





NON-LIFE INSURANCE 2021

UNICO AMERICAN CORP
Rank 75 of 78



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 14% points. The greatest weakness of UNICO AMERICAN CORP is the variable Net Income, reducing the Economic Capital Ratio by 88% points.

The company's Economic Capital Ratio, given in the ranking table, is -59%, being 94% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	3,958
Assets, Non-Current	2,352
Claims Reserve and LAE	74,894
Deferred Acquisition Costs Amortization	4,899
Deferred Policy Acquisition Costs	3,503
General and Administrative Expense	6,459
Insurance Commissions and Fees	1,827
Intangible Assets	0
Investment Income	98
Investments	87,154
Liabilities Current	0
Long Term Debt	0
Other Assets	31,612
Other Compr. Net Income	1,454
Other Expenses	8,050
Other Liabilities	3,786
Other Net Income	0
Other Revenues	2,467
Policyholder Benefits and Claims	34,643
Policyholder Contract Deposits	0
Premiums Earned	28,168
Premiums Receivable	3,321
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	18,188

Output Variable	Value in 1000 USD
Assets	131,901
Liabilities	96,868
Expenses	54,051
Revenues	32,560
Stockholders Equity	35,033
Net Income	-21,491
Comprehensive Net Income	-20,037
Economic Capital Ratio	-59%