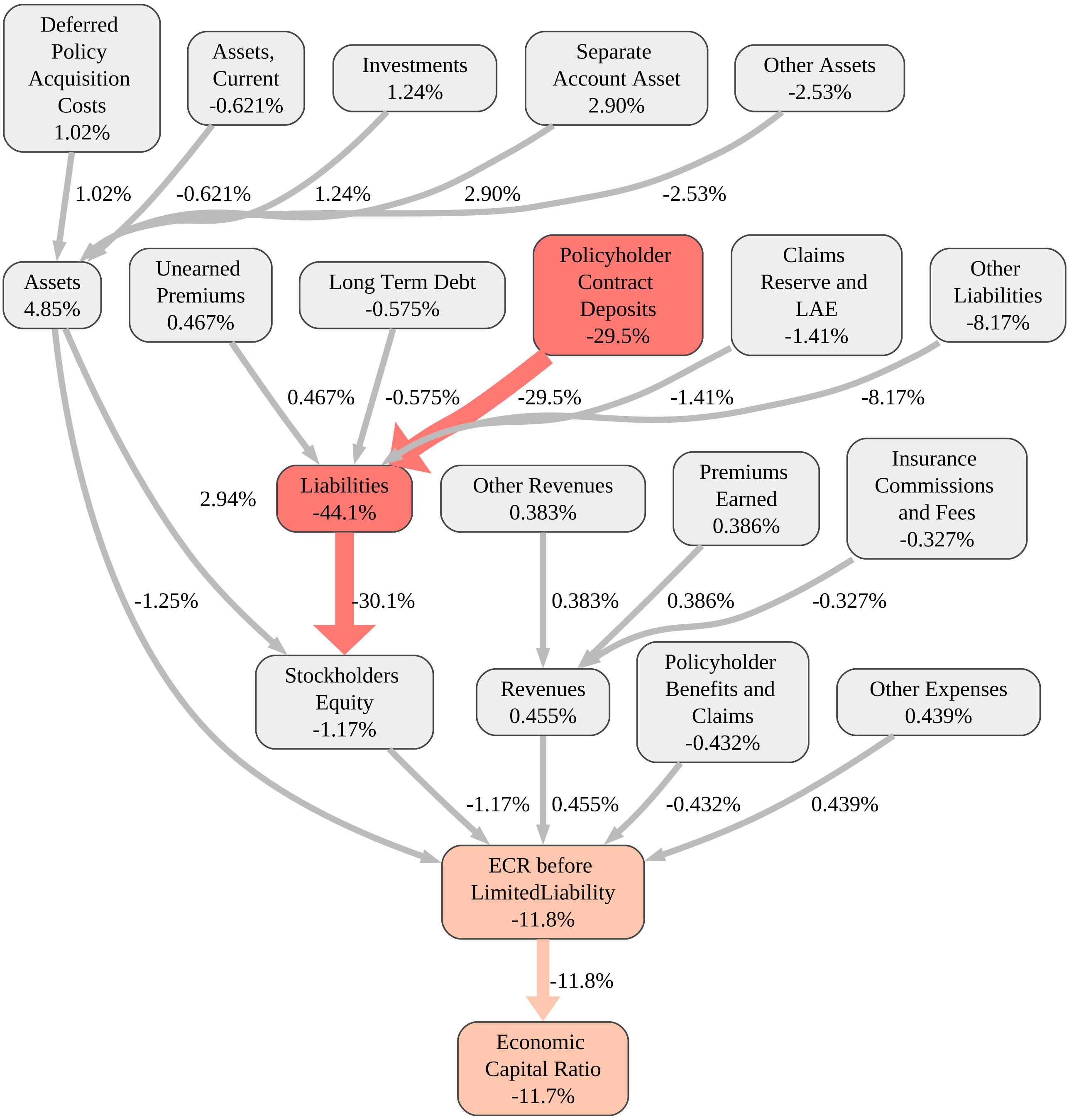
NON-LIFE INSURANCE 2011

Hartford Insurance Group INC
Rank 34 of 34



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The relative strengths and weaknesses of Hartford Insurance 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 Hartford Insurance Group INC compared to the market average is the variable Assets, increasing the Economic Capital Ratio by 4.9% points.The greatest weakness of Hartford Insurance Group INC is the variable Liabilities, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 77%, being 12% points below the market average of 88%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	2,779,000
Claims Reserve and LAE	39,598,000
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	9,857,000
General and Administrative Expense	4,663,000
Insurance Commissions and Fees	4,784,000
Intangible Assets	1,051,000
Investment Income	3,064,000
Investments	130,995,000
Liabilities Current	0
Long Term Debt	6,207,000
Other Assets	5,787,000
Other Compr. Net Income	2,117,000
Other Expenses	16,040,000
Other Liabilities	87,312,000
Other Net Income	0
Other Revenues	480,000
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	159,742,000
Premiums Earned	14,055,000
Premiums Receivable	3,273,000
Reinsurance Payable	0
Reinsurance Recoverables	4,862,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	159,742,000
Unearned Premiums	5,176,000

Output Variable	Value in 1000 USD
Assets	318,346,000
Liabilities	298,035,000
Expenses	20,703,000
Revenues	22,383,000
Stockholders Equity	20,311,000
Net Income	1,680,000
Comprehensive Net Income	2,738,500
BaseVar	995,166,184
ECR before LimitedLiability	1.0%
Economic Capital Ratio	77%

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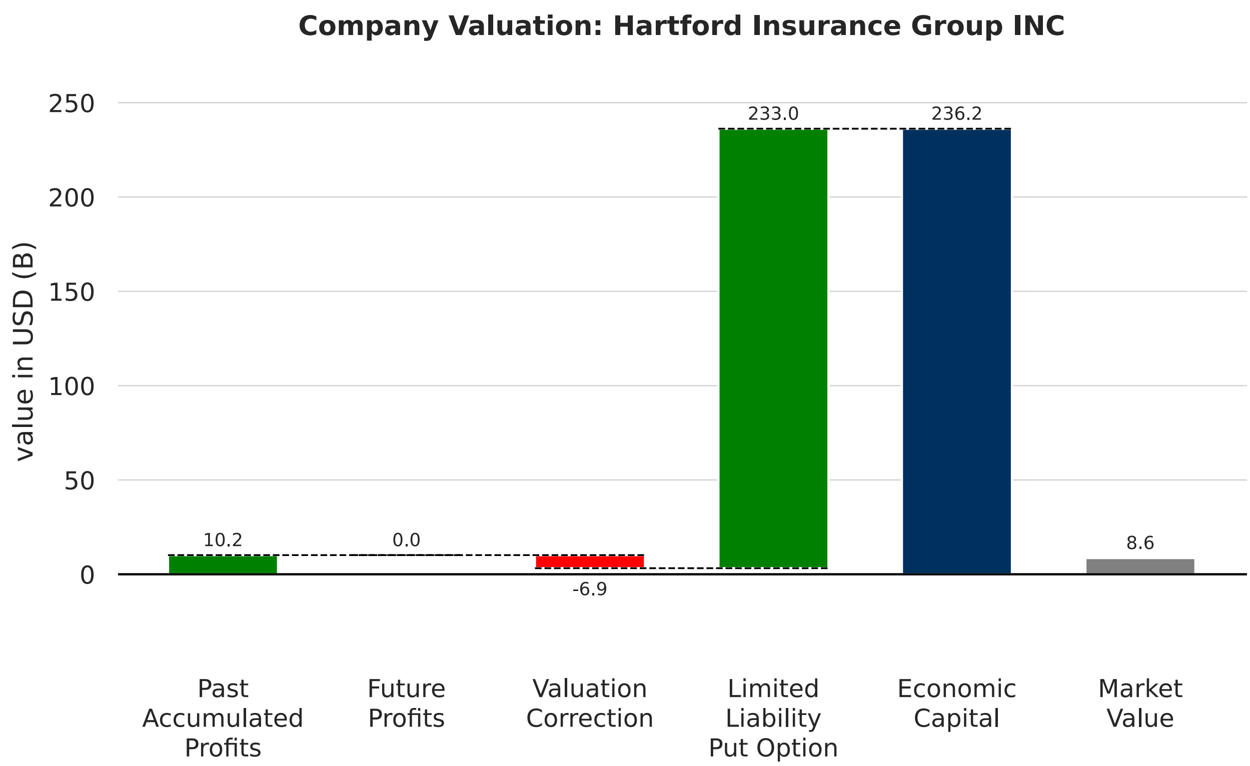

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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