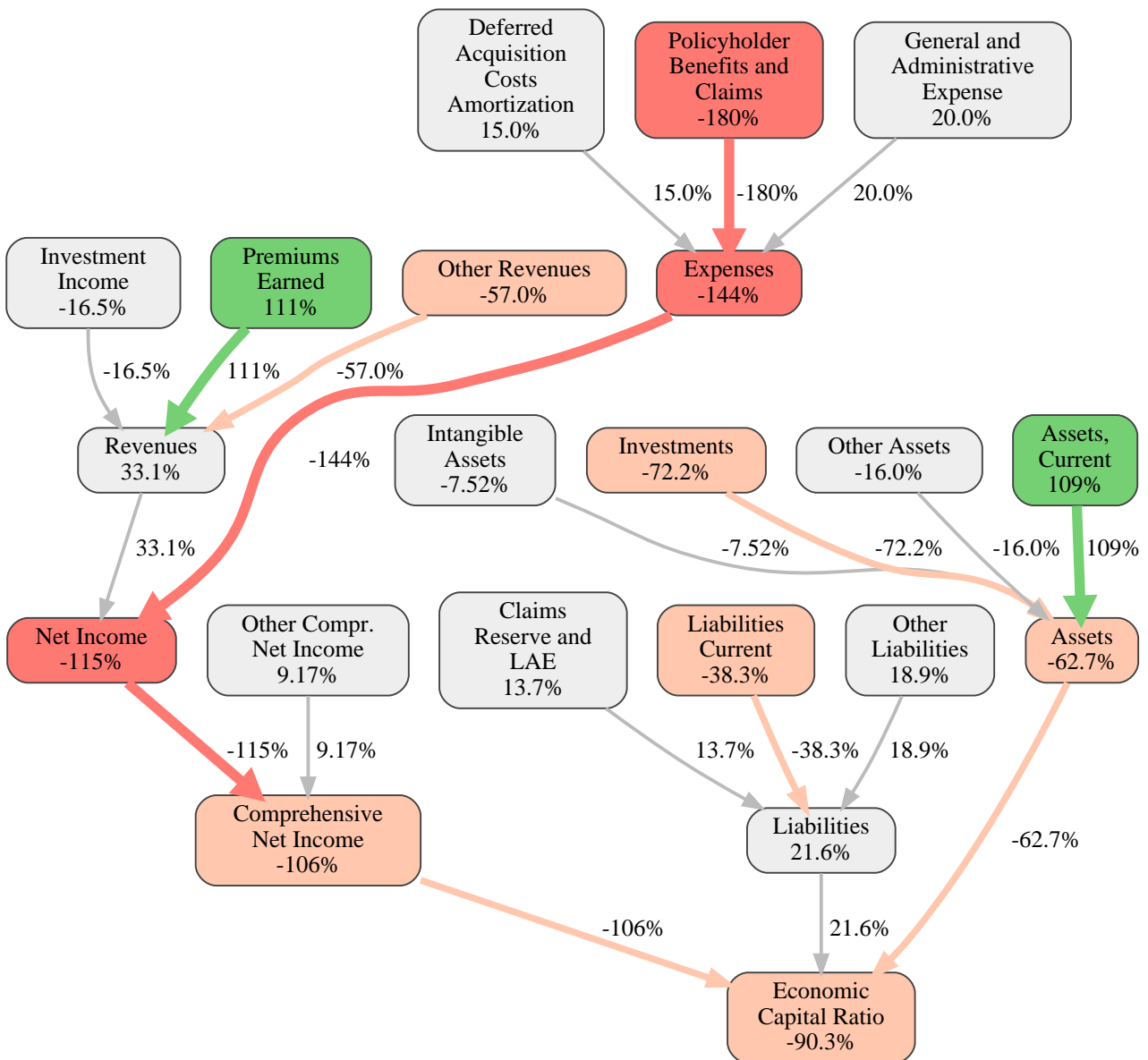




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Oscar Health Inc.
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The relative strengths and weaknesses of Oscar Health Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an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

The greatest strength of Oscar Health Inc. compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 111% points. The greatest weakness of Oscar Health Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 180% points.

The company's Economic Capital Ratio, given in the ranking table, is -64%, being 90% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	2,305,926
Assets, Non-Current	46,611
Claims Reserve and LAE	542,828
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	265,078
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	0
Investments	0
Liabilities Current	1,852,289
Long Term Debt	76,839
Other Assets	398,709
Other Compr. Net Income	-5,730
Other Expenses	500,890
Other Liabilities	-823,103
Other Net Income	-20,178
Other Revenues	7,695
Policyholder Benefits and Claims	1,623,995
Policyholder Contract Deposits	0
Premiums Earned	1,831,020
Premiums Receivable	138,414
Reinsurance Payable	205,231
Reinsurance Recoverables	431,990
Separate Account Asset	0
Unearned Premiums	75,044

Output Variable	Value in 1000 USD
Assets	3,321,650
Liabilities	1,929,128
Expenses	2,389,963
Revenues	1,838,715
Stockholders Equity	1,392,522
Net Income	-571,426
Comprehensive Net Income	-577,156
Economic Capital Ratio	-64%