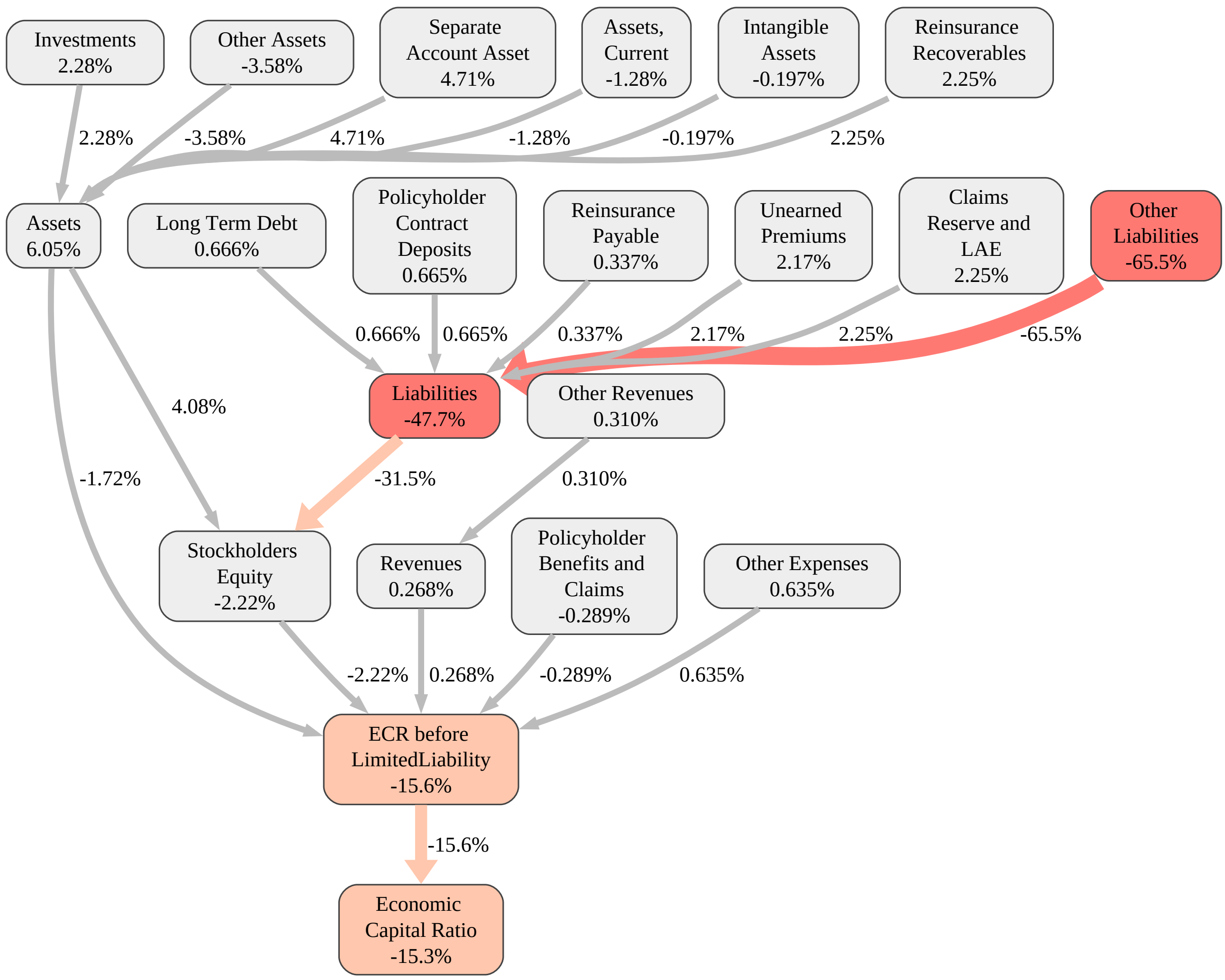
NON-LIFE INSURANCE 2015

Hartford Insurance Group INC
Rank 47 of 47



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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 6.1% points.The greatest weakness of Hartford Insurance Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 65% points.

The company's Economic Capital Ratio, given in the ranking table, is 78%, being 15% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	2,067,000
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	1,823,000
General and Administrative Expense	0
Insurance Commissions and Fees	1,996,000
Intangible Assets	498,000
Investment Income	3,170,000
Investments	76,278,000
Liabilities Current	0
Long Term Debt	0
Other Assets	3,296,000
Other Compr. Net Income	1,007,000
Other Expenses	17,265,000
Other Liabilities	226,293,000
Other Net Income	-551,000
Other Revenues	112,000
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	13,336,000
Premiums Receivable	3,429,000
Reinsurance Payable	0
Reinsurance Recoverables	22,920,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	134,702,000
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	245,013,000
Liabilities	226,293,000
Expenses	17,265,000
Revenues	18,614,000
Stockholders Equity	18,720,000
Net Income	798,000
Comprehensive Net Income	1,301,500
BaseVar	1,082,643,950
ECR before LimitedLiability	2.3%
Economic Capital Ratio	78%

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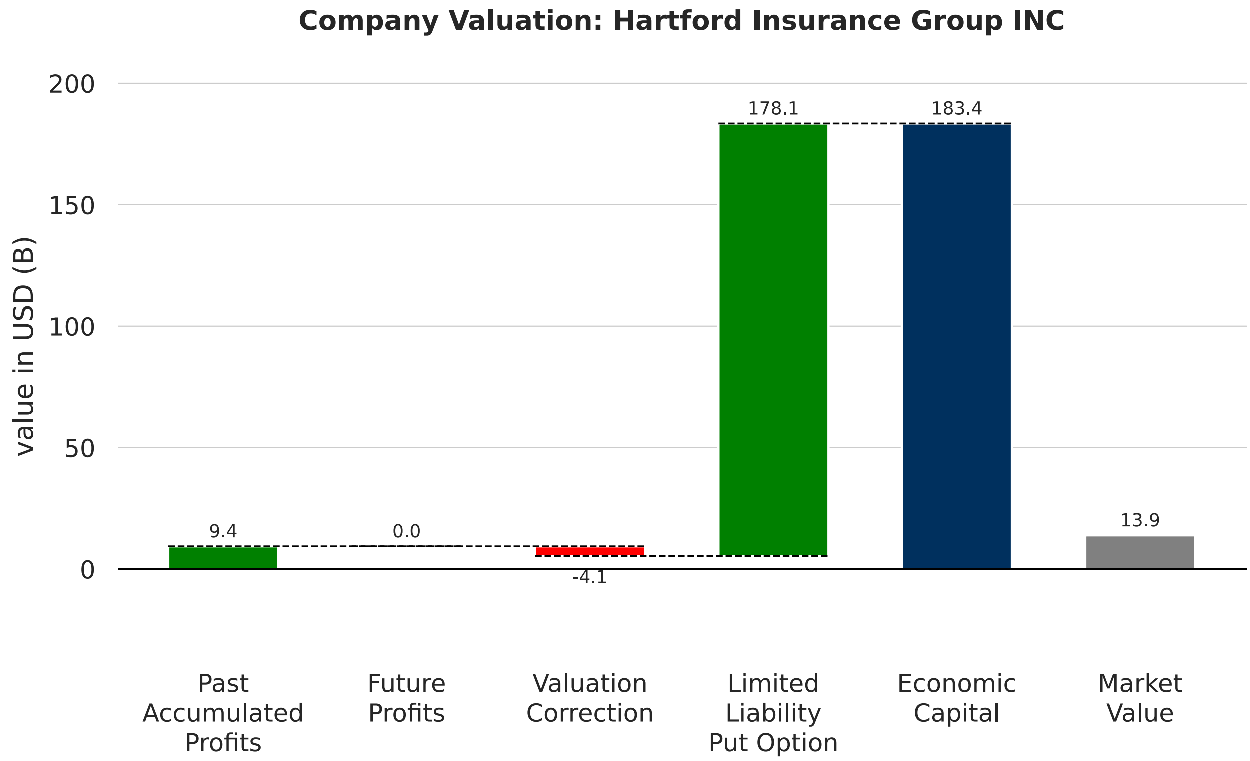

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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