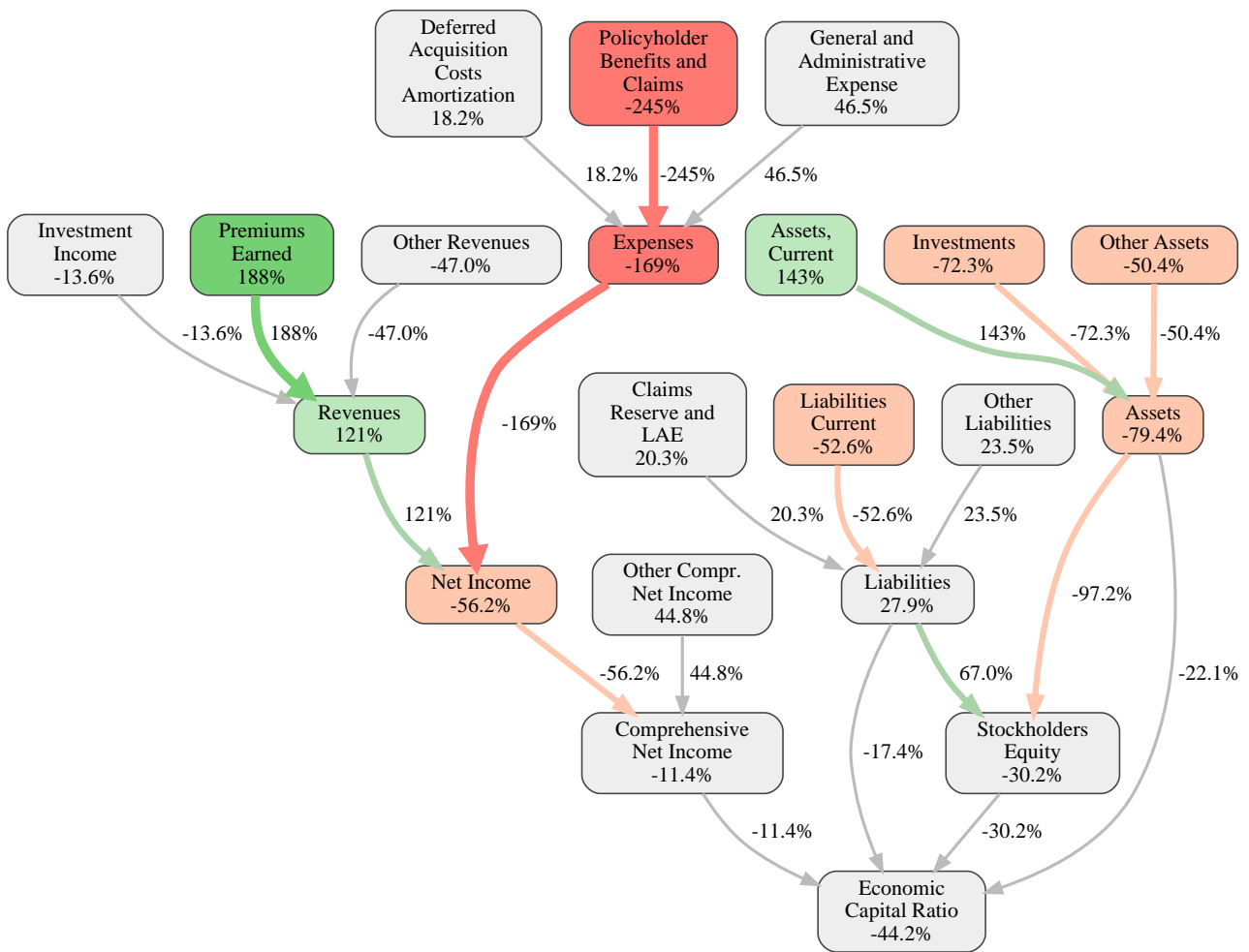




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# NON-LIFE INSURANCE 2023

Oscar Health Inc.  
Rank 65 of 74





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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 188% points. The greatest weakness of Oscar Health Inc. is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 245% points.

The company's Economic Capital Ratio, given in the ranking table, is -54%, being 44% points below the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	4,121,555
Assets, Non-Current	59,888
Claims Reserve and LAE	941,941
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	309,783
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	0
Investments	0
Liabilities Current	3,263,922
Long Term Debt	370,279
Other Assets	-764,204
Other Compr. Net Income	-2,767
Other Expenses	985,024
Other Liabilities	-1,448,588
Other Net Income	2,415
Other Revenues	31,474
Policyholder Benefits and Claims	3,280,798
Policyholder Contract Deposits	0
Premiums Earned	3,932,164
Premiums Receivable	216,475
Reinsurance Payable	427,649
Reinsurance Recoverables	892,887
Separate Account Asset	0
Unearned Premiums	78,998

Output Variable	Value in 1000 USD
Assets	4,526,601
Liabilities	3,634,201
Expenses	4,575,605
Revenues	3,963,638
Stockholders Equity	892,400
Net Income	-609,552
Comprehensive Net Income	-612,319
Economic Capital Ratio	-54%