*Financial analysis and comparative paper for Healthcare companies (Cigna and United Healthcare)*

*Spreadsheet attached includes all ratios and calculations.  company data can be used from yahoo finance.*

*1. Write an executive summary at the beginning of the paper. A good executive summary should summarize the paper findings after providing a background of the work and should be substantial in size.*

*2. Write about your companies: name, size, operating region/s, products, and services etc.*

*3. Write an industry analysis. In the industry analysis, you need to include industry description, industry performance, industry outlook, major companies. Your discussion should be supported by key statistics. You also need to include COVID impact on the industry.*

*5. Ratios attached in spreadsheet, write both historical and comparative analysis for your companies. When writing your analysis write separate paragraphs for liquidity, efficiency, leverage, coverage, and profitability ratios.*

*6. In your profitability analysis, using DuPont breakdown analyze ROEs of your companies. Which factors are more influential (i.e., driving the ROE up)? Which factors need improvement?*

*7. Based on your analysis, which company performed better and is in a better financial position? Is there anything that any of these companies can do to improve their performance?*

*10.  In your return analysis, you need to include your companies’ expected returns, standard deviation of returns and beta. Which company has a better risk-return profile (i.e., compare expected returns, standard deviation of returns and beta) and why?*

*11. Write conclusion.*