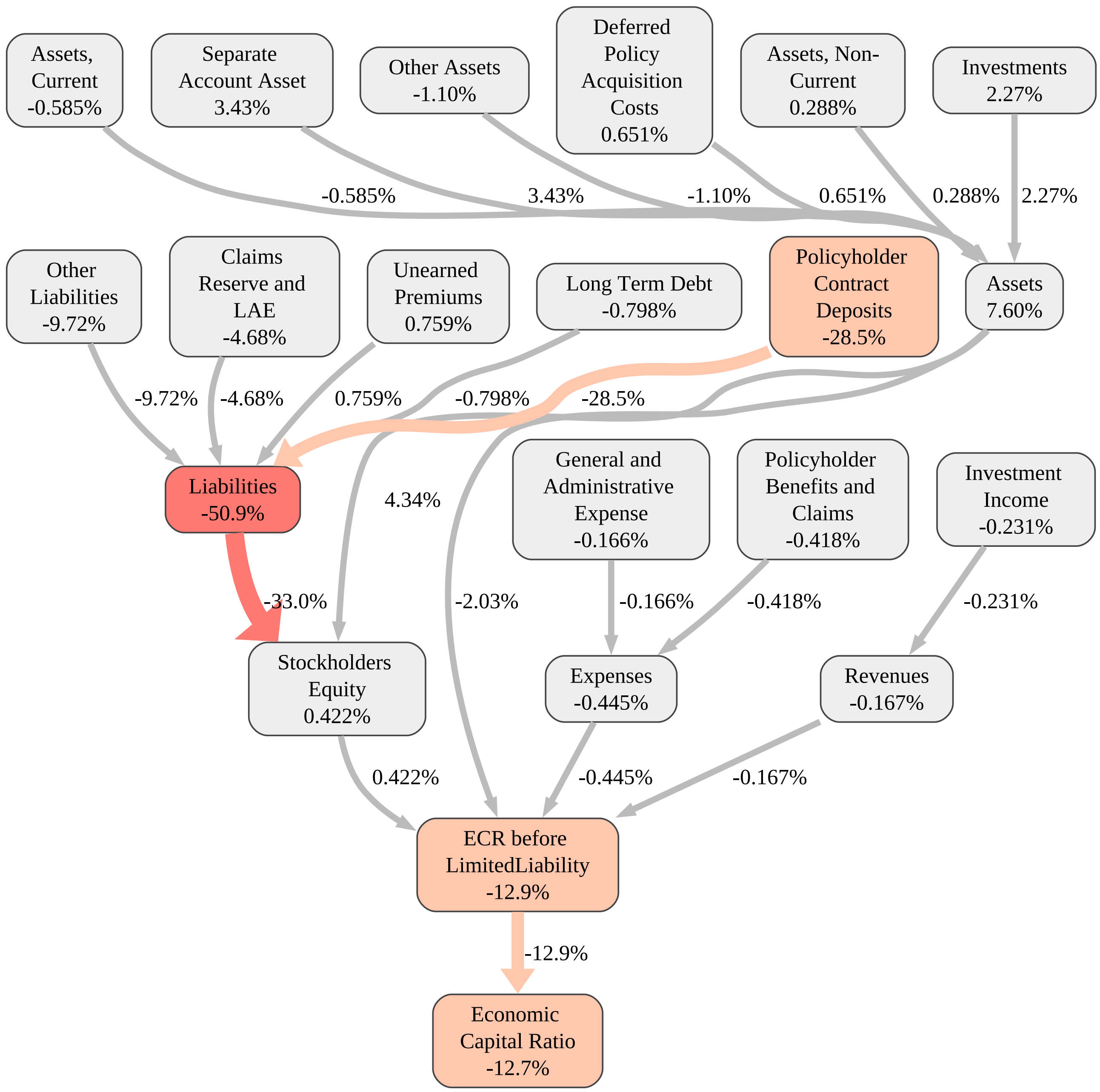
NON-LIFE INSURANCE 2013

Hartford Insurance Group INC
Rank 42 of 44



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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 7.6% points.The greatest weakness of Hartford Insurance Group INC is the variable Liabilities, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 77%, being 13% points below the market average of 90%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	3,744,000
Claims Reserve and LAE	40,992,000
Deferred Acquisition Costs Amortization	1,988,000
Deferred Policy Acquisition Costs	5,725,000
General and Administrative Expense	0
Insurance Commissions and Fees	4,432,000
Intangible Assets	654,000
Investment Income	8,091,000
Investments	134,250,000
Liabilities Current	0
Long Term Debt	6,806,000
Other Assets	4,363,000
Other Compr. Net Income	0
Other Expenses	5,200,000
Other Liabilities	81,554,000
Other Net Income	-1,448,000
Other Revenues	258,000
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	141,569,000
Premiums Earned	13,631,000
Premiums Receivable	3,542,000
Reinsurance Payable	0
Reinsurance Recoverables	4,666,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	141,569,000
Unearned Premiums	5,145,000

Output Variable	Value in 1000 USD
Assets	298,513,000
Liabilities	276,066,000
Expenses	7,188,000
Revenues	26,412,000
Stockholders Equity	22,447,000
Net Income	17,776,000
Comprehensive Net Income	17,776,000
BaseVar	1,306,126,709
ECR before LimitedLiability	1.9%
Economic Capital Ratio	77%

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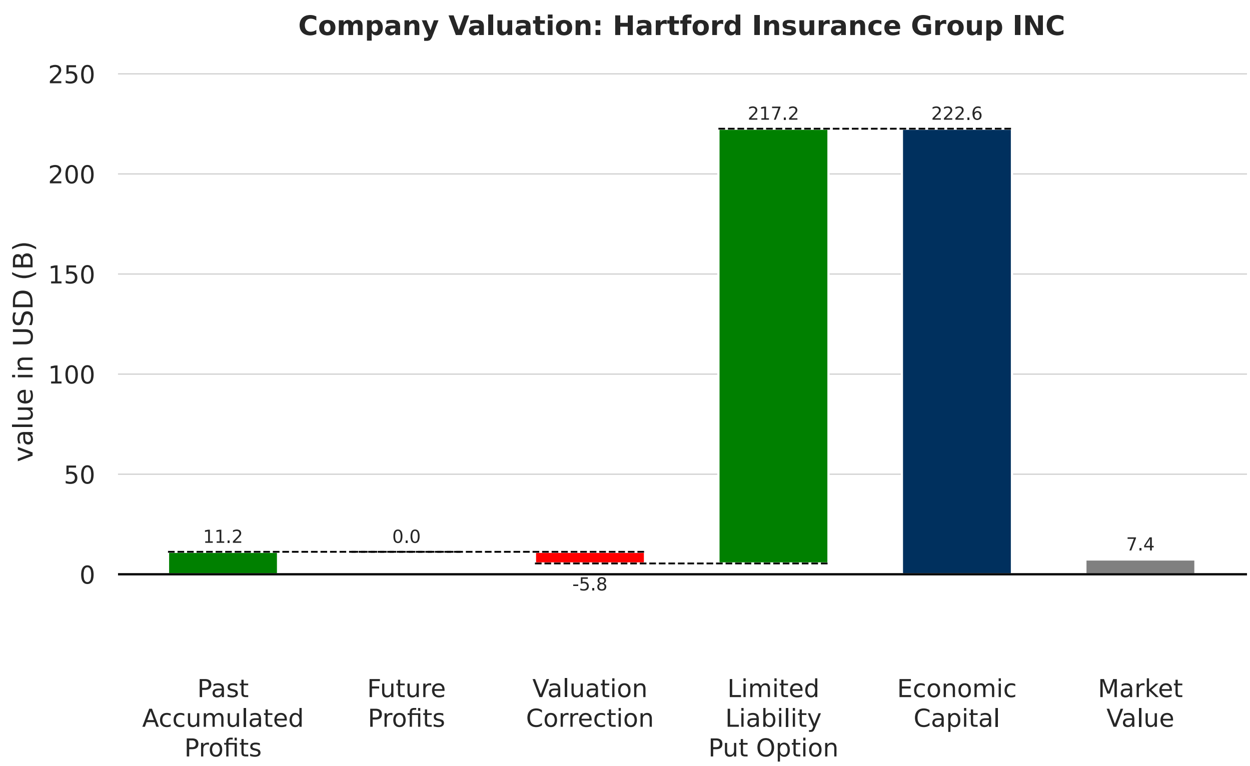

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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