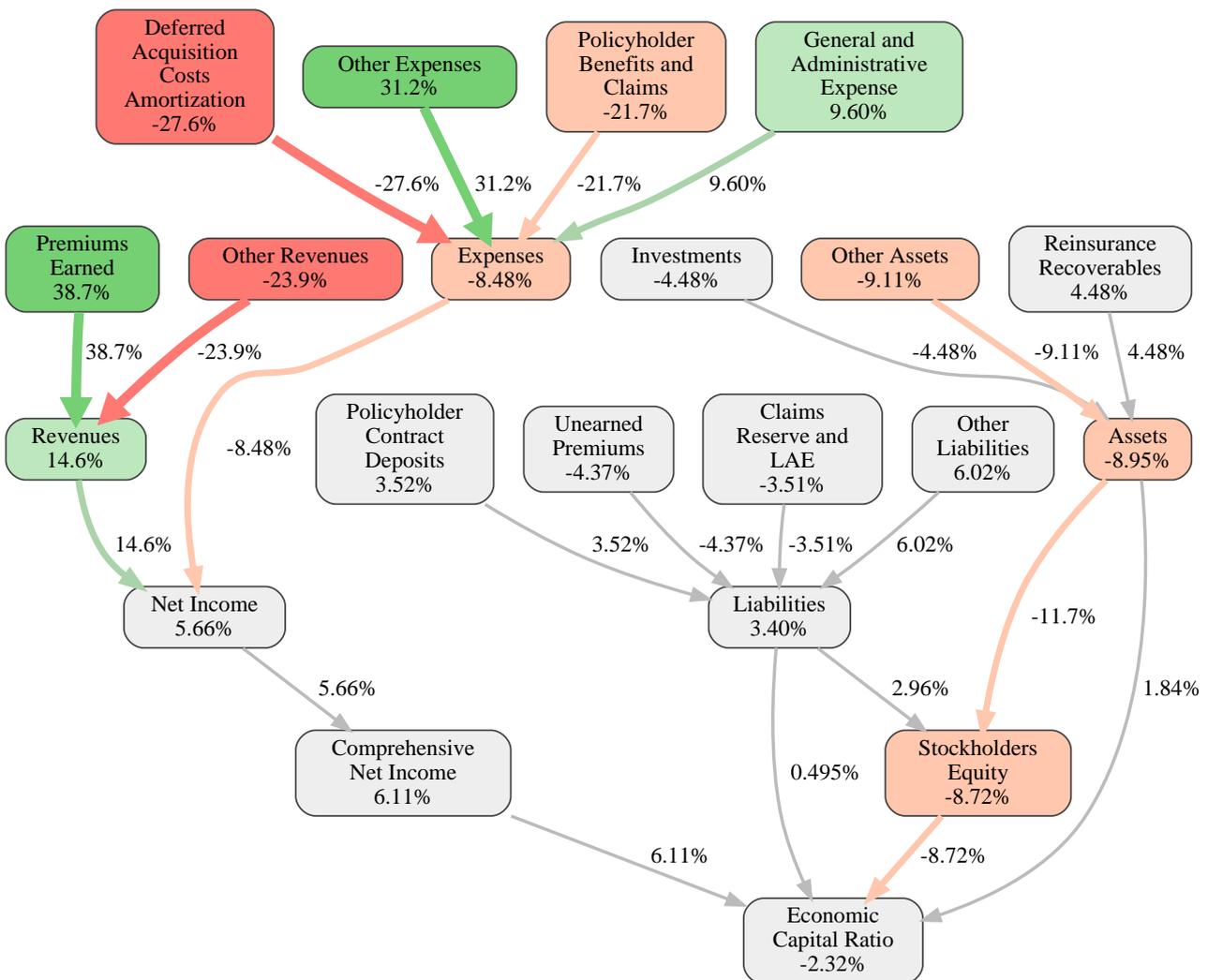




RealRate

NON-LIFE INSURANCE 2019

Hanover Insurance Group Inc.
Rank 37 of 75





RealRate

NON-LIFE INSURANCE 2019

Hanover Insurance Group Inc. Rank 37 of 75



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 39% points. The greatest weakness of Hanover Insurance Group Inc. is the variable Deferred Acquisition Costs Amortization, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 2.3% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	1,020,700
Assets, Non-Current	371,600
Claims Reserve and LAE	5,304,100
Deferred Acquisition Costs Amortization	891,800
Deferred Policy Acquisition Costs	450,800
General and Administrative Expense	522,100
Insurance Commissions and Fees	0
Intangible Assets	178,800
Investment Income	264,700
Investments	7,287,400
Liabilities Current	0
Long Term Debt	777,900
Other Assets	265,100
Other Compr. Net Income	-122,400
Other Expenses	116,800
Other Liabilities	1,047,900
Other Net Income	100
Other Revenues	-24,800
Policyholder Benefits and Claims	2,724,600
Policyholder Contract Deposits	0
Premiums Earned	4,254,400
Premiums Receivable	1,176,700
Reinsurance Payable	37,300
Reinsurance Recoverables	1,648,600
Separate Account Asset	0
Unearned Premiums	2,277,800

Output Variable	Value in 1000 USD
Assets	12,399,700
Liabilities	9,445,000
Expenses	4,255,300
Revenues	4,494,300
Stockholders Equity	2,954,700
Net Income	239,100
Comprehensive Net Income	116,700
Economic Capital Ratio	24%