic Capital Ratio by 52% points. The greatest weakness of UNITED FIRE GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 66% points.

The company's Economic Capital Ratio, given in the ranking table, is 35%, being 18% points below the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	120,722
Assets, Non-Current	146,894
Claims Reserve and LAE	1,421,754
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	94,292
General and Administrative Expense	137,415
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	114,193
Investments	2,155,099
Liabilities Current	0
Long Term Debt	0
Other Assets	56,914
Other Compr. Net Income	43,624
Other Expenses	218,758
Other Liabilities	176,084
Other Net Income	0
Other Revenues	0
Policyholder Benefits and Claims	830,172
Policyholder Contract Deposits	0
Premiums Earned	1,086,972
Premiums Receivable	357,632
Reinsurance Payable	0
Reinsurance Recoverables	81,919
Separate Account Asset	0
Unearned Premiums	505,162

Output Variable	Value in 1000 USD
Assets	3,013,472
Liabilities	2,103,000
Expenses	1,186,345
Revenues	1,201,165
Stockholders Equity	910,472
Net Income	14,820
Comprehensive Net Income	58,444
Economic Capital Ratio	35%