



The relative strengths and weaknesses of UTG 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 UTG INC compared to the market average is the variable Other Total revenues, increasing the Economic Capital Ratio by 20% points. The greatest weakness of UTG INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 28%, being 19% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Benefits	0
Debt Securities, Available-for-sale	250,291
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	249,264
Mortgage Loans on Real Estate, Net	0
Net Investment Income	11,316
Other Assets	168,455
Other Comprehensive Net Income	0
Other Expenses	29,964
Other Net Income	2,364
Other Total liabilities	37,985
Other Total revenues	32,880
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	29,964
Total revenues	44,195
Total liabilities	287,249
Total Assets	418,746
Stockholders Equity	131,497
Net Income	16,596
Comprehensive Net Income	16,596
Asset Turnover	11%
Profit Margin	38%
Return on Assets	4.0%
Economic Capital Ratio	28%