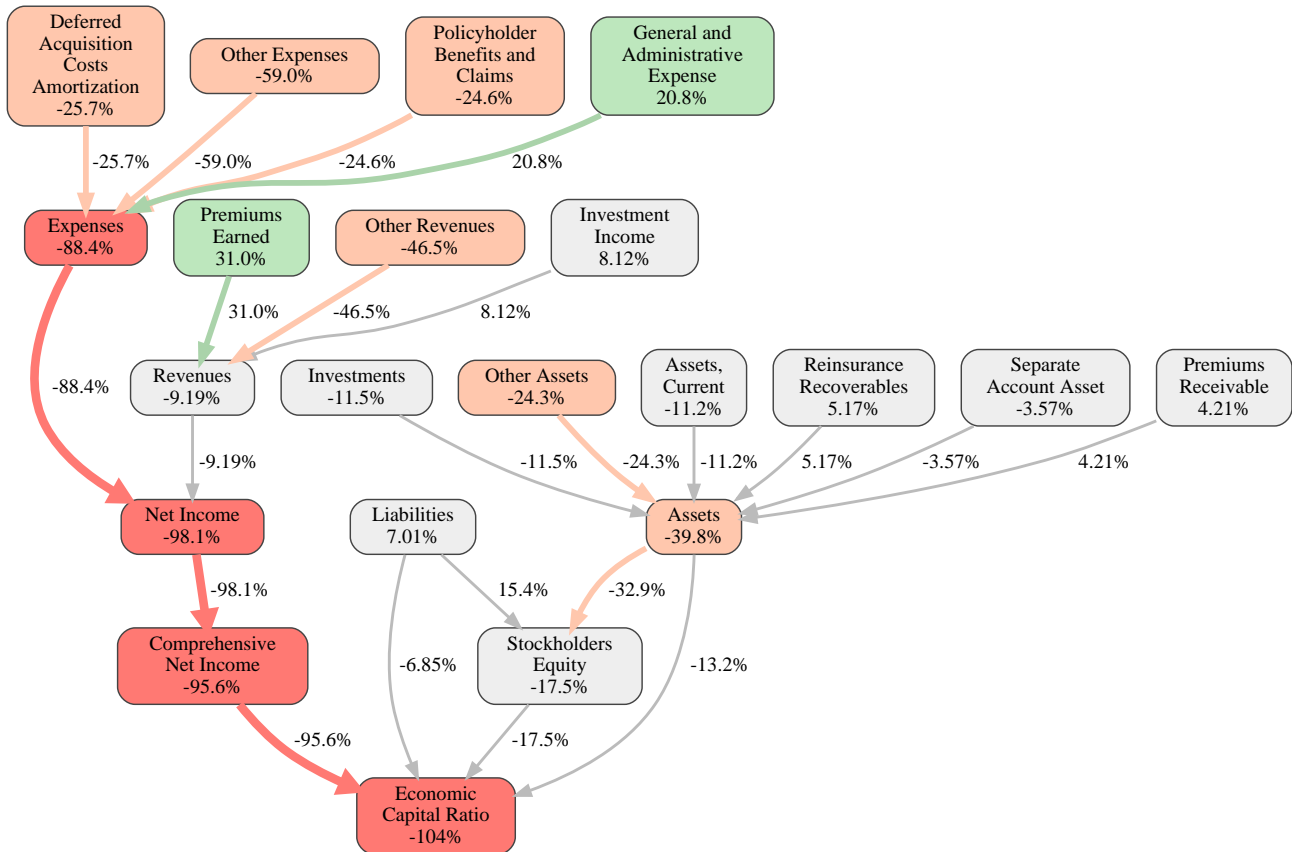




NON-LIFE INSURANCE 2021

Hanover Insurance Group Inc.
Rank 76 of 78





RealRate

NON-LIFE INSURANCE 2021

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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 Premiums Earned, increasing the Economic Capital Ratio by 31% points. The greatest weakness of Hanover Insurance Group Inc. is the variable Net Income, reducing the Economic Capital Ratio by 98% points.

The company's Economic Capital Ratio, given in the ranking table, is -69%, being 104% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	120,600
Assets, Non-Current	445,700
Claims Reserve and LAE	6,024,000
Deferred Acquisition Costs Amortization	951,000
Deferred Policy Acquisition Costs	477,500
General and Administrative Expense	543,000
Insurance Commissions and Fees	0
Intangible Assets	178,800
Investment Income	283,000
Investments	8,846,100
Liabilities Current	0
Long Term Debt	0
Other Assets	161,400
Other Compr. Net Income	219,900
Other Expenses	2,971,300
Other Liabilities	1,686,400
Other Net Income	0
Other Revenues	16,900
Policyholder Benefits and Claims	2,845,200
Policyholder Contract Deposits	0
Premiums Earned	4,527,400
Premiums Receivable	1,339,300
Reinsurance Payable	48,400
Reinsurance Recoverables	1,874,300
Separate Account Asset	0
Unearned Premiums	2,482,700

Output Variable	Value in 1000 USD
Assets	13,443,700
Liabilities	10,241,500
Expenses	7,310,500
Revenues	4,827,300
Stockholders Equity	3,202,200
Net Income	-2,483,200
Comprehensive Net Income	-2,263,300
Economic Capital Ratio	-69%