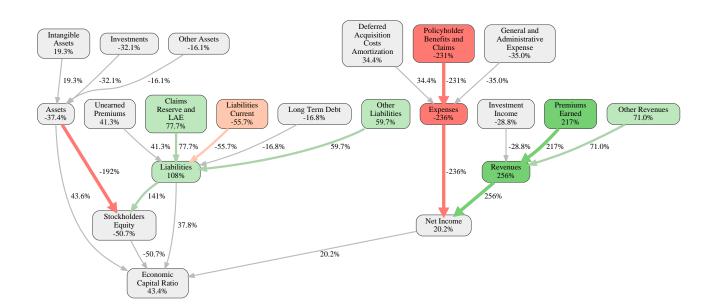


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The relative strengths and weaknesses of UNITEDHEALTH GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UNITEDHEALTH GROUP INC compared to the market average is the variable Revenues, increasing the Economic Capital Ratio by 256% points. The greatest weakness of UNITEDHEALTH GROUP INC is the variable Expenses, reducing the Economic Capital Ratio by 236% points.

The company's Economic Capital Ratio, given in the ranking table, is 75%, being 43% points above the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	37,084,000
Assets, Non-Current	7,013,000
Claims Reserve and LAE	17,871,000
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	29,557,000
Insurance Commissions and Fees	0
Intangible Assets	63,045,000
Investment Income	0
Investments	28,341,000
Liabilities Current	50,463,000
Long Term Debt	34,391,000
Other Assets	3,575,000
Other Compr. Net Income	-251,000
Other Expenses	30,743,000
Other Liabilities	-15,689,000
Other Net Income	0
Other Revenues	42,706,000
Policyholder Benefits and Claims	130,036,000
Policyholder Contract Deposits	0
Premiums Earned	158,453,000
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Separate Account Asset	0
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	139,058,000
Liabilities	87,036,000
Expenses	190,336,000
Revenues	201,159,000
Stockholders Equity	52,022,000
Net Income	10,823,000
Comprehensive Net Income	10,572,000
Economic Capital Ratio	75%

