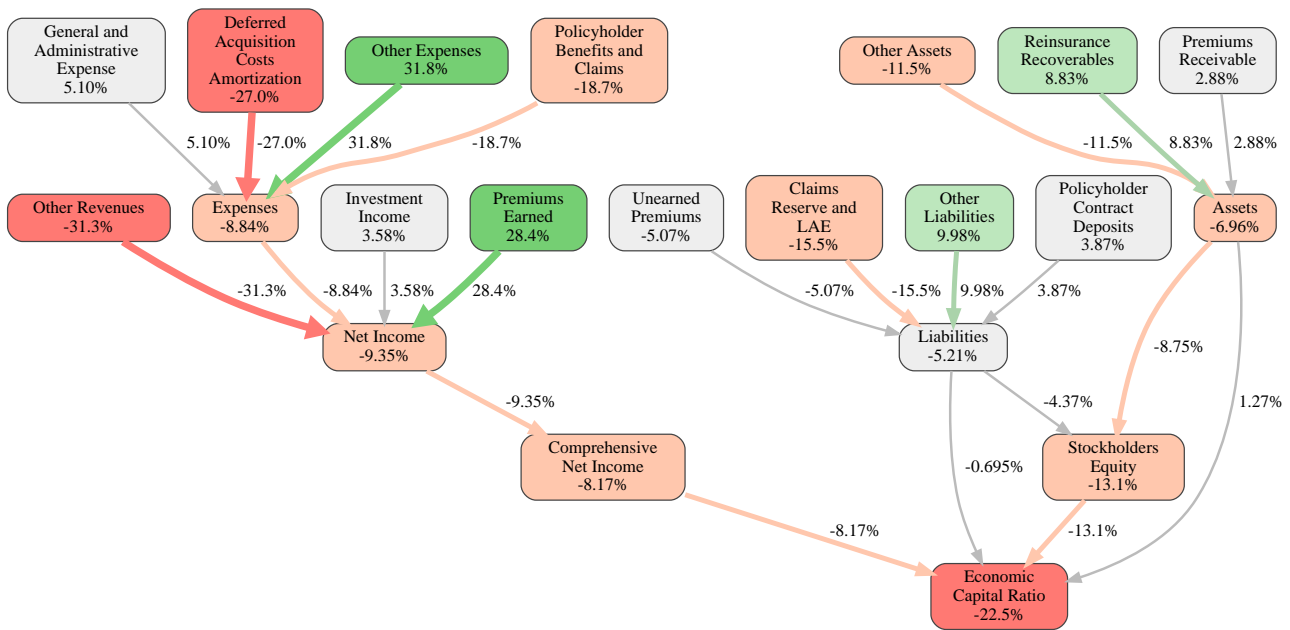




RealRate

NON-LIFE INSURANCE 2017

Hanover Insurance Group Inc.
Rank 67 of 80





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The relative strengths and weaknesses of Hanover 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 Hanover Insurance Group Inc. compared to the market average is the variable Other Expenses, increasing the Economic Capital Ratio by 32% points. The greatest weakness of Hanover Insurance Group Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 23% points below the market average of 44%.

Input Variable	Value in 1000 USD
Assets, Current	282,600
Assets, Non-Current	479,800
Claims Reserve and LAE	6,949,400
Deferred Acquisition Costs Amortization	1,035,200
Deferred Policy Acquisition Costs	517,500
General and Administrative Expense	611,500
Insurance Commissions and Fees	0
Intangible Assets	184,800
Investment Income	315,900
Investments	8,449,500
Liabilities Current	0
Long Term Debt	786,400
Other Assets	256,300
Other Compr. Net Income	8,900
Other Expenses	178,300
Other Liabilities	814,200
Other Net Income	-1,000
Other Revenues	1,800
Policyholder Benefits and Claims	2,964,700
Policyholder Contract Deposits	0
Premiums Earned	4,628,100
Premiums Receivable	1,438,100
Reinsurance Payable	251,900
Reinsurance Recoverables	2,611,800
Separate Account Asset	0
Unearned Premiums	2,561,000

Output Variable	Value in 1000 USD
Assets	14,220,400
Liabilities	11,362,900
Expenses	4,789,700
Revenues	4,945,800
Stockholders Equity	2,857,500
Net Income	155,100
Comprehensive Net Income	164,000
Economic Capital Ratio	22%