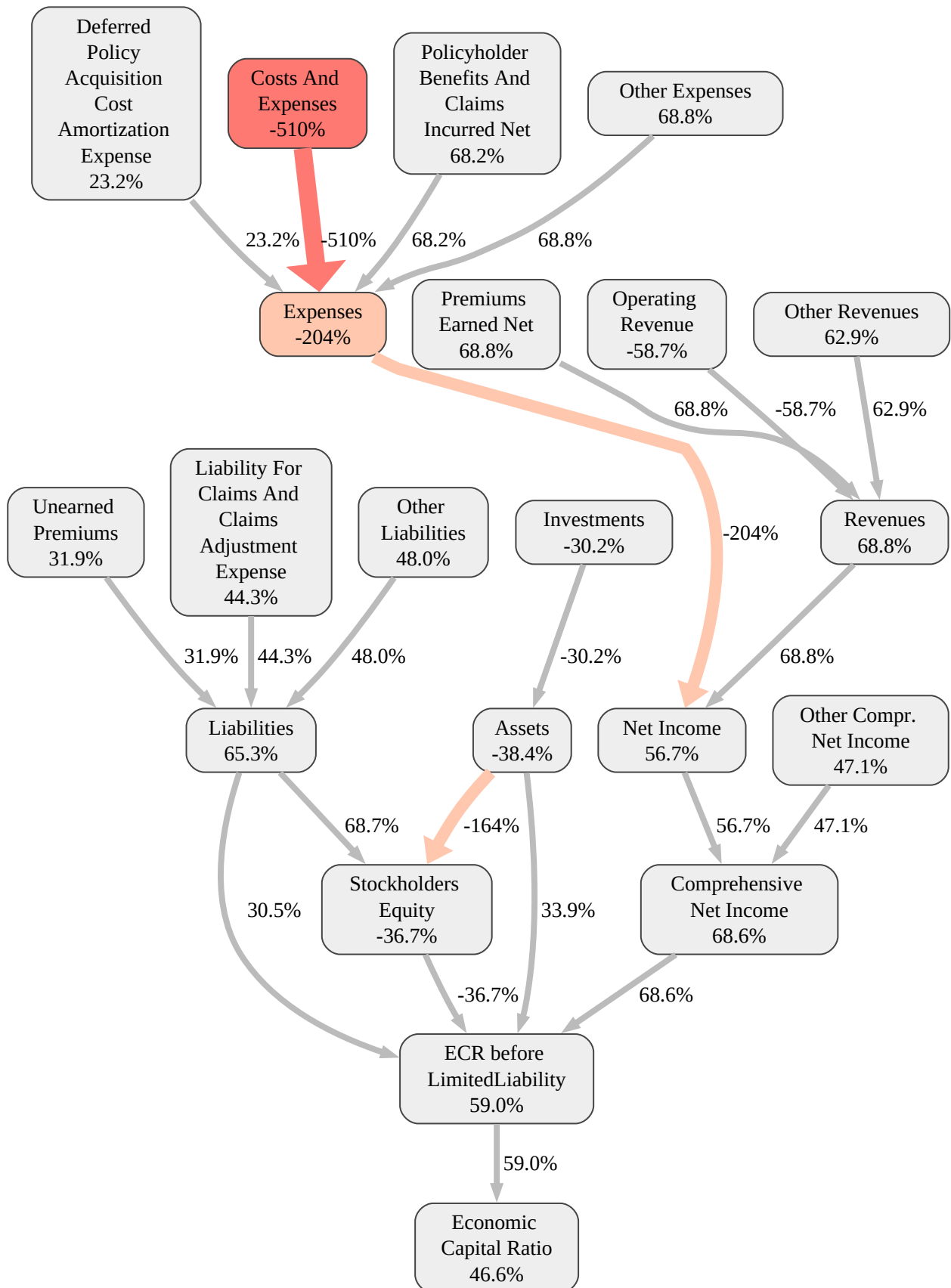




The relative strengths and weaknesses of Unitedhealth Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Unitedhealth Group INC compared to the market average is the variable Premiums Earned Net, increasing the Economic Capital Ratio by 69% points. The greatest weakness of Unitedhealth Group INC is the variable Costs And Expenses, reducing the Economic Capital Ratio by 510% points.

The company's Economic Capital Ratio, given in the ranking table, is 69%, being 47% points above the market average of 22%.

Input Variable	Value in 1000 USD
Benefits Losses And Expenses	47,782,000
Cash And Cash Equivalents At Carrying Value	23,365,000
Costs And Expenses	244,545,000
Deferred Policy Acquisition Cost Amortization Expense	0
Deferred Policy Acquisition Costs	0
Goodwill	93,352,000
Intangible Assets	14,401,000
Investments	0
Liability For Claims And Claims Adjustment Expense	29,056,000
Liability For Future Policy Benefits And Unpaid Claims And Claims Adjustment Expense	156,589,000
Net Investment Income	0
Operating Expenses	0
Operating Revenue	0
Other Assets	112,797,000
Other Assets	-8,338,000
Other Compr. Net Income	-3,528,000
Other Expenses	11,196,000
Other Liabilities	-26,287,000
Other Net Income	0
Other Revenues	67,005,000
Policyholder Benefits And Claims Incurred Net	0
Premiums Earned Net	257,157,000
Premiums Receivable At Carrying Value	0
Prepaid Reinsurance Premiums	0
Property Plant And Equipment Net	10,128,000
Reinsurance Payable	0

Output Variable	Value in 1000 USD
Liabilities	159,358,000
Assets	245,705,000
Expenses	303,523,000
Revenues	324,162,000
Stockholders Equity	86,347,000
Net Income	20,639,000
Comprehensive Net Income	17,111,000
BaseVar	1,657,477,465
ECR before LimitedLiability	69%
Economic Capital Ratio	69%



NON-LIFE INSURANCE 2023

Unitedhealth Group INC
Rank 5 of 66

UNITEDHEALTH
GROUP

Input Variable	Value in 1000 USD
Unearned Premiums	0