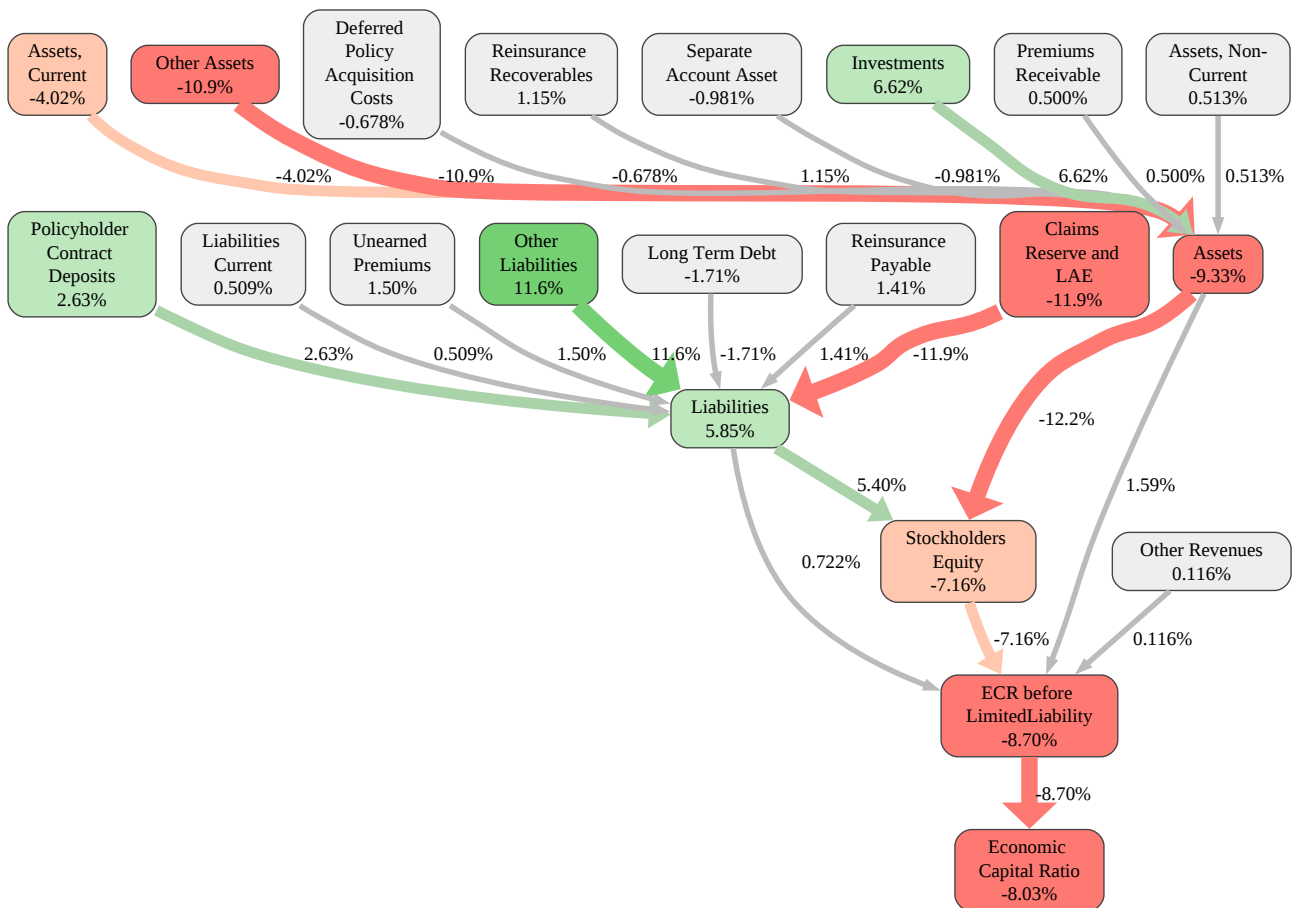




The relative strengths and weaknesses of Hartford Insurance Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

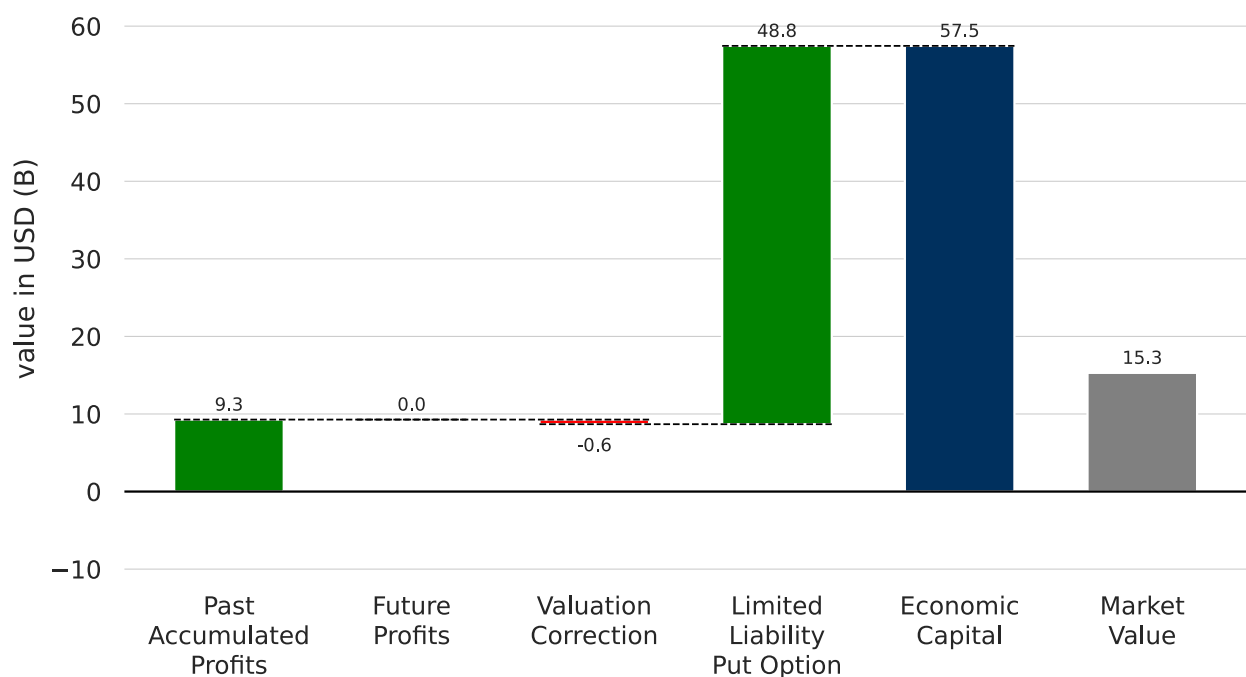
The greatest strength of Hartford Insurance Group INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Hartford Insurance Group INC is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 89%, being 8.0% points below the market average of 97%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	3,188,000
Claims Reserve and LAE	38,493,000
Deferred Acquisition Costs Amortization	1,706,000
Deferred Policy Acquisition Costs	789,000
General and Administrative Expense	4,480,000
Insurance Commissions and Fees	1,277,000
Intangible Assets	1,911,000
Investment Income	1,832,000
Investments	56,532,000
Liabilities Current	0
Long Term Debt	4,352,000
Other Assets	1,412,000
Other Compr. Net Income	1,118,000
Other Expenses	795,000
Other Liabilities	5,380,000
Other Net Income	0
Other Revenues	126,000
Policyholder Benefits and Claims	11,805,000
Policyholder Contract Deposits	701,000
Premiums Earned	17,288,000
Premiums Receivable	4,268,000
Reinsurance Payable	0
Reinsurance Recoverables	6,011,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	6,629,000

Output Variable	Value in 1000 USD
Assets	74,111,000
Liabilities	55,555,000
Expenses	18,786,000
Revenues	20,523,000
Stockholders Equity	18,556,000
Net Income	1,737,000
Comprehensive Net Income	2,296,000
BaseVar	2,238,327,624
ECR before Limited Liability	13%
Economic Capital Ratio	89%

Company Valuation: Hartford Insurance Group INC



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.