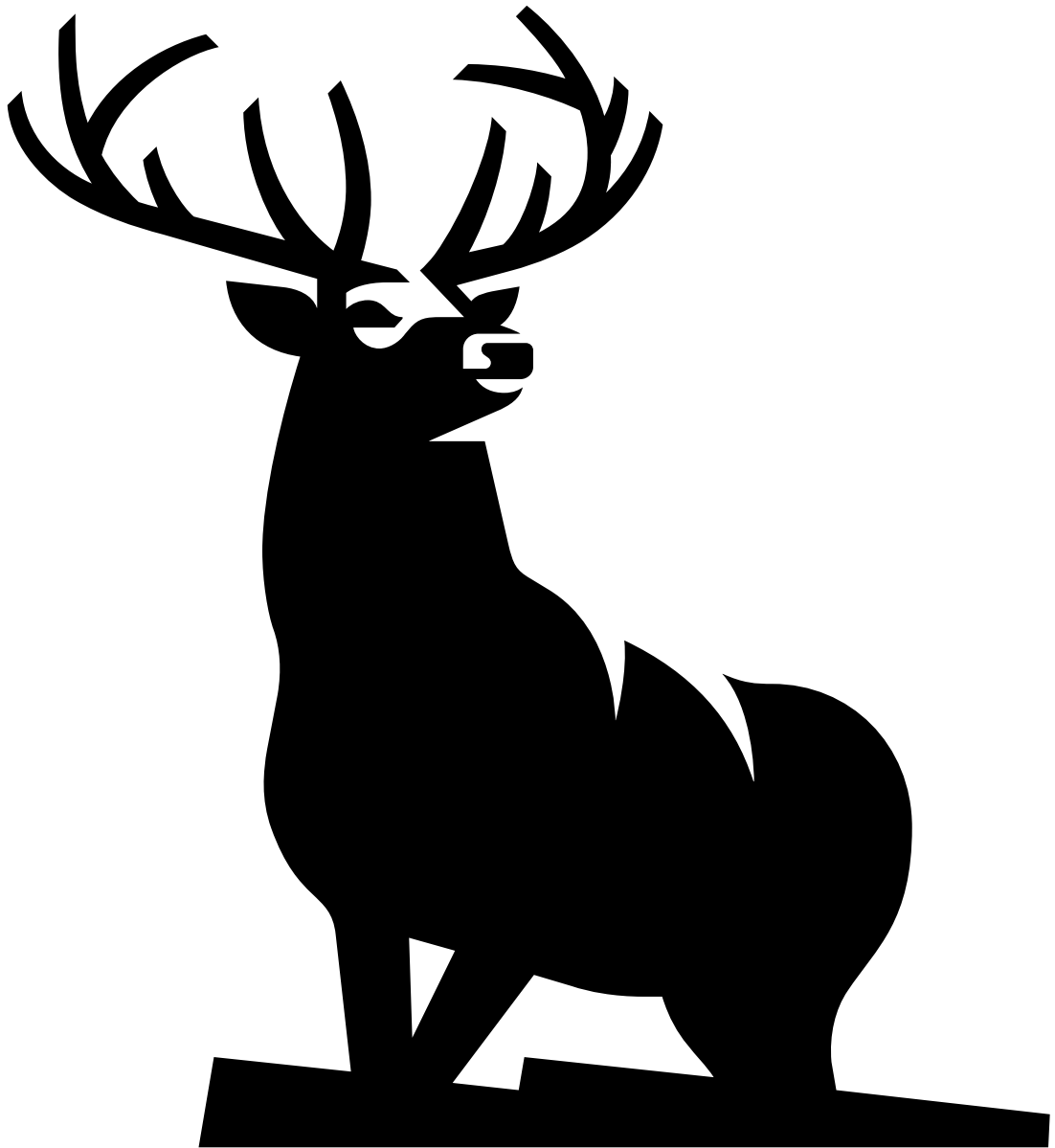
The Hartford



Third Quarter 2026 Financial Results

The Hartford Insurance Group, Inc.
October 26, 2026

Safe Harbor Statement

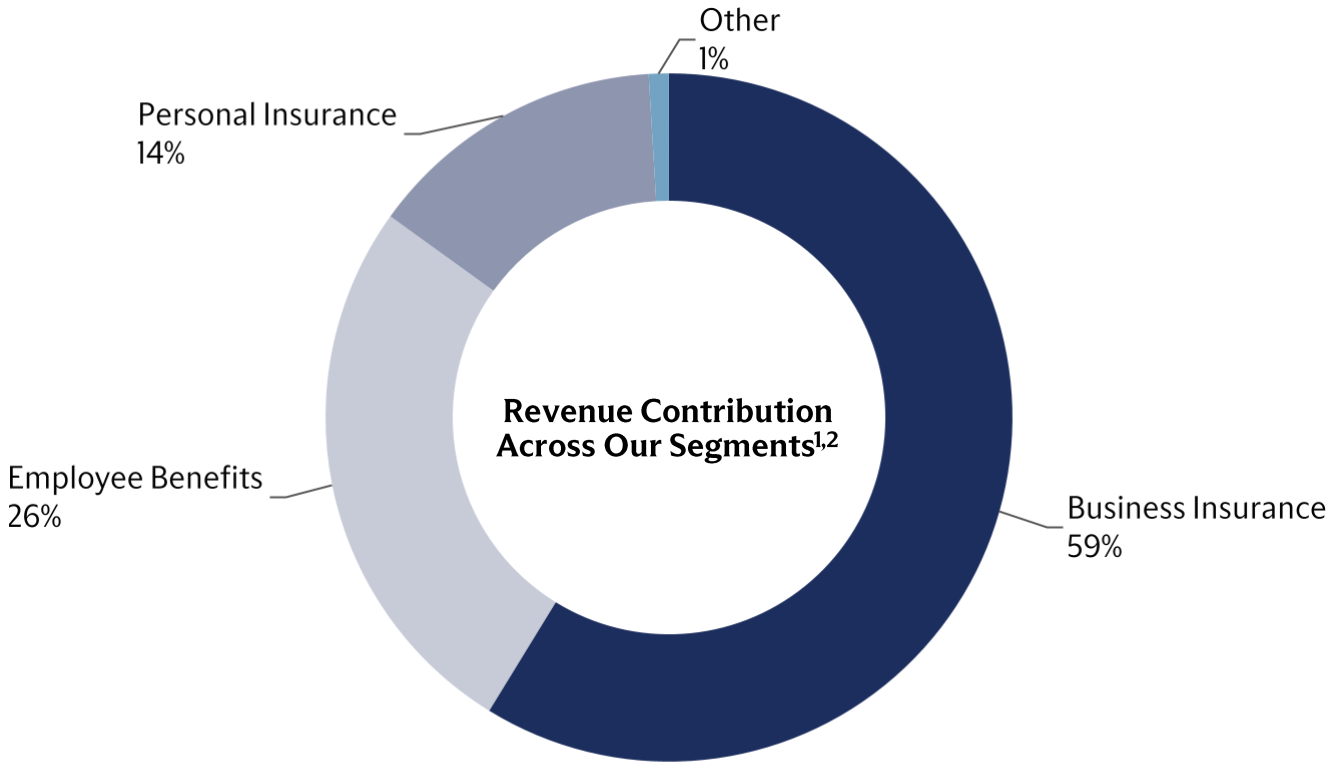
Certain statements made in this presentation should be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. These include statements about The Hartford's future results of operations. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ, including those discussed in The Hartford's news release issued on October 26, 2026, The Hartford's Quarterly Reports on Form 10-Q, The Hartford's 2025 Annual Report on Form 10-K, and other filings we make with the U.S. Securities and Exchange Commission. We assume no obligation to update this presentation, which speaks as of today's date.

The discussion in this presentation of The Hartford's financial performance includes financial measures that are not derived from generally accepted accounting principles (GAAP). Information regarding these non-GAAP financial measures is provided in this presentation, the news release issued on October 26, 2026 and The Hartford's Investor Financial Supplement for third quarter 2026 and previous periods which are available at the Investor Relations section of The Hartford's website at https://ir.thehartford.com.

From time to time, The Hartford may use its website and/or social media channels to disseminate material company information. Financial and other important information regarding The Hartford is routinely accessible through and posted on our website at https://ir.thehartford.com. In addition, you may automatically receive email alerts and other information about The Hartford when you enroll your email address by visiting the "Email Alerts" section at https://ir.thehartford.com.

The Hartford
Diversified Insurer With Core Underwriting Strengths And Market Leadership

- **Market leader** in desirable segments with high return characteristics
- Delivering consistently strong results across **diversified businesses** with significant contribution from investment portfolio
- Leveraging **core strengths** of underwriting excellence, risk management, claims, products and distribution
- Investing in **differentiating capabilities** to strengthen competitive advantage to enable profitable growth
- **Ethical, people and performance** driven culture



[1] Revenue contribution is for the trailing 12-months for the period ended September 30, 2026
[2] Other includes revenue of $79 million for Property & Casualty Other Operations and $184 million for Corporate

Third Quarter 2026 – Disciplined Execution
The Hartford delivered a 17.9% trailing 12-month core earnings ROE[1,3]

Growth:
- P&C net written premium growth of 4%, including 6% in Business Insurance
- Employee Benefits fully insured ongoing premium growth of 4% in 3Q26

Profitability:
- Business Insurance combined ratio of 91.3 and underlying combined ratio[1] of 90.1 in 3Q26
- Personal Insurance combined ratio of 93.2 and underlying combined ratio[1] of 87.1 in 3Q26
- Employee Benefits net income margin of 7.0% and core earnings margin[1] of 6.4% in 3Q26

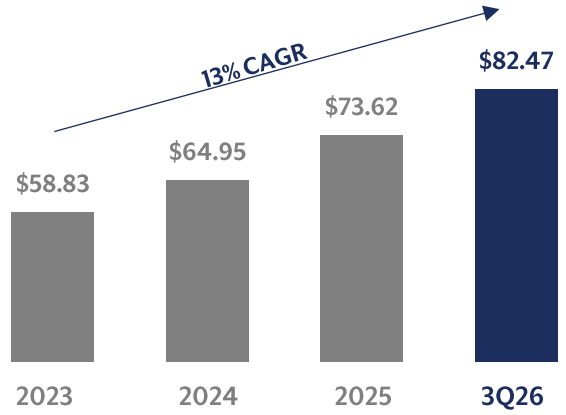
Balance sheet & capital management:
- Proactive capital management – repurchased $475 million of shares and paid $163 million in common stockholder dividends in 3Q26
- Announced a 12% increase to the quarterly common dividend per share

Outstanding Core Earnings ROE[1,3]:
- 17.9% trailing 12-month core earnings return on equity (ROE)[1,3]

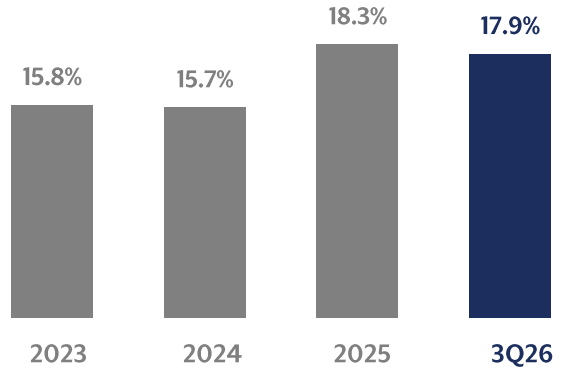
High Quality Investment Portfolio:
- A+ overall average credit rating with net investment income of $850 million, before tax, benefiting primarily from greater income from LPs[4] and a higher level of invested assets

Maximizing Value Creation for All Stakeholders

Book Value Per Diluted Share
(ex AOCI)[1,2]



Core Earnings ROE[1,3]



[1] Denotes financial measure not calculated based on GAAP
[2] Accumulated other comprehensive income
[3] ROE based on trailing 12-month average common equity, ex. AOCI and trailing 12-month core earnings
[4] Limited partnerships and other alternative investments

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Core Earnings[1] of $956 million in 3Q26, EPS[1,2] of $3.50, Trailing 12-Month ROE[1,3] of 17.9%

Core Earnings (loss) By Segment *($ in millions, except per share amounts)*	3Q26	3Q25	Change[4]
Business Insurance	$731	$723	1%
Personal Insurance	105	143	(27%)
P&C Other Operations	16	14	14%
Property & Casualty Total	**852**	**880**	**(3%)**
Employee Benefits	120	149	(19%)
Sub-total	**972**	**1,029**	**(6%)**
Corporate	(16)	(7)	(129%)
Core earnings	**956**	**1,022**	**(6%)**
Net realized losses, before tax	(113)	(15)	NM
Integration and other non-recurring M&A costs, before tax	(2)	(2)	—%
Change in deferred gain on retroactive reinsurance, before tax[5]	497	8	NM
Income tax expense (benefit)	(82)	2	NM
Income from discontinued operations, net of tax	61	59	3%
Net income available to common stockholders	**1,317**	**1,074**	**23%**
Add back: Preferred stock dividends	6	6	—%
Net Income	**$1,323**	**$1,080**	**23%**
Core earnings per diluted share	**$3.50**	**$3.59**	**(3%)**
Net income available to common stockholders per diluted share	**$4.82**	**$3.77**	**28%**
Income from continuing operations, net of tax, available to common stockholders per diluted share	**$4.60**	**$3.56**	**29%**
Wtd. avg. diluted shares outstanding	273.1	285.0	(4%)
Common shares outstanding and dilutive potential common shares	271.4	283.7	(4%)
Book value per diluted share	$68.31	$63.86	7%
Book value per diluted share (excluding AOCI)[1]	$82.47	$70.92	16%
Net income ROE, last 12 months	25.0%	20.3%	4.7 pts
Core earnings ROE, last 12 months	17.9%	17.3%	0.6 pts

[1] Denotes financial measure not calculated based on GAAP
[2] Core earnings per diluted share (EPS)
[3] Core earnings ROE
[4] The Hartford defines increases or decreases greater than or equal to 200%, or changes from a net gain to a net loss position, or vice versa, as "NM" or not meaningful
[5] Net favorable PYD of $594 million, before tax, in third quarter 2026 includes a net gain of $497 million from the impact of commuting the asbestos and environmental adverse development cover (A&E ADC)

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3Q26 Key Business Highlights vs. 3Q25

Property & Casualty

Strong contributions from Business Insurance & continued underlying margin improvement in Personal Insurance

	Written premiums			Combined ratio[1] (%)			Underlying combined ratio[2] (%)		
	$4.7B	▲	**4%**	**81.1**	▼	**7.7 pts**	**89.6**	–	**0.0 pts**
Business Insurance	**$3.8B**	▲	**6%**	**91.3**	▲	**2.5 pts.**	**90.1**	▲	**0.7 pts.**
Small Business	$1.6B	▲	7%	84.5	▼	3.4 pts.	85.2	▼	4.6 pts.
Middle & Large Business	$1.3B	▲	3%	101.7	▲	10.9 pts.	99.5	▲	8.1 pts.
Global Specialty	$898M	▲	7%	89.1	▲	2.2 pts.	86.1	▲	0.3 pts.
Personal Insurance	**$950M**	▼	**4%**	**93.2**	▲	**4.5 pts.**	**87.1**	▼	**2.9 pts.**
Automobile	$575M	▼	9%	92.3	▼	0.2 pts.	96.0	▼	1.9 pts.
Homeowners	$375M	▲	6%	94.7	▲	13.5 pts.	71.5	▼	2.9 pts.

Employee Benefits

Core earnings margin[2] of 6.4% with 4% fully insured ongoing premium growth

Fully Insured Ongoing Premiums	Core earnings margin	Life loss ratio (%)	Disability loss ratio (%)
$1.7B ▲ 4%	**6.4% ▼ 1.9 pts.**	**77.8% ▲ 3.6 pts.**	**76.3% ▲ 5.7 pts.**

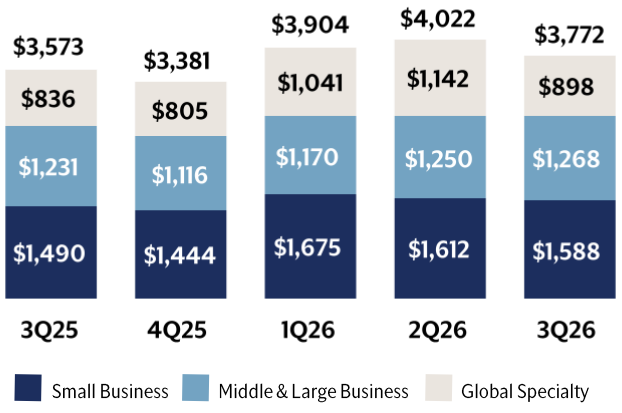
[1] For the third quarter of 2026, the P&C combined ratio includes a 10.6-point benefit following the commutation and termination of the asbestos and environmental adverse development cover (A&E ADC).
[2] Denotes financial measure not calculated based on GAAP

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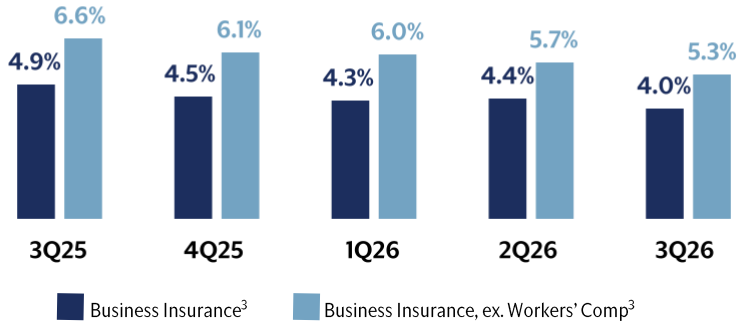
Business Insurance
Continues to deliver profitable growth

- Written premiums of $3.8 billion in 3Q26 were up 6% from 3Q25, led by 7% growth in both Small Business and Global Specialty
- Excluding workers' compensation, renewal written price increases of 5.3% in 3Q26 compared with 5.7% in 2Q26
- Combined ratio of 91.3 in 3Q26 increased from 88.8 in 3Q25, primarily due to 1.7 points of higher CAY CATs and 0.1 points of less favorable net PYD
- Underlying combined ratio[1] of 90.1 in 3Q26 increased from 89.4 in 3Q25, primarily due to a 2.0 point increase in the underlying loss and loss adjustment expense ratio[1]

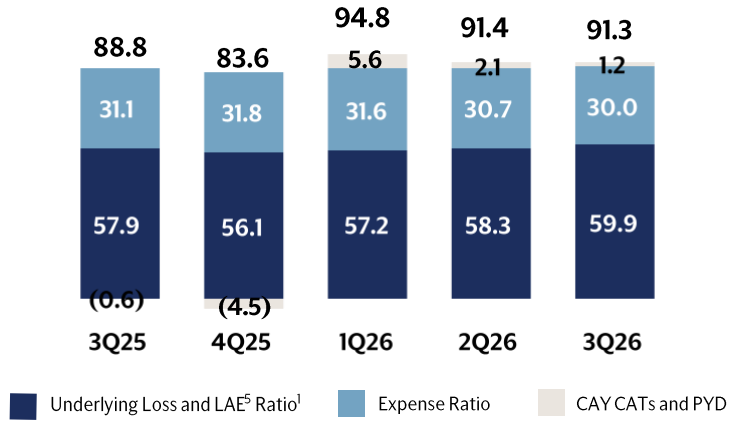
Business Insurance Written Premiums[2]
($ in millions)



Business Insurance Renewal Written Pricing %



Business Insurance Combined Ratio[4]



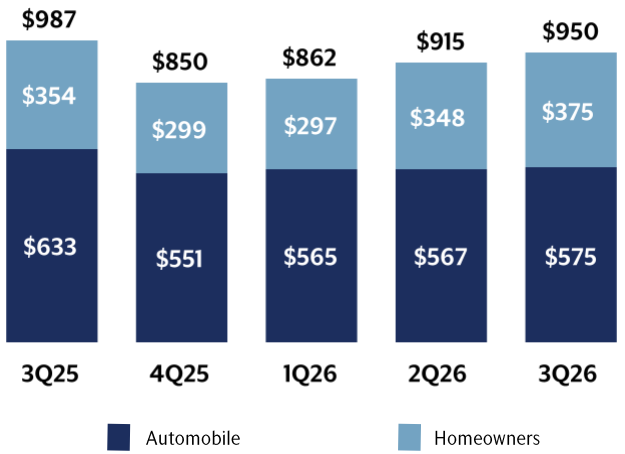
[1] Denotes financial measure not calculated based on GAAP
[2] Business Insurance written premiums include immaterial amounts from Other Commercial
[3] Excludes Middle Market loss sensitive and programs businesses, Global Re, offshore energy policies, credit and political risk insurance policies, political violence and terrorism policies, and any business under which the managing agent of our Lloyd's Syndicate 1221 delegates underwriting authority to coverholders and other third parties
[4] Combined ratio includes policyholder dividends ratio
[5] Loss adjustment expense (LAE)

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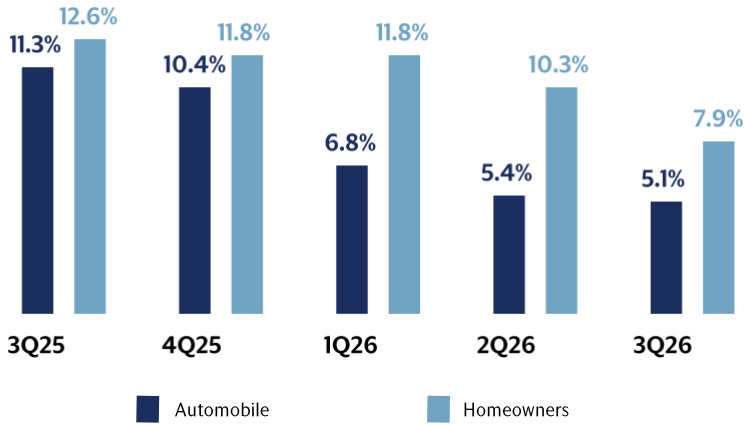
Personal Insurance
Continued improvement in the underlying combined ratio[1]

- Written premiums of $950 million in 3Q26 decreased from $987 million in 3Q25, driven by a 9% decline in automobile, partially offset by 6% growth in homeowners
- Renewal written price increases in automobile and homeowners of 5.1% and 7.9%, respectively, in 3Q26
- Effective policy count retention improved slightly in automobile and declined slightly in homeowners
- Combined ratio of 93.2 in 3Q26 increased from 88.7 in 3Q25, primarily due to a 4.3 point increase in the loss and loss adjustment expense ratio, including 6.8 points of higher CAY CAT losses and 0.6 points of less favorable PYD
- Underlying combined ratio[1] of 87.1 improved from 90.0 in 3Q25, primarily due to improvement in the underlying loss and loss adjustment expense ratios[1] in both automobile and homeowners

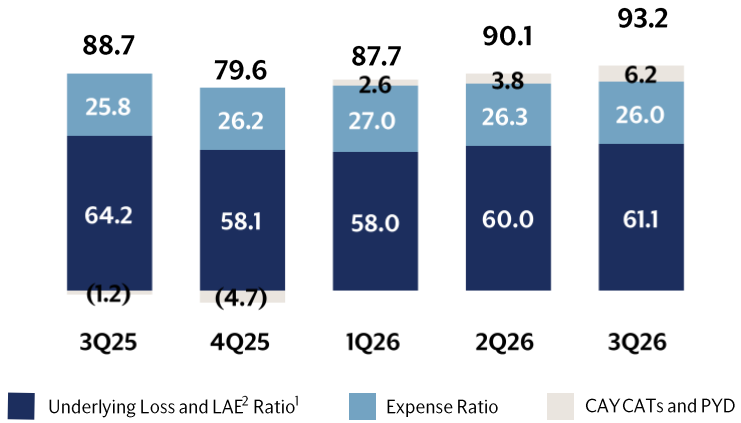
Personal Insurance Written Premiums
($ in millions)



Personal Insurance Written Price Increases %



Personal Insurance Combined Ratio



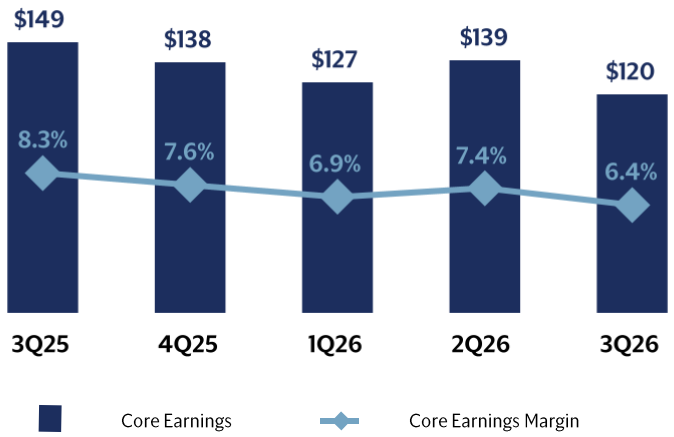
[1] Denotes financial measure not calculated based on GAAP
[2] Loss adjustment expense (LAE)

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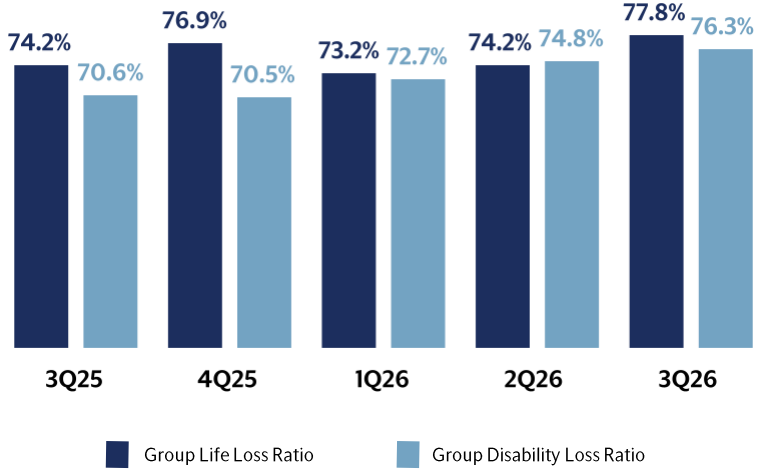
Employee Benefits
Core earnings margin[1] of 6.4%

- Core earnings margin[1] of 6.4% in 3Q26 decreased from 8.3% in 3Q25, primarily due to an increase in the loss ratio, partially offset by a lower expense ratio and increased net investment income
- Loss ratio of 74.9 in 3Q26 increased from 70.1 in 3Q25 driven by an increase in both the group disability and group life loss ratios
- Group life loss ratio of 77.8 in 3Q26 increased from 74.2 in 3Q25, reflecting that the 2025 period benefited from prior quarter favorable development, partially offset by lower mortality in the 2026 period
- Group disability loss ratio of 76.3 in 3Q26 increased from 70.6 in 3Q25, driven by increased claim incidence across short and long-term disability products and less favorable long-term disability claim recoveries
- 3Q26 fully insured ongoing premiums increased 4% from 3Q25, as a result of strong new business sales, an increase in exposure on existing accounts, and book persistency in excess of 90%
- Fully insured ongoing sales in 3Q26 were relatively consistent with 3Q25

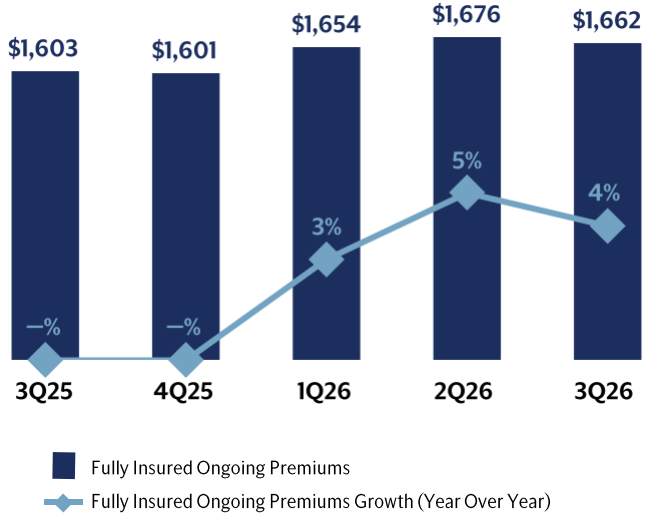
Core Earnings[1] and Core Earnings Margin
($ in millions)



Loss Ratio



Fully Insured Ongoing Premiums & Growth
($ in millions)



[1] Denotes financial measure not calculated based on GAAP

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Corporate

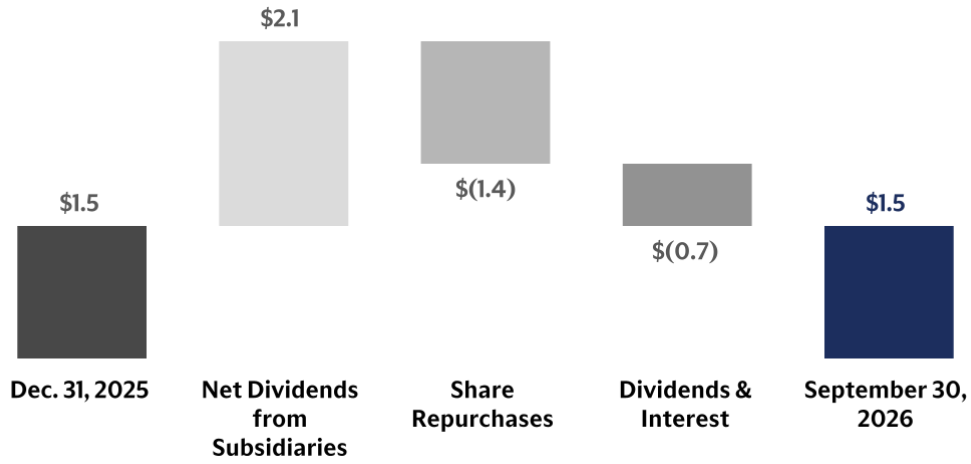
Core loss[1] of $16 million compared to a core loss of $7 million in 3Q25

Components of Corporate Core Losses

($ in millions)	3Q25	4Q25	1Q26	2Q26	3Q26
Net investment income, after tax	$11	$13	$13	$15	$14
Interest expense, after tax	(40)	(39)	(40)	(40)	(40)
Preferred stock dividends	(6)	(5)	(5)	(5)	(6)
All others[2,3], after tax	28	(9)	11	(4)	16
Corporate core losses	**$(7)**	**$(40)**	**$(21)**	**$(34)**	**$(16)**

Corporate Holding Company Resources

($ in billions)



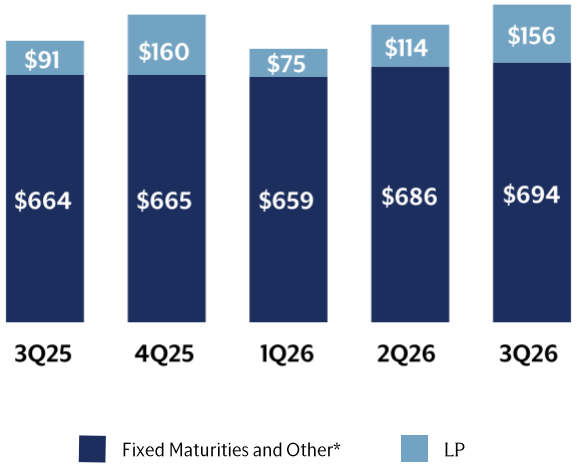
[1] Denotes financial measure not calculated based on GAAP
[2] Includes investment management fees and expenses related to managing third-party business, incurred losses related to run-off structured settlement and terminal funding agreement liabilities and other corporate expenses
[3] Third quarter of 2026 reflects an increase in other revenues related to valuation appreciation of an investment. Third quarter of 2025 reflects a net tax benefit which includes a release of a provision for an uncertain tax position and tax related interest accruals

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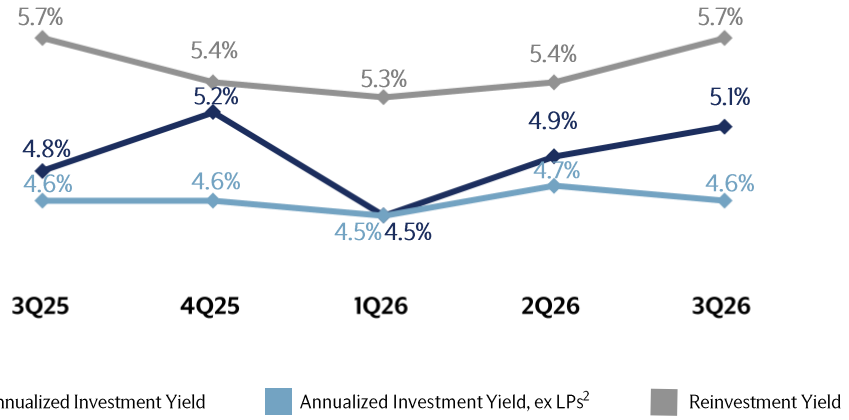
The Investment Portfolio
High quality and diversified

- Net investment income of $850 million increased from $755 million in 3Q25, primarily driven by increased income from LPs and a higher level of invested assets
- LP annualized yield of 10.2% in 3Q26 increased from 6.7% in 3Q25, primarily driven by higher returns on infrastructure and energy transition funds within other funds and sales of underlying investments within real estate joint ventures
- High quality portfolio, ~95% of the fixed maturities portfolio is investment grade, with ~73% rated A or better, and an average credit rating of A+
- Our investment portfolio is durable and is constructed to withstand a range of economic cycles

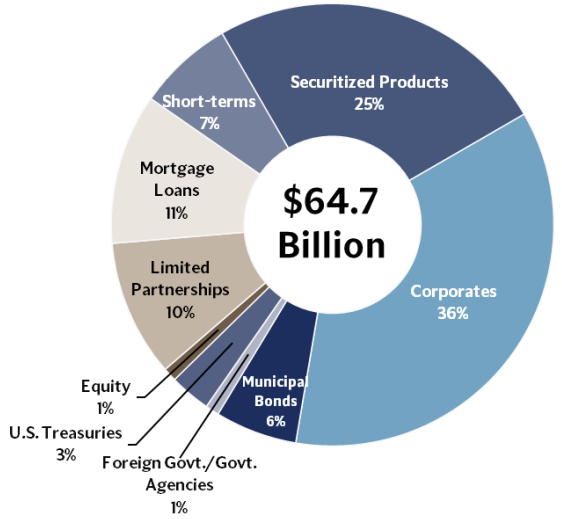
Net Investment Income
($ in millions)



Annualized Investment Yield, Before Tax



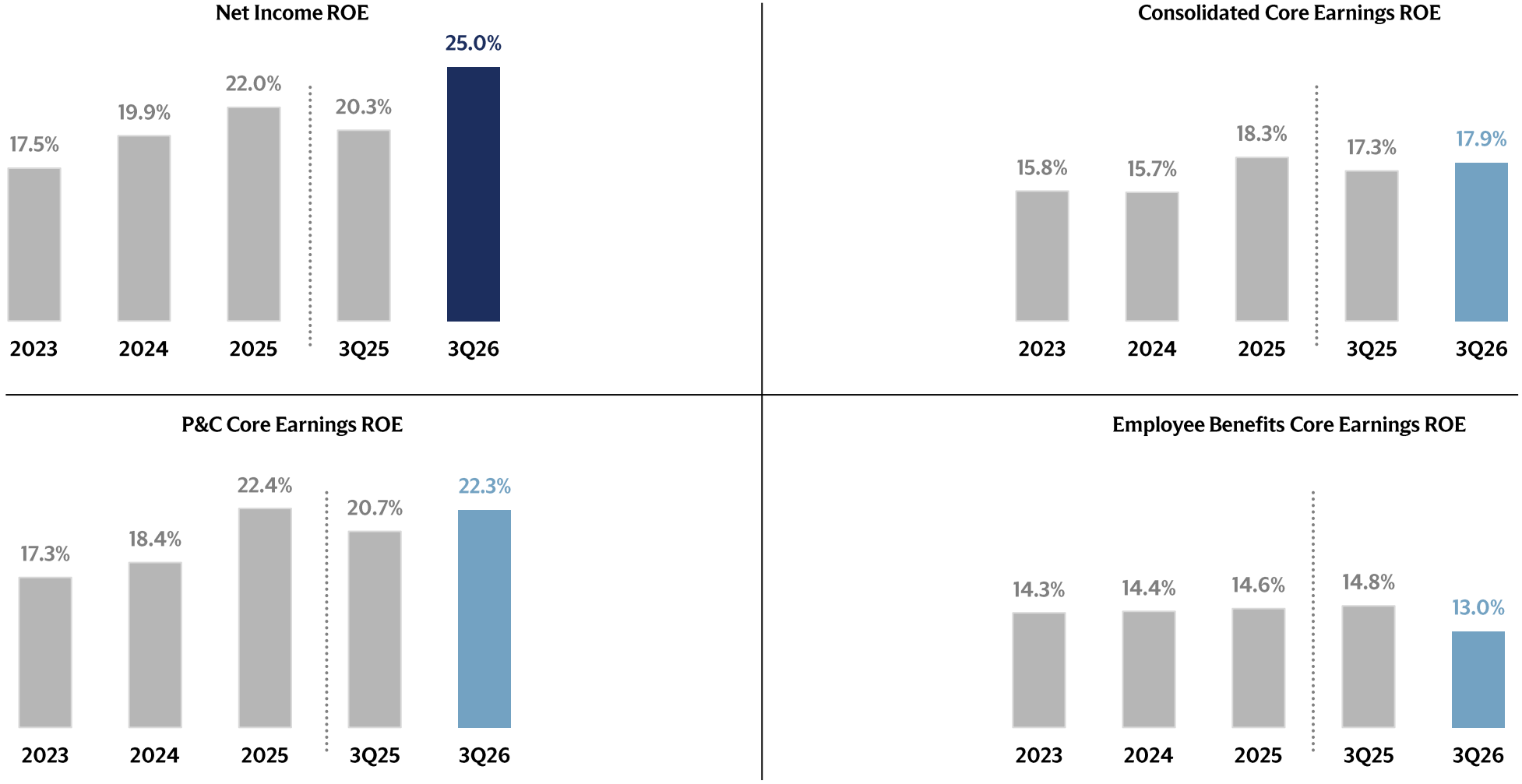
Invested Assets[3,4] by Sector
$64.7B as of September 30, 2026



[1] Limited partnerships and other alternative investments
[2] Denotes financial measure not calculated based on GAAP
[3] Invested assets represent fixed and equity securities at fair value, mortgage loans at amortized cost and LPs based on underlying capital statements
[4] Securitized Products include Fixed Maturities, FVO

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Net Income ROE[1] of 25.0% and Core Earnings ROE[2] of 17.9% in 3Q26
Outstanding Profitability Across P&C and Employee Benefits



[1] 3Q26 net income includes a $497 million before-tax net gain from the commutation of the A&E ADC
[2] Denotes financial measure not calculated based on GAAP

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BVPS (Ex. AOCI)[1] of $82.47 at September 30, 2026

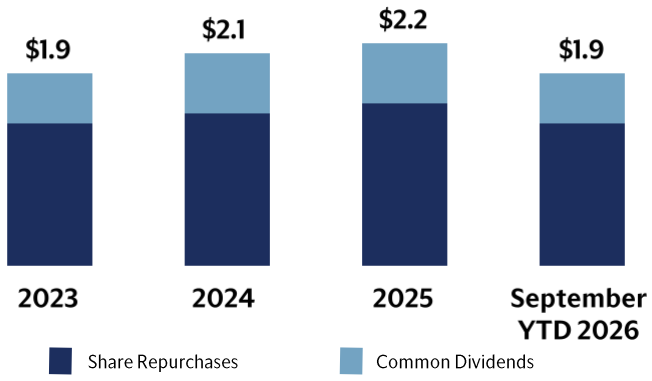
- In 3Q26, the company returned $638 million to stockholders, including $475 million in share repurchases and $163 million in common stockholder dividends paid
- Announced a 12% increase to the quarterly common dividend per share to $0.67 per share

- Book value per diluted share of $68.31 increased from $66.31 at December 31, 2025, principally due to net income in excess of stockholder dividends through September 30, 2026, including the gain from the A&E ADC commutation and income from discontinued operations related to the Hartford Funds sale, partially offset by the dilutive effect of share repurchases and a decrease in AOCI

- Book value per diluted share (ex. AOCI)[1] of $82.47 increased from $73.62 at December 31, 2025, principally due to net income in excess of stockholder dividends through September 30, 2026, partially offset by the dilutive effect of share repurchases

- Including common stockholder dividends paid, SVC[2] was 20% over the last 12 months

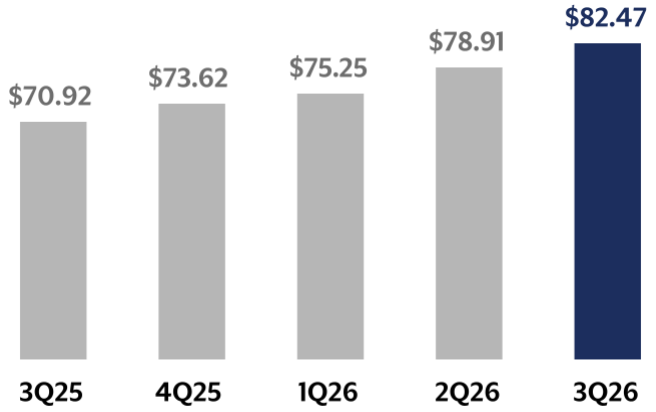
Capital Returned to Stockholders
($ in billions)



Book Value Per Diluted Share (BVPS)



Book Value Per Diluted Share (ex. AOCI)



[1] Denotes financial measure not calculated based on GAAP
[2] Stockholder value creation (SVC) in a period is defined as the change in BVPS (ex. AOCI) plus common stockholder dividends paid during the period, divided by BVPS (ex. AOCI) at beginning of period

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Discussion And Reconciliation Of Non-GAAP Financial Measures

The Hartford uses non-GAAP financial measures in this presentation to assist investors in analyzing The Hartford's operating performance for the periods presented herein. Because The Hartford's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing The Hartford's non-GAAP financial measures to those of other companies. Definitions and calculations of non-GAAP and other financial measures used in this presentation can be found in The Hartford's news release issued on October 26, 2026, The Hartford's Investor Financial Supplement for third quarter 2026 and previous periods which are available at the Investor Relations section of The Hartford's website at https://ir.thehartford.com.