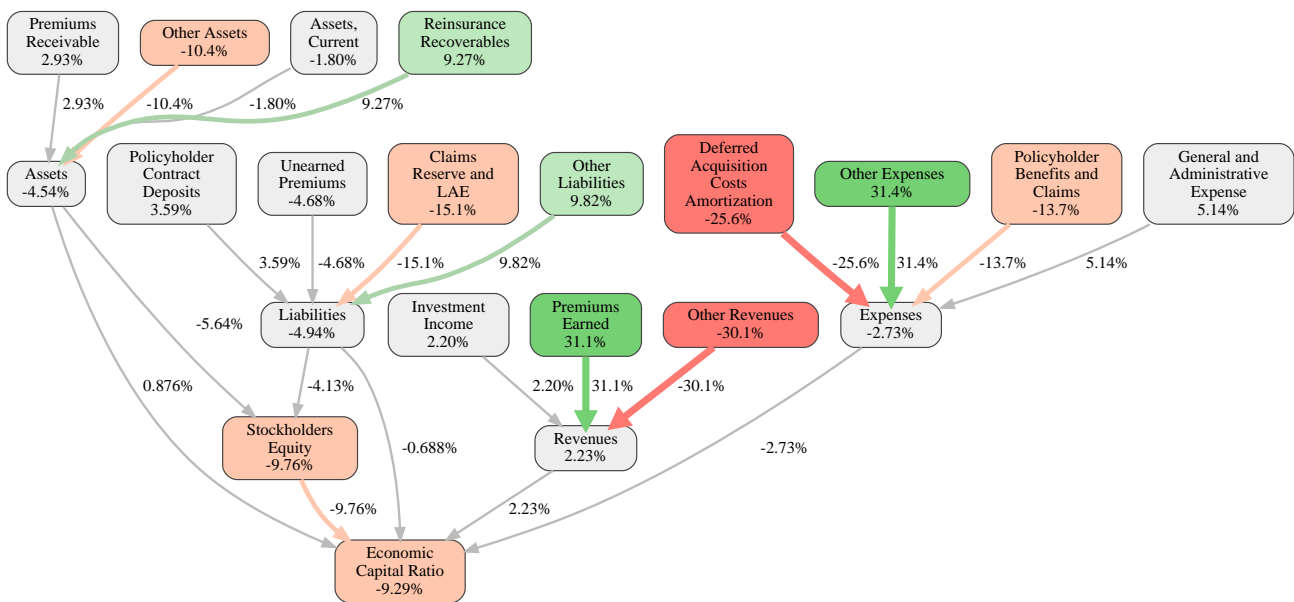




NON-LIFE INSURANCE 2018

Hanover Insurance Group Inc.
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RealRate

NON-LIFE INSURANCE 2018

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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 31% points. The greatest weakness of Hanover Insurance Group Inc. is the variable Other Revenues, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 9.3% points below the market average of 32%.

Input Variable	Value in 1000 USD
Assets, Current	376,400
Assets, Non-Current	504,200
Claims Reserve and LAE	7,745,000
Deferred Acquisition Costs Amortization	1,086,600
Deferred Policy Acquisition Costs	550,200
General and Administrative Expense	619,100
Insurance Commissions and Fees	0
Intangible Assets	192,600
Investment Income	327,700
Investments	9,041,700
Liabilities Current	0
Long Term Debt	786,900
Other Assets	179,900
Other Compr. Net Income	44,800
Other Expenses	147,000
Other Liabilities	831,600
Other Net Income	-16,800
Other Revenues	23,300
Policyholder Benefits and Claims	3,128,700
Policyholder Contract Deposits	0
Premiums Earned	4,833,400
Premiums Receivable	1,567,600
Reinsurance Payable	344,800
Reinsurance Recoverables	3,057,000
Separate Account Asset	0
Unearned Premiums	2,763,600

Output Variable	Value in 1000 USD
Assets	15,469,600
Liabilities	12,471,900
Expenses	4,981,400
Revenues	5,184,400
Stockholders Equity	2,997,700
Net Income	186,200
Comprehensive Net Income	231,000
Economic Capital Ratio	23%