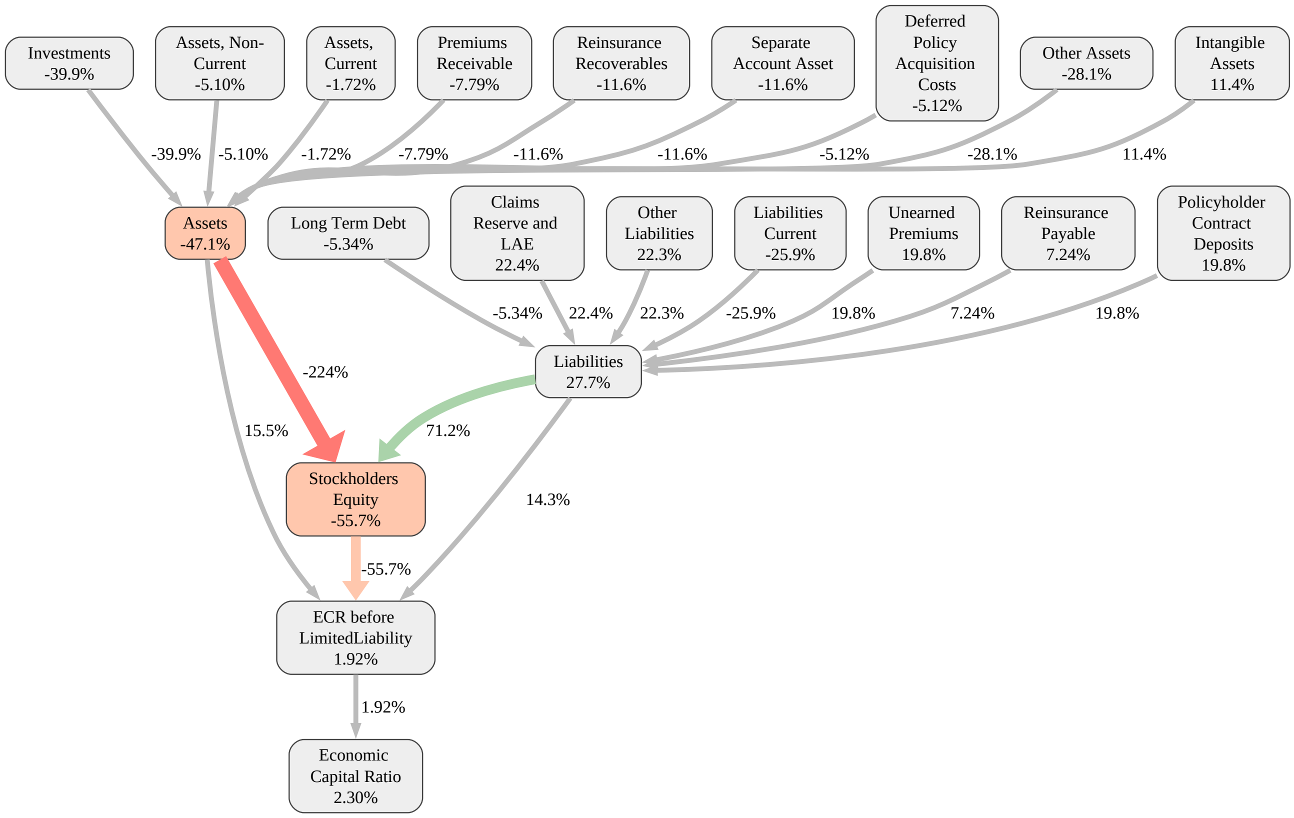
NON-LIFE INSURANCE 2022

Unitedhealth Group INC
Rank 17 of 58



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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 Liabilities, increasing the Economic Capital Ratio by 28% points.The greatest weakness of Unitedhealth Group INC is the variable Stockholders Equity, reducing the Economic Capital Ratio by 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 95%, being 2.3% points above the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	61,758,000
Assets, Non-Current	8,969,000
Claims Reserve and LAE	24,483,000
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	73,613,000
Insurance Commissions and Fees	0
Intangible Assets	85,839,000
Investment Income	0
Investments	43,114,000
Liabilities Current	78,292,000
Long Term Debt	54,170,000
Other Assets	12,526,000
Other Compr. Net Income	-2,017,000
Other Expenses	9,341,000
Other Liabilities	-21,218,000
Other Net Income	0
Other Revenues	61,364,000
Policyholder Benefits and Claims	186,911,000
Policyholder Contract Deposits	0
Premiums Earned	226,233,000
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	0
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	212,206,000
Liabilities	135,727,000
Expenses	269,865,000
Revenues	287,597,000
Stockholders Equity	76,479,000
Net Income	17,732,000
Comprehensive Net Income	16,723,500
BaseVar	19,203,864,459
ECR before LimitedLiability	20%
Economic Capital Ratio	95%

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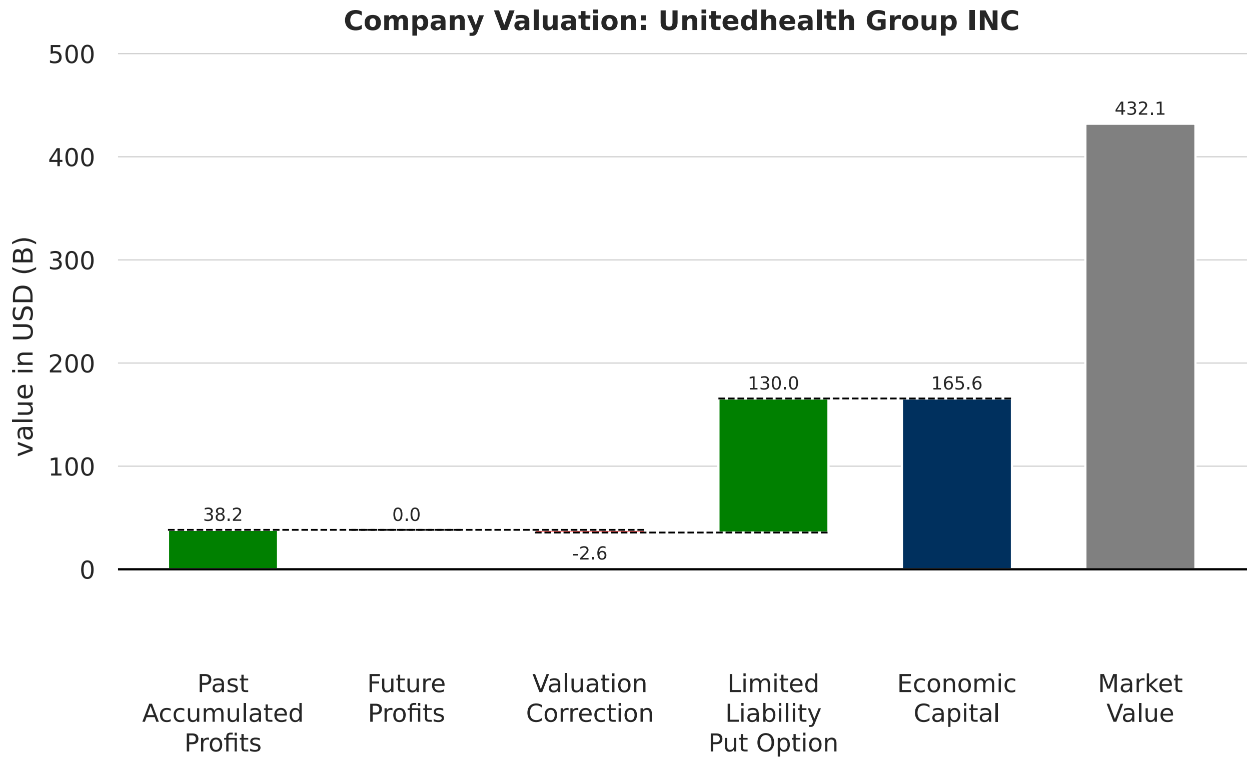

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.