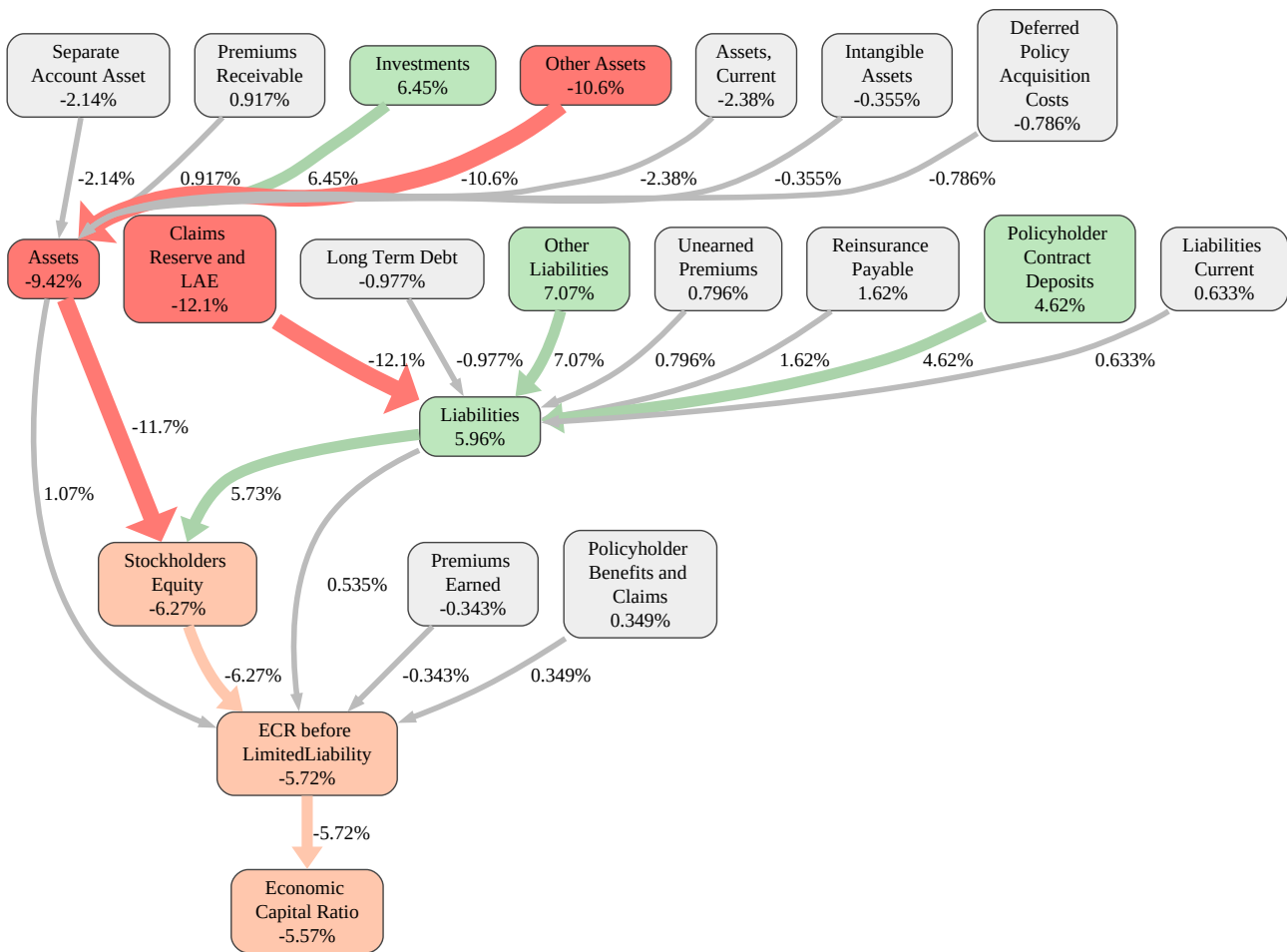




The relative strengths and weaknesses of Hartford Insurance Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

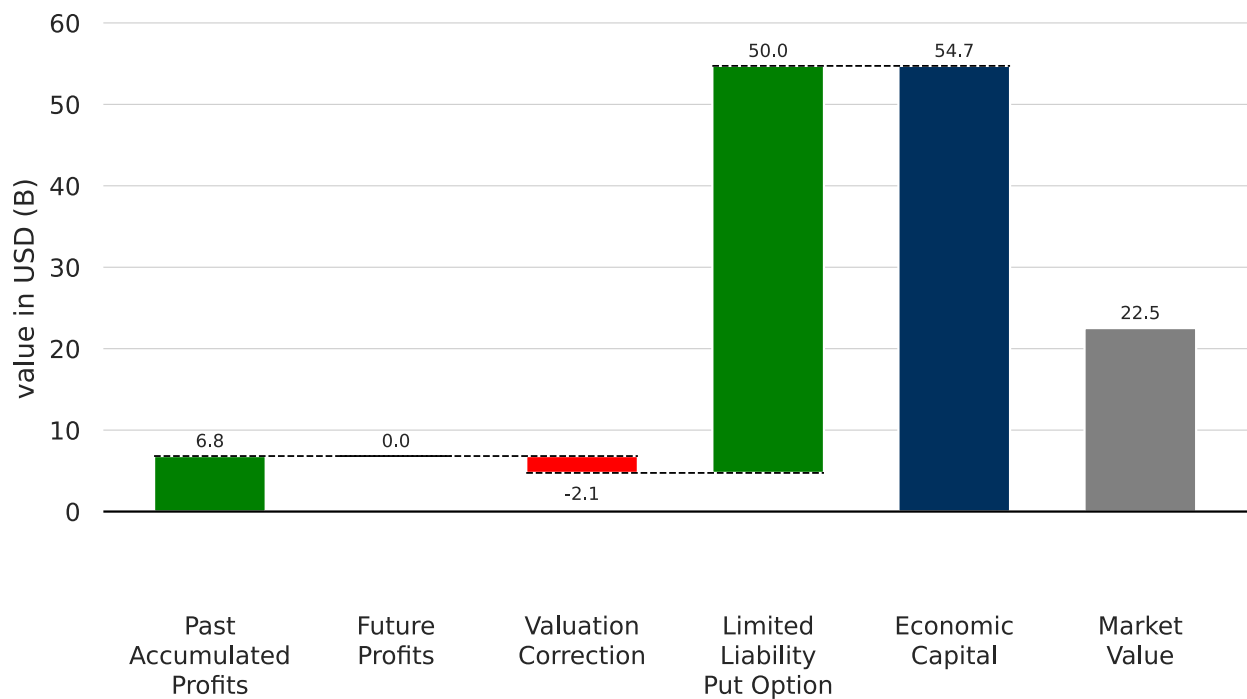
The greatest strength of Hartford Insurance Group INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.1% points. The greatest weakness of Hartford Insurance Group INC is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 83%, being 5.6% points below the market average of 88%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	3,063,000
Claims Reserve and LAE	41,804,000
Deferred Acquisition Costs Amortization	1,835,000
Deferred Policy Acquisition Costs	1,002,000
General and Administrative Expense	4,830,000
Insurance Commissions and Fees	1,349,000
Intangible Assets	1,911,000
Investment Income	1,550,000
Investments	52,560,000
Liabilities Current	0
Long Term Debt	4,357,000
Other Assets	2,571,000
Other Compr. Net Income	-4,048,000
Other Expenses	740,000
Other Liabilities	4,757,000
Other Net Income	0
Other Revenues	73,000
Policyholder Benefits and Claims	13,142,000
Policyholder Contract Deposits	658,000
Premiums Earned	19,390,000
Premiums Receivable	4,949,000
Reinsurance Payable	0
Reinsurance Recoverables	6,966,000
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	7,815,000

Output Variable	Value in 1000 USD
Assets	73,022,000
Liabilities	59,391,000
Expenses	20,547,000
Revenues	22,362,000
Stockholders Equity	13,631,000
Net Income	1,815,000
Comprehensive Net Income	-209,000
BaseVar	714,783,848
ECR before Limited Liability	7.2%
Economic Capital Ratio	83%

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.