The Hartford



# Investor Financial Supplement
# June 30, 2026

Measures used in these financial statements and exhibits that are not based on generally accepted accounting principles ("non-GAAP") are denoted with an asterisk (*) the first time they appear in this document. These measures are defined within the Discussion of Non-GAAP Financial Measures section and are reconciled to the most directly comparable generally accepted accounting principles ("GAAP") measure herein.

On June 3, 2026, The Hartford entered into an agreement to sell Hartford Funds Management, Inc. ("Hartford Funds"). As a result, the assets and liabilities of this business will now be accounted for as held for sale and operating results of the Hartford Funds business are now included in discontinued operations within the Corporate category for all periods presented. This change has the effect of reducing previously reported core earnings.

# The Hartford Insurance Group, Inc.


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As of July 22, 2026

| | A.M. Best | Standard & Poor's | Moody's |
|---|---|---|---|
| **Insurance Financial Strength Ratings:** | | | |
| Hartford Fire Insurance Company | A+ | AA- | Aa3 |
| Hartford Life and Accident Insurance Company | A+ | AA- | A1 |
| Navigators Insurance Company | A+ | AA- | NR |

- Hartford Fire Insurance Company and Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Standard and Poor's and Moody's
- Navigators Insurance Company ratings are on stable outlook at A.M. Best and Standard and Poor's

NR - Not Rated

| | | | |
|---|---|---|---|
| **Other Ratings:** | | | |
| Senior debt | a | A- | A3 |
| Junior subordinated debentures | bbb+ | BBB | Baa1 |
| Preferred stock | bbb+ | BBB | Baa2 |

-The Hartford Insurance Group, Inc. senior debt, junior subordinated debentures, and preferred stock are on stable outlook at A.M. Best, Standard and Poor's and Moody's

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Common stock and preferred stock of The Hartford Insurance Group, Inc. are traded on the New York Stock Exchange under the symbols “HIG” and "HIG PR G", respectively. This report is for information purposes only. It should be read in conjunction with documents filed by The Hartford Insurance Group, Inc. with the U.S. Securities and Exchange Commission, including, without limitation, the most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q.

# The Hartford Insurance Group, Inc.
# Investor Financial Supplement
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# The Hartford Insurance Group, Inc.
## Consolidated Financial Results

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Highlights** | | | | | | | | |
| Net income | $ 1,298 | $ 856 | $ 1,131 | $ 1,080 | $ 995 | $ 630 | $ 2,154 | $ 1,625 |
| Net income available to common stockholders [1] | $ 1,293 | $ 851 | $ 1,126 | $ 1,074 | $ 990 | $ 625 | $ 2,144 | $ 1,615 |
| Core earnings* | $ 945 | $ 812 | $ 1,087 | $ 1,022 | $ 932 | $ 592 | $ 1,757 | $ 1,524 |
| Total revenues | $ 7,263 | $ 6,941 | $ 7,047 | $ 6,946 | $ 6,716 | $ 6,546 | $ 14,204 | $ 13,262 |
| Total assets | $87,983 | $86,356 | $86,029 | $85,027 | $83,671 | $82,339 | | |
| **Per Share and Shares Data** | | | | | | | | |
| **Basic earnings per common share** | | | | | | | | |
| Income from continuing operations, net of tax, available to common stockholders | $ 3.57 | $ 2.89 | $ 3.83 | $ 3.61 | $ 3.29 | $ 2.02 | $ 6.45 | $ 5.30 |
| Net income available to common stockholders | $ 4.73 | $ 3.08 | $ 4.05 | $ 3.82 | $ 3.49 | $ 2.18 | $ 7.80 | $ 5.66 |
| Core earnings* | $ 3.46 | $ 2.94 | $ 3.91 | $ 3.64 | $ 3.29 | $ 2.07 | $ 6.40 | $ 5.35 |
| **Diluted earnings per common share** | | | | | | | | |
| Income from continuing operations, net of tax, available to common stockholders | $ 3.53 | $ 2.85 | $ 3.76 | $ 3.56 | $ 3.24 | $ 1.99 | $ 6.38 | $ 5.22 |
| Net income available to common stockholders | $ 4.68 | $ 3.04 | $ 3.98 | $ 3.77 | $ 3.44 | $ 2.15 | $ 7.71 | $ 5.58 |
| Core earnings* | $ 3.42 | $ 2.90 | $ 3.85 | $ 3.59 | $ 3.24 | $ 2.04 | $ 6.32 | $ 5.27 |
| **Weighted average common shares outstanding (basic)** | **273.3** | **276.1** | **278.3** | **280.9** | **283.7** | **286.6** | **274.7** | **285.1** |
| Dilutive effect of stock compensation | 3.0 | 3.8 | 4.3 | 4.1 | 4.0 | 4.2 | 3.4 | 4.1 |
| **Weighted average common shares outstanding and dilutive potential common shares (diluted)** | **276.3** | **279.9** | **282.6** | **285.0** | **287.7** | **290.8** | **278.1** | **289.2** |
| **Common shares outstanding** | **271.6** | **274.9** | **276.9** | **279.6** | **282.3** | **285.1** | | |
| **Book value per common share** | **$ 71.06** | **$ 67.50** | **$ 67.33** | **$ 64.79** | **$ 60.87** | **$ 57.91** | | |
| Per common share impact of accumulated other comprehensive income [2] | 8.73 | 8.79 | 7.43 | 7.17 | 8.45 | 9.05 | | |
| **Book value per common share (excluding AOCI)*** | **$ 79.79** | **$ 76.29** | **$ 74.76** | **$ 71.96** | **$ 69.32** | **$ 66.96** | | |
| **Book value per diluted share** | **$ 70.28** | **$ 66.58** | **$ 66.31** | **$ 63.86** | **$ 60.02** | **$ 57.07** | | |
| Per diluted share impact of AOCI | 8.63 | 8.67 | 7.31 | 7.06 | 8.33 | 8.92 | | |
| **Book value per diluted share (excluding AOCI)*** | **$ 78.91** | **$ 75.25** | **$ 73.62** | **$ 70.92** | **$ 68.35** | **$ 65.99** | | |
| **Common shares outstanding and dilutive potential common shares** | 274.6 | 278.7 | 281.2 | 283.7 | 286.3 | 289.3 | | |
| **Return on Common Stockholders' Equity ("ROE")** | | | | | | | | |
| Net income available to common stockholders' ROE ("Net income ROE") | 23.8% | 23.0% | 22.0% | 20.3% | 19.8% | 18.8% | | |
| Core earnings ROE* | 18.7% | 19.2% | 18.3% | 17.3% | 16.0% | 15.1% | | |

[1] Net income available to common stockholders includes the impact of preferred stock dividends.

[2] Accumulated other comprehensive income ("AOCI") represents net of tax unrealized gain (loss) on fixed maturities, net gain (loss) on cash flow hedging instruments, foreign currency translation adjustments, liability for future policy benefits adjustments, and pension and other postretirement benefit plan adjustments.

# The Hartford Insurance Group, Inc.
## Consolidated Statements of Operations

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Earned premiums | $ 6,279 | $ 6,145 | $ 6,141 | $ 6,093 | $ 5,961 | $ 5,835 | $ 12,424 | $ 11,796 |
| Fee income | 86 | 87 | 84 | 84 | 86 | 86 | 173 | 172 |
| Net investment income | 800 | 734 | 825 | 755 | 658 | 652 | 1,534 | 1,310 |
| Net realized gains (losses) | 64 | (52) | (30) | (17) | (19) | (49) | 12 | (68) |
| Other revenues | 34 | 27 | 27 | 31 | 30 | 22 | 61 | 52 |
| **Total revenues** | **7,263** | **6,941** | **7,047** | **6,946** | **6,716** | **6,546** | **14,204** | **13,262** |
| Benefits, losses and loss adjustment expenses | 4,081 | 3,998 | 3,733 | 3,793 | 3,712 | 4,000 | 8,079 | 7,712 |
| Amortization of deferred policy acquisition costs ("DAC") | 669 | 656 | 645 | 639 | 625 | 607 | 1,325 | 1,232 |
| Insurance operating costs and other expenses [1] | 1,215 | 1,228 | 1,267 | 1,203 | 1,138 | 1,147 | 2,443 | 2,285 |
| Interest expense | 50 | 50 | 49 | 50 | 50 | 50 | 100 | 100 |
| Amortization of other intangible assets | 17 | 18 | 18 | 18 | 17 | 18 | 35 | 35 |
| **Total benefits, losses and expenses** | **6,032** | **5,950** | **5,712** | **5,703** | **5,542** | **5,822** | **11,982** | **11,364** |
| **Income from continuing operations before income taxes** | **1,231** | **991** | **1,335** | **1,243** | **1,174** | **724** | **2,222** | **1,898** |
| Income tax expense | 251 | 187 | 266 | 222 | 236 | 140 | 438 | 376 |
| **Income from continuing operations, net of tax** | **980** | **804** | **1,069** | **1,021** | **938** | **584** | **1,784** | **1,522** |
| Income from discontinued operations, net of tax | 318 | 52 | 62 | 59 | 57 | 46 | 370 | 103 |
| **Net income** | **1,298** | **856** | **1,131** | **1,080** | **995** | **630** | **2,154** | **1,625** |
| Preferred stock dividends | 5 | 5 | 5 | 6 | 5 | 5 | 10 | 10 |
| **Net income available to common stockholders** | **1,293** | **851** | **1,126** | **1,074** | **990** | **625** | **2,144** | **1,615** |
| **Adjustments to reconcile net income available to common stockholders to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax [1] | (40) | 51 | 30 | 15 | 19 | 47 | 11 | 66 |
| Integration and other non-recurring M&A costs, before tax [2] | 3 | 1 | 1 | 2 | 2 | 2 | 4 | 4 |
| Change in deferred gain on retroactive reinsurance, before tax | — | (36) | — | (8) | (24) | (32) | (36) | (56) |
| Income tax expense (benefit) [3] | 7 | (3) | (8) | (2) | 2 | (4) | 4 | (2) |
| Income from discontinued operations, net of tax | (318) | (52) | (62) | (59) | (57) | (46) | (370) | (103) |
| **Core earnings** | **$ 945** | **$ 812** | **$ 1,087** | **$ 1,022** | **$ 932** | **$ 592** | **$ 1,757** | **$ 1,524** |

[1] Includes a loss on disposal of real estate, which was reported in insurance operating costs and other expenses and sold during the second quarter of 2026.
[2] Includes integration costs in connection with the 2019 acquisition of Navigators Group.
[3] Primarily represents federal income tax expense (benefit) related to before tax items not included in core earnings.

# The Hartford Insurance Group, Inc.
## Operating Results By Segment

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net income (loss):** | | | | | | | | |
| Business Insurance | $ 704 | $ 536 | $ 897 | $ 710 | $ 696 | $ 477 | $ 1,240 | $ 1,173 |
| Personal Insurance | 130 | 139 | 212 | 139 | 91 | 5 | 269 | 96 |
| Property & Casualty Other Operations ("P&C Other Operations") | 17 | 42 | (141) | 12 | 13 | 13 | 59 | 26 |
| **Property & Casualty ("P&C")** | **851** | **717** | **968** | **861** | **800** | **495** | **1,568** | **1,295** |
| **Employee Benefits** | **147** | **118** | **130** | **144** | **150** | **133** | **265** | **283** |
| **Sub-total** | **998** | **835** | **1,098** | **1,005** | **950** | **628** | **1,833** | **1,578** |
| **Corporate [1]** | **300** | **21** | **33** | **75** | **45** | **2** | **321** | **47** |
| **Net income** | **1,298** | **856** | **1,131** | **1,080** | **995** | **630** | **2,154** | **1,625** |
| Preferred stock dividends | 5 | 5 | 5 | 6 | 5 | 5 | 10 | 10 |
| **Net income available to common stockholders** | **$ 1,293** | **$ 851** | **$ 1,126** | **$ 1,074** | **$ 990** | **$ 625** | **$ 2,144** | **$ 1,615** |
| | | | | | | | | |
| **Core earnings (loss):** | | | | | | | | |
| Business Insurance | $ 695 | $ 551 | $ 915 | $ 723 | $ 697 | $ 471 | $ 1,246 | $ 1,168 |
| Personal Insurance | 128 | 141 | 214 | 143 | 94 | 6 | 269 | 100 |
| P&C Other Operations | 17 | 14 | (140) | 14 | 14 | 13 | 31 | 27 |
| **P&C** | **840** | **706** | **989** | **880** | **805** | **490** | **1,546** | **1,295** |
| **Employee Benefits** | **139** | **127** | **138** | **149** | **163** | **136** | **266** | **299** |
| **Sub-total** | **979** | **833** | **1,127** | **1,029** | **968** | **626** | **1,812** | **1,594** |
| **Corporate** | **(34)** | **(21)** | **(40)** | **(7)** | **(36)** | **(34)** | **(55)** | **(70)** |
| **Core earnings** | **$ 945** | **$ 812** | **$ 1,087** | **$ 1,022** | **$ 932** | **$ 592** | **$ 1,757** | **$ 1,524** |

[1] For all periods presented, includes income from discontinued operations from the Company's Hartford Funds business accounted for as held for sale.

# The Hartford Insurance Group, Inc.
## Consolidating Balance Sheets

| | Property & Casualty | | Employee Benefits | | Corporate [1] [2] | | Consolidated | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Dec 31 2025 | Jun 30 2026 | Dec 31 2025 | Jun 30 2026 | Dec 31 2025 | Jun 30 2026 | Dec 31 2025 |
| Investments | | | | | | | | |
| Fixed maturities, available-for-sale ("AFS"), at fair value | $ 37,878 | $ 37,689 | $ 7,749 | $ 8,157 | $ 197 | $ 195 | $ 45,824 | $ 46,041 |
| Fixed maturities, at fair value using the fair value option | 95 | 127 | 30 | 41 | — | — | 125 | 168 |
| Equity securities, at fair value | 205 | 121 | 49 | 23 | 306 | 278 | 560 | 422 |
| Mortgage loans, net | 5,705 | 5,263 | 1,557 | 1,574 | — | — | 7,262 | 6,837 |
| Limited partnerships and other alternative investments | 4,803 | 4,503 | 1,217 | 1,186 | 115 | 115 | 6,135 | 5,804 |
| Other investments | 221 | 212 | 6 | 6 | — | — | 227 | 218 |
| Short-term investments | 1,614 | 2,104 | 360 | 365 | 1,892 | 1,535 | 3,866 | 4,004 |
| Total investments | 50,521 | 50,019 | 10,968 | 11,352 | 2,510 | 2,123 | 63,999 | 63,494 |
| Cash | 106 | 117 | 13 | — | 6 | 5 | 125 | 122 |
| Restricted cash | 76 | 42 | 2 | 2 | — | — | 78 | 44 |
| Accrued investment income | 391 | 378 | 93 | 94 | 3 | 1 | 487 | 473 |
| Premiums receivable and agents' balances, net | 6,369 | 5,727 | 640 | 589 | — | — | 7,009 | 6,316 |
| Reinsurance recoverables, net [4] | 6,517 | 6,684 | 310 | 294 | 210 | 213 | 7,037 | 7,191 |
| Deferred policy acquisition costs ("DAC") | 1,425 | 1,309 | 39 | 38 | — | — | 1,464 | 1,347 |
| Deferred income taxes [3] | 522 | 485 | (37) | (32) | 722 | 484 | 1,207 | 937 |
| Goodwill | 778 | 778 | 723 | 723 | 138 | 138 | 1,639 | 1,639 |
| Property and equipment, net | 800 | 822 | 55 | 59 | 12 | 43 | 867 | 924 |
| Other intangible assets | 265 | 280 | 256 | 276 | — | — | 521 | 556 |
| Other assets | 2,034 | 1,626 | 199 | 169 | 416 | 327 | 2,649 | 2,122 |
| Assets held for sale | — | — | — | — | 901 | 864 | 901 | 864 |
| **Total assets** | **$ 69,804** | **$ 68,267** | **$ 13,261** | **$ 13,564** | **$ 4,918** | **$ 4,198** | **$ 87,983** | **$ 86,029** |
| Unpaid losses and loss adjustment expenses | $ 38,981 | $ 38,155 | $ 8,165 | $ 8,113 | $ — | $ — | $ 47,146 | $ 46,268 |
| Reserves for future policy benefits [4] | — | — | 294 | 291 | 153 | 153 | 447 | 444 |
| Other policyholder funds and benefits payable [4] | — | — | 412 | 409 | 194 | 203 | 606 | 612 |
| Unearned premiums | 10,804 | 10,012 | 32 | 41 | — | — | 10,836 | 10,053 |
| Debt | — | — | — | — | 4,374 | 4,371 | 4,374 | 4,371 |
| Other liabilities | 2,876 | 3,060 | 96 | 227 | 1,789 | 1,839 | 4,761 | 5,126 |
| Liabilities held for sale | — | — | — | — | 180 | 176 | 180 | 176 |
| **Total liabilities** | **52,661** | **51,227** | **8,999** | **9,081** | **6,690** | **6,742** | **68,350** | **67,050** |
| Common stockholders' equity, excluding AOCI* | 17,836 | 17,450 | 4,505 | 4,678 | (671) | (1,426) | 21,670 | 20,702 |
| Preferred stock | — | — | — | — | 334 | 334 | 334 | 334 |
| AOCI, net of tax | (693) | (410) | (243) | (195) | (1,435) | (1,452) | (2,371) | (2,057) |
| **Total stockholders' equity** | **17,143** | **17,040** | **4,262** | **4,483** | **(1,772)** | **(2,544)** | **19,633** | **18,979** |
| **Total liabilities and stockholders' equity** | **$ 69,804** | **$ 68,267** | **$ 13,261** | **$ 13,564** | **$ 4,918** | **$ 4,198** | **$ 87,983** | **$ 86,029** |

[1] Corporate includes fixed maturities, short-term investments, investment sales receivable and cash of approximately $1.9 billion and $1.5 billion as of June 30, 2026 and December 31, 2025, respectively, held by the holding company of The Hartford Insurance Group, Inc. Corporate also includes investments held by Hartford Life and Accident Insurance Company ("HLA") that support reserves for run-off structured settlement and terminal funding agreement liabilities.

[2] Corporate includes discontinued operations from the Company's Hartford Funds business accounted for as held for sale.

[3] As of June 30, 2026, Corporate deferred income taxes includes a deferred tax asset of $251, related to an income tax benefit representing the difference between the tax basis and U.S. GAAP carrying value of Hartford Funds.

[4] Corporate includes retained reserves and reinsurance recoverables for the run-off life and annuity business sold in May 2018.

# The Hartford Insurance Group, Inc.
## Capital Structure

| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 |
|---|---|---|---|---|---|---|
| **Debt** | | | | | | |
| Senior notes | $ 3,875 | $ 3,873 | $ 3,872 | $ 3,871 | $ 3,870 | $ 3,869 |
| Junior subordinated debentures | 499 | 499 | 499 | 499 | 499 | 499 |
| **Total debt** | **$ 4,374** | **$ 4,372** | **$ 4,371** | **$ 4,370** | **$ 4,369** | **$ 4,368** |
| **Stockholders' Equity** | | | | | | |
| **Total stockholders' equity** | **$ 19,633** | **$ 18,889** | **$ 18,979** | **$ 18,450** | **$ 17,518** | **$ 16,844** |
| Less: Preferred stock | 334 | 334 | 334 | 334 | 334 | 334 |
| Less: AOCI | (2,371) | (2,416) | (2,057) | (2,003) | (2,384) | (2,580) |
| **Common stockholders' equity, excluding AOCI** | **$ 21,670** | **$ 20,971** | **$ 20,702** | **$ 20,119** | **$ 19,568** | **$ 19,090** |
| **Capitalization** | | | | | | |
| **Total capitalization, including AOCI, net of tax** | **$ 24,007** | **$ 23,261** | **$ 23,350** | **$ 22,820** | **$ 21,887** | **$ 21,212** |
| **Total capitalization, excluding AOCI, net of tax*** | **$ 26,378** | **$ 25,677** | **$ 25,407** | **$ 24,823** | **$ 24,271** | **$ 23,792** |
| **Debt to Capitalization Ratios** | | | | | | |
| **Total debt to capitalization, including AOCI** | **18.2%** | **18.8%** | **18.7%** | **19.1%** | **20.0%** | **20.6%** |
| **Total debt to capitalization, excluding AOCI*** | **16.6%** | **17.0%** | **17.2%** | **17.6%** | **18.0%** | **18.4%** |
| **Total debt and preferred stock to capitalization, including AOCI** | **19.6%** | **20.2%** | **20.1%** | **20.6%** | **21.5%** | **22.2%** |
| **Total debt and preferred stock to capitalization, excluding AOCI*** | **17.8%** | **18.3%** | **18.5%** | **19.0%** | **19.4%** | **19.8%** |
| **Total rating agency adjusted debt to capitalization [1] [2]** | **19.0%** | **19.6%** | **19.5%** | **20.0%** | **20.8%** | **21.5%** |
| **Fixed Charge Coverage Ratios** | | | | | | |
| **Total earnings to total fixed charges [3]** | **20.5:1** | **19.5:1** | **21.6:1** | **20.3:1** | **18.8:1** | **14.7:1** |

[1] The leverage calculation reflects adjustments, as applicable, related to defined benefit plans' unfunded pension liability, lease liabilities and uncollateralized letters of credit for Lloyd's of London for a total adjustment of $0.3 billion as of both June 30, 2026 and 2025.

[2] Results reflect 50% equity credit for the Company's outstanding junior subordinated debentures and the Company's outstanding preferred stock based on the rating agency methodology.

[3] Calculated as year to date total earnings divided by year to date total fixed charges. Total earnings represent income before income taxes and total fixed charges (excluding the impact of preferred stock dividends), less undistributed earnings from limited partnerships and other alternative investments. Total fixed charges include interest expense, preferred stock dividends, interest factor attributable to rent expense, capitalized interest and amortization of debt issuance costs.

# The Hartford Insurance Group, Inc.
## Statutory Capital To U.S. GAAP Stockholders' Equity Reconciliation
## June 30, 2026

| | P&C | Employee Benefits |
|---|---|---|
| **U.S. statutory net income [1][2]** | **$ 1,402** | **$ 285** |
| **U.S. statutory capital [2][3][4]** | **$ 14,780** | **$ 2,502** |
| **U.S. GAAP adjustments [2]:** | | |
| DAC | 1,369 | 39 |
| Non-admitted deferred tax assets [5] | 219 | 140 |
| Deferred taxes [6] | (434) | (338) |
| Goodwill | 156 | 723 |
| Other intangible assets | 20 | 256 |
| Non-admitted assets other than deferred taxes | 887 | 121 |
| Asset valuation and interest maintenance reserve | — | 264 |
| Benefit reserves | (58) | 433 |
| Unrealized losses on investments | (859) | (546) |
| Deferred gain on retroactive reinsurance agreements [7] | (850) | — |
| Other, net | 753 | 668 |
| **U.S. GAAP stockholders' equity of U.S. insurance entities [2]** | **15,983** | **4,262** |
| **U.S. GAAP stockholders' equity of international subsidiaries as well as goodwill and other intangible assets related to the acquisition of Navigators Group** | **1,160** | **—** |
| **Total U.S. GAAP stockholders' equity** | **$ 17,143** | **$ 4,262** |

[1] Statutory net income is for the six months ended June 30, 2026.
[2] Excludes insurance operations based in the U.K.
[3] For reporting purposes, statutory capital and surplus is referred to collectively as "statutory capital."
[4] The statutory capital for property and casualty insurance subsidiaries in this table does not include the value of an intercompany note owed by Hartford Holdings, Inc. ("HHI") to Hartford Fire Insurance Company.
[5] Represents the limitations on the recognition of deferred tax assets under U.S. statutory accounting principles ("U.S. STAT").
[6] Represents the tax timing differences between U.S. GAAP and U.S. STAT.
[7] Represents the deferred gain on retroactive reinsurance associated with U.S. entities for losses ceded to the asbestos and environmental adverse development cover ("A&E ADC") agreement that is recognized within a special category of surplus under U.S. STAT but is recorded within other liabilities under U.S. GAAP.

# The Hartford Insurance Group, Inc.
## Accumulated Other Comprehensive Income (Loss)

| | As Of | | | | | |
|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 |
| Net unrealized loss on fixed maturities, AFS | $ (942) | $ (1,011) | $ (641) | $ (656) | $ (1,029) | $ (1,237) |
| Unrealized loss on fixed maturities, AFS with allowance for credit losses ("ACL") | (3) | (3) | (3) | (3) | (5) | (6) |
| Net gains on cash flow hedging instruments | (16) | 13 | 16 | 15 | 6 | 40 |
| Total net unrealized gain (loss) | (961) | (1,001) | (628) | (644) | (1,028) | (1,203) |
| Foreign currency translation adjustments | 42 | 43 | 42 | 43 | 45 | 29 |
| Liability for future policy benefits adjustments | 26 | 28 | 24 | 22 | 29 | 30 |
| Pension and other postretirement plan adjustments | (1,478) | (1,486) | (1,495) | (1,424) | (1,430) | (1,436) |
| **Total AOCI** | **$ (2,371)** | **$ (2,416)** | **$ (2,057)** | **$ (2,003)** | **$ (2,384)** | **$ (2,580)** |

# The Hartford Insurance Group, Inc.
## Property & Casualty
## Income Statements

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Written premiums | $ 4,937 | $ 4,766 | $ 4,231 | $ 4,560 | $ 4,796 | $ 4,599 | $ 9,703 | $ 9,395 |
| Change in unearned premium reserve | 369 | 287 | (309) | 70 | 441 | 376 | 656 | 817 |
| Earned premiums | 4,568 | 4,479 | 4,540 | 4,490 | 4,355 | 4,223 | 9,047 | 8,578 |
| Fee income | 19 | 20 | 20 | 19 | 19 | 19 | 39 | 38 |
| Losses and loss adjustment expenses | | | | | | | | |
| Current accident year before catastrophes | 2,677 | 2,570 | 2,564 | 2,661 | 2,537 | 2,454 | 5,247 | 4,991 |
| Current accident year catastrophes | 222 | 230 | (1) | 70 | 212 | 467 | 452 | 679 |
| Prior accident year development | (111) | (41) | (12) | (103) | (187) | (122) | (152) | (309) |
| Total losses and loss adjustment expenses | 2,788 | 2,759 | 2,551 | 2,628 | 2,562 | 2,799 | 5,547 | 5,361 |
| Amortization of DAC | 660 | 648 | 637 | 631 | 616 | 599 | 1,308 | 1,215 |
| Insurance operating costs | 716 | 740 | 767 | 728 | 681 | 696 | 1,456 | 1,377 |
| Amortization of other intangible assets | 7 | 8 | 8 | 8 | 7 | 8 | 15 | 15 |
| Dividends to policyholders | 12 | 12 | 11 | 12 | 11 | 10 | 24 | 21 |
| **Underwriting gain*** | **404** | **332** | **586** | **502** | **497** | **130** | **736** | **627** |
| Net investment income | 645 | 587 | 656 | 605 | 526 | 512 | 1,232 | 1,038 |
| Net realized gains (losses) | 17 | (24) | (25) | (30) | (26) | (26) | (7) | (52) |
| Net servicing and other income (expense) | 1 | 4 | 2 | 3 | 4 | 4 | 5 | 8 |
| **Income before income taxes** | **1,067** | **899** | **1,219** | **1,080** | **1,001** | **620** | **1,966** | **1,621** |
| Income tax expense | 216 | 182 | 251 | 219 | 201 | 125 | 398 | 326 |
| **Net income** | **851** | **717** | **968** | **861** | **800** | **495** | **1,568** | **1,295** |
| **Adjustments to reconcile net income to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | (19) | 23 | 24 | 28 | 28 | 24 | 4 | 52 |
| Integration and other non-recurring M&A costs, before tax | 3 | 1 | 1 | 2 | 2 | 2 | 4 | 4 |
| Change in deferred gain on retroactive reinsurance, before tax | — | (36) | — | (8) | (24) | (32) | (36) | (56) |
| Income tax expense (benefit) [1] | 5 | 1 | (4) | (3) | (1) | 1 | 6 | — |
| **Core earnings** | **$ 840** | **$ 706** | **$ 989** | **$ 880** | **$ 805** | **$ 490** | **$ 1,546** | **$ 1,295** |
| **ROE** | | | | | | | | |
| **Net income available to common stockholders [2]** | **24.8%** | **25.3%** | **23.7%** | **21.5%** | **20.6%** | **18.8%** | | |
| **Adjustments to reconcile net income available to common stockholders to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | 0.4% | 0.8% | 0.8% | 0.7% | 0.8% | 1.1% | | |
| Integration and other non-recurring M&A costs, before tax | 0.1% | —% | 0.1% | 0.1% | 0.1% | 0.1% | | |
| Change in deferred gain on retroactive reinsurance, before tax | (0.3%) | (0.5%) | (0.5%) | (0.5%) | (0.7%) | (0.8%) | | |
| Income tax expense (benefit) [1] | —% | (0.1%) | (0.1%) | (0.1%) | —% | (0.1%) | | |
| Impact of AOCI, excluded from core earnings ROE | (1.6%) | (1.8%) | (1.6%) | (1.0%) | (2.0%) | (1.8%) | | |
| **Core earnings [2]** | **23.4 %** | **23.7 %** | **22.4 %** | **20.7 %** | **18.8 %** | **17.3 %** | | |

[1] Primarily represents federal income tax expense (benefit) related to before tax items not included in core earnings.

[2] Net income ROE and Core earnings ROE are calculated by allocating a portion of debt, interest expense, preferred stock and preferred stock dividends accounted for within Corporate to Property & Casualty.

# The Hartford Insurance Group, Inc.
## Property & Casualty
## Income Statements (Continued)

Prior accident year development included the following unfavorable (favorable) reserve development:

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Workers' compensation | $ (51) | $ (59) | $ (67) | $ (62) | $ (61) | $ (65) | $ (110) | $ (126) |
| Workers' compensation discount accretion | 11 | 12 | 11 | 11 | 11 | 12 | 23 | 23 |
| General liability | 46 | 70 | — | — | — | — | 116 | — |
| Marine | — | 4 | — | — | — | — | 4 | — |
| Commercial property | (11) | (4) | (14) | (5) | (20) | (3) | (15) | (23) |
| Professional liability | — | (4) | (6) | — | (11) | — | (4) | (11) |
| Bond | (32) | — | (49) | — | (22) | — | (32) | (22) |
| Assumed reinsurance | — | 5 | — | — | — | — | 5 | — |
| Commercial automobile liability | 26 | — | 12 | — | — | — | 26 | — |
| Personal automobile liability | (24) | (15) | (32) | (33) | (10) | (12) | (39) | (22) |
| Homeowners | (14) | (15) | (7) | (5) | (13) | (18) | (29) | (31) |
| Net asbestos and environmental reserves | — | — | 165 | — | — | — | — | — |
| Catastrophes | (50) | — | (45) | — | (39) | — | (50) | (39) |
| Uncollectible reinsurance | — | — | — | 6 | — | — | — | — |
| Other reserve re-estimates, net [1] | (12) | 1 | 20 | (7) | 2 | (4) | (11) | (2) |
| **Prior accident year development before change in deferred gain** | **(111)** | **(5)** | **(12)** | **(95)** | **(163)** | **(90)** | **(116)** | **(253)** |
| Change in deferred gain on retroactive reinsurance included in other liabilities | — | (36) | — | (8) | (24) | (32) | (36) | (56) |
| **Total prior accident year development** | **$ (111)** | **$ (41)** | **$ (12)** | **$ (103)** | **$ (187)** | **$ (122)** | **$ (152)** | **$ (309)** |

[1] Other reserve re-estimates, net includes a favorable change in automobile physical damage reserves within Personal Insurance of $(10) and $(15), for the three and six months ended June 30, 2026 and $(8) and $(20) for the three and six months ended June 30, 2025, respectively.

# The Hartford Insurance Group, Inc.
## Property & Casualty
## Underwriting Ratios

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Underwriting Gain** | **$ 404** | **$ 332** | **$ 586** | **$ 502** | **$ 497** | **$ 130** | **$ 736** | **$ 627** |
| **Underwriting Ratios** | | | | | | | | |
| Loss and loss adjustment expense ratio | 61.0 | 61.6 | 56.2 | 58.5 | 58.8 | 66.3 | 61.3 | 62.5 |
| Expense ratio [1] | 29.9 | 30.7 | 30.7 | 30.0 | 29.5 | 30.4 | 30.3 | 29.9 |
| Policyholder dividend ratio | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.2 | 0.3 | 0.2 |
| **Combined ratio** | **91.2** | **92.6** | **87.1** | **88.8** | **88.6** | **96.9** | **91.9** | **92.7** |
| Current accident year catastrophes and prior accident year development | (2.5) | (4.2) | 0.3 | 0.7 | (0.6) | (8.2) | (3.3) | (4.3) |
| **Underlying combined ratio*** | **88.7** | **88.4** | **87.4** | **89.6** | **88.0** | **88.8** | **88.6** | **88.4** |
| | | | | | | | | |
| **Loss and loss adjustment expense ratio** | | | | | | | | |
| Underlying loss and loss adjustment expense ratio* | 58.6 | 57.4 | 56.5 | 59.3 | 58.3 | 58.1 | 58.0 | 58.2 |
| Current accident year catastrophes | 4.9 | 5.1 | — | 1.6 | 4.9 | 11.1 | 5.0 | 7.9 |
| Prior accident year development | (2.4) | (0.9) | (0.3) | (2.3) | (4.3) | (2.9) | (1.7) | (3.6) |
| **Total loss and loss adjustment expense ratio** | **61.0** | **61.6** | **56.2** | **58.5** | **58.8** | **66.3** | **61.3** | **62.5** |

[1] Integration and transaction costs related to the acquisition of Navigators Group are not included in the expense ratio.

# The Hartford Insurance Group, Inc.
## Business Insurance
## Income Statements

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Written premiums | $ 4,022 | $ 3,904 | $ 3,381 | $ 3,573 | $ 3,816 | $ 3,686 | $ 7,926 | $ 7,502 |
| Change in unearned premium reserve | 359 | 332 | (214) | 33 | 392 | 362 | 691 | 754 |
| Earned premiums | 3,663 | 3,572 | 3,595 | 3,540 | 3,424 | 3,324 | 7,235 | 6,748 |
| Fee income | 12 | 12 | 12 | 11 | 11 | 11 | 24 | 22 |
| Losses and loss adjustment expenses | | | | | | | | |
| Current accident year before catastrophes | 2,134 | 2,044 | 2,015 | 2,051 | 1,952 | 1,891 | 4,178 | 3,843 |
| Current accident year catastrophes | 129 | 171 | (12) | 39 | 114 | 280 | 300 | 394 |
| Prior accident year development | (52) | 30 | (152) | (60) | (146) | (83) | (22) | (229) |
| Total losses and loss adjustment expenses | 2,211 | 2,245 | 1,851 | 2,030 | 1,920 | 2,088 | 4,456 | 4,008 |
| Amortization of DAC | 590 | 577 | 565 | 559 | 546 | 531 | 1,167 | 1,077 |
| Insurance operating costs | 539 | 558 | 581 | 546 | 507 | 512 | 1,097 | 1,019 |
| Amortization of other intangible assets | 7 | 7 | 8 | 7 | 7 | 7 | 14 | 14 |
| Dividends to policyholders | 12 | 12 | 11 | 12 | 11 | 10 | 24 | 21 |
| **Underwriting gain** | **316** | **185** | **591** | **397** | **444** | **187** | **501** | **631** |
| Net investment income | 556 | 505 | 562 | 519 | 449 | 437 | 1,061 | 886 |
| Net realized gains (losses) | 12 | (19) | (21) | (26) | (20) | (24) | (7) | (44) |
| Other income (expense) [1] | (1) | 1 | (1) | — | (1) | (1) | — | (2) |
| **Income before income taxes** | **883** | **672** | **1,131** | **890** | **872** | **599** | **1,555** | **1,471** |
| Income tax expense | 179 | 136 | 234 | 180 | 176 | 122 | 315 | 298 |
| **Net income** | **704** | **536** | **897** | **710** | **696** | **477** | **1,240** | **1,173** |
| **Adjustments to reconcile net income to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | (14) | 18 | 21 | 23 | 23 | 22 | 4 | 45 |
| Integration and other non-recurring M&A costs, before tax [1] | 3 | 1 | 1 | 2 | 2 | 2 | 4 | 4 |
| Change in deferred gain on retroactive reinsurance, before tax | — | — | — | (8) | (24) | (32) | — | (56) |
| Income tax expense (benefit) [2] | 2 | (4) | (4) | (4) | — | 2 | (2) | 2 |
| **Core earnings** | **$ 695** | **$ 551** | **$ 915** | **$ 723** | **$ 697** | **$ 471** | **$ 1,246** | **$ 1,168** |

[1] Includes Navigators Group integration costs.
[2] Primarily represents federal income tax expense (benefit) related to before tax items not included in core earnings.

# The Hartford Insurance Group, Inc.
## Business Insurance
## Income Statements (Continued)

Prior accident year development included the following unfavorable (favorable) reserve development:

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Workers' compensation | $ (51) | $ (59) | $ (67) | $ (62) | $ (61) | $ (65) | $ (110) | $ (126) |
| Workers' compensation discount accretion | 11 | 12 | 11 | 11 | 11 | 12 | 23 | 23 |
| General liability | 46 | 70 | — | — | — | — | 116 | — |
| Marine | — | 4 | — | — | — | — | 4 | — |
| Commercial property | (11) | (4) | (14) | (5) | (20) | (3) | (15) | (23) |
| Professional liability | — | (4) | (6) | — | (11) | — | (4) | (11) |
| Bond | (32) | — | (49) | — | (22) | — | (32) | (22) |
| Assumed reinsurance | — | 5 | — | — | — | — | 5 | — |
| Automobile liability | 26 | — | 12 | — | — | — | 26 | — |
| Catastrophes | (37) | — | (35) | — | (28) | — | (37) | (28) |
| Other reserve re-estimates, net | (4) | 6 | (4) | 4 | 9 | 5 | 2 | 14 |
| **Prior accident year development before change in deferred gain** | **(52)** | **30** | **(152)** | **(52)** | **(122)** | **(51)** | **(22)** | **(173)** |
| Change in deferred gain on retroactive reinsurance included in other liabilities | — | — | — | (8) | (24) | (32) | — | (56) |
| **Total prior accident year development** | **$ (52)** | **$ 30** | **$ (152)** | **$ (60)** | **$ (146)** | **$ (83)** | **$ (22)** | **$ (229)** |

# The Hartford Insurance Group, Inc.
## Business Insurance
## Underwriting Ratios

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Underwriting Gain** | **$ 316** | **$ 185** | **$ 591** | **$ 397** | **$ 444** | **$ 187** | **$ 501** | **$ 631** |
| **Underwriting Ratios** | | | | | | | | |
| Loss and loss adjustment expense ratio | 60.4 | 62.8 | 51.5 | 57.3 | 56.1 | 62.8 | 61.6 | 59.4 |
| Expense ratio [1] | 30.7 | 31.6 | 31.8 | 31.1 | 30.6 | 31.3 | 31.2 | 30.9 |
| Policyholder dividend ratio | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| **Combined ratio** | **91.4** | **94.8** | **83.6** | **88.8** | **87.0** | **94.4** | **93.1** | **90.6** |
| Current accident year catastrophes and prior accident year development | (2.1) | (5.6) | 4.5 | 0.6 | 1.0 | (5.9) | (3.8) | (2.4) |
| **Underlying combined ratio** | **89.3** | **89.2** | **88.1** | **89.4** | **88.0** | **88.4** | **89.2** | **88.2** |
| | | | | | | | | |
| **Loss and loss adjustment expense ratio** | | | | | | | | |
| Underlying loss and loss adjustment expense ratio | 58.3 | 57.2 | 56.1 | 57.9 | 57.0 | 56.9 | 57.7 | 57.0 |
| Current accident year catastrophes | 3.5 | 4.8 | (0.3) | 1.1 | 3.3 | 8.4 | 4.1 | 5.8 |
| Prior accident year development | (1.4) | 0.8 | (4.2) | (1.7) | (4.3) | (2.5) | (0.3) | (3.4) |
| **Total loss and loss adjustment expense ratio** | **60.4** | **62.8** | **51.5** | **57.3** | **56.1** | **62.8** | **61.6** | **59.4** |
| | | | | | | | | |
| **Combined Ratios by Line of Business** | | | | | | | | |
| **Small Business** | | | | | | | | |
| **Combined ratio** | **85.9** | **91.9** | **80.8** | **87.9** | **89.7** | **93.3** | **88.9** | **91.5** |
| **Adjustments to reconcile combined ratio to underlying combined ratio:** | | | | | | | | |
| Current accident year catastrophes | (3.8) | (6.5) | 0.2 | (1.3) | (5.1) | (8.0) | (5.1) | (6.5) |
| Prior accident year development | 4.4 | 4.0 | 6.4 | 3.2 | 4.5 | 4.1 | 4.2 | 4.3 |
| **Underlying combined ratio** | **86.5** | **89.4** | **87.3** | **89.8** | **89.0** | **89.4** | **87.9** | **89.2** |
| **Middle & Large Business** | | | | | | | | |
| **Combined ratio** | **101.9** | **95.6** | **91.1** | **90.8** | **86.6** | **99.8** | **98.8** | **93.1** |
| **Adjustments to reconcile combined ratio to underlying combined ratio:** | | | | | | | | |
| Current accident year catastrophes | (3.1) | (3.7) | (0.7) | — | (1.1) | (8.9) | (3.4) | (5.0) |
| Prior accident year development | (3.5) | (0.7) | (1.0) | 0.6 | 3.6 | (0.3) | (2.1) | 1.7 |
| **Underlying combined ratio** | **95.3** | **91.3** | **89.4** | **91.4** | **89.1** | **90.6** | **93.3** | **89.8** |
| **Global Specialty** | | | | | | | | |
| **Combined ratio** | **89.5** | **90.7** | **78.1** | **86.9** | **85.9** | **89.3** | **90.1** | **87.5** |
| **Adjustments to reconcile combined ratio to underlying combined ratio:** | | | | | | | | |
| Current accident year catastrophes | (3.6) | (3.4) | 2.0 | (2.2) | (3.2) | (8.7) | (3.5) | (5.9) |
| Prior accident year development | — | (1.2) | 7.5 | 1.1 | 2.1 | 3.4 | (0.6) | 2.8 |
| **Underlying combined ratio** | **85.8** | **86.1** | **87.6** | **85.8** | **84.8** | **84.0** | **86.0** | **84.4** |

[1] Integration and transaction costs related to the acquisition of Navigators Group are not included in the expense ratio.

# The Hartford Insurance Group, Inc.
## Business Insurance
## Supplemental Data

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Written Premiums** | | | | | | | | |
| **Small Business** | **$ 1,612** | **$ 1,675** | **$ 1,444** | **$ 1,490** | **$ 1,503** | **$ 1,553** | **$ 3,287** | **$ 3,056** |
| **Middle & Large Business** | **1,250** | **1,170** | **1,116** | **1,231** | **1,197** | **1,111** | **2,420** | **2,308** |
| Middle Market | 1,076 | 961 | 936 | 1,054 | 1,039 | 931 | 2,037 | 1,970 |
| National Accounts and Other | 174 | 209 | 180 | 177 | 158 | 180 | 383 | 338 |
| **Global Specialty [1]** | **1,142** | **1,041** | **805** | **836** | **1,100** | **1,006** | **2,183** | **2,106** |
| U.S. | 651 | 553 | 541 | 551 | 619 | 559 | 1,204 | 1,178 |
| International | 146 | 118 | 134 | 114 | 142 | 113 | 264 | 255 |
| Global Re | 345 | 370 | 130 | 171 | 339 | 334 | 715 | 673 |
| **Other** | **18** | **18** | **16** | **16** | **16** | **16** | **36** | **32** |
| **Total** | **$ 4,022** | **$ 3,904** | **$ 3,381** | **$ 3,573** | **$ 3,816** | **$ 3,686** | **$ 7,926** | **$ 7,502** |
| **Earned Premiums** | | | | | | | | |
| **Small Business** | **$ 1,537** | **$ 1,485** | **$ 1,497** | **$ 1,465** | **$ 1,418** | **$ 1,360** | **$ 3,022** | **$ 2,778** |
| **Middle & Large Business** | **1,174** | **1,158** | **1,164** | **1,144** | **1,100** | **1,075** | **2,332** | **2,175** |
| Middle Market | 995 | 981 | 992 | 976 | 942 | 924 | 1,976 | 1,866 |
| National Accounts and Other | 179 | 177 | 172 | 168 | 158 | 151 | 356 | 309 |
| **Global Specialty [1]** | **934** | **911** | **918** | **915** | **890** | **873** | **1,845** | **1,763** |
| U.S. | 574 | 557 | 574 | 568 | 549 | 540 | 1,131 | 1,089 |
| International | 124 | 124 | 121 | 122 | 119 | 113 | 248 | 232 |
| Global Re | 236 | 230 | 223 | 225 | 222 | 220 | 466 | 442 |
| **Other** | **18** | **18** | **16** | **16** | **16** | **16** | **36** | **32** |
| **Total** | **$ 3,663** | **$ 3,572** | **$ 3,595** | **$ 3,540** | **$ 3,424** | **$ 3,324** | **$ 7,235** | **$ 6,748** |
| | | | | | | | | |
| **Business Insurance Statistical Premium Information** | | | | | | | | |
| **Small Business** | | | | | | | | |
| Net New Business Premium | $ 334 | $ 333 | $ 295 | $ 308 | $ 305 | $ 298 | $ 667 | $ 603 |
| Renewal Written Price Increases | 4.1% | 3.9% | 4.5% | 5.4% | 6.0% | 6.5% | 4.0% | 6.2% |
| Policy Count Retention | 83% | 84% | 84% | 84% | 83% | 84% | 84% | 84% |
| Policies In-Force (in thousands) | 1,708 | 1,683 | 1,657 | 1,640 | 1,615 | 1,591 | | |
| **Middle Market [2]** | | | | | | | | |
| Net New Business Premium | $ 203 | $ 187 | $ 176 | $ 211 | $ 190 | $ 188 | $ 390 | $ 378 |
| Renewal Written Price Increases | 3.5% | 4.5% | 4.5% | 5.5% | 6.1% | 7.0% | 4.0% | 6.5% |
| Premium Retention | 81% | 84% | 83% | 84% | 82% | 81% | 82% | 82% |
| **Global Specialty** | | | | | | | | |
| Gross New Business Premium [3] | $ 274 | $ 233 | $ 249 | $ 238 | $ 278 | $ 225 | $ 507 | $ 503 |
| Renewal Written Price Increases [4] | 5.5% | 4.9% | 4.1% | 3.2% | 5.1% | 5.9% | 5.2% | 5.5% |

[1] U.S. business includes a small amount of business issued by U.S. insurance entities to U.S. policyholders with international-based exposures. International represents Navigators Group business written in either Lloyd's market or other international markets, which includes U.S.-based exposures.

[2] Except for net new business premium, metrics for Middle Market exclude loss sensitive and programs businesses.

[3] Excludes Global Re and is before ceded reinsurance.

[4] Excludes 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.

# The Hartford Insurance Group, Inc.
## Personal Insurance
## Income Statements

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Written premiums | $ 915 | $ 862 | $ 850 | $ 987 | $ 980 | $ 913 | $ 1,777 | $ 1,893 |
| Change in unearned premium reserve | 10 | (45) | (95) | 37 | 49 | 14 | (35) | 63 |
| Earned premiums | 905 | 907 | 945 | 950 | 931 | 899 | 1,812 | 1,830 |
| Fee income | 7 | 8 | 8 | 8 | 8 | 8 | 15 | 16 |
| Losses and loss adjustment expenses | | | | | | | | |
| Current accident year before catastrophes | 543 | 526 | 549 | 610 | 585 | 563 | 1,069 | 1,148 |
| Current accident year catastrophes | 93 | 59 | 11 | 31 | 98 | 187 | 152 | 285 |
| Prior accident year development | (59) | (35) | (56) | (43) | (41) | (39) | (94) | (80) |
| Total losses and loss adjustment expenses | 577 | 550 | 504 | 598 | 642 | 711 | 1,127 | 1,353 |
| Amortization of DAC | 70 | 71 | 72 | 72 | 70 | 68 | 141 | 138 |
| Insurance operating costs | 175 | 180 | 184 | 180 | 172 | 182 | 355 | 354 |
| Amortization of other intangible assets | — | 1 | — | 1 | — | 1 | 1 | 1 |
| **Underwriting gain (loss)** | **90** | **113** | **193** | **107** | **55** | **(55)** | **203** | **—** |
| Net investment income | 67 | 62 | 74 | 67 | 58 | 57 | 129 | 115 |
| Net realized gains (losses) | 4 | (4) | (3) | (4) | (4) | (2) | — | (6) |
| Net servicing and other income (expense) | 2 | 3 | 3 | 4 | 5 | 5 | 5 | 10 |
| **Income before income taxes** | **163** | **174** | **267** | **174** | **114** | **5** | **337** | **119** |
| Income tax expense | 33 | 35 | 55 | 35 | 23 | — | 68 | 23 |
| **Net income** | **130** | **139** | **212** | **139** | **91** | **5** | **269** | **96** |
| **Adjustments to reconcile net income to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | (4) | 4 | 2 | 5 | 3 | 2 | — | 5 |
| Income tax expense (benefit) [1] | 2 | (2) | — | (1) | — | (1) | — | (1) |
| **Core earnings** | **$ 128** | **$ 141** | **$ 214** | **$ 143** | **$ 94** | **$ 6** | **$ 269** | **$ 100** |

[1] Represents federal income tax expense (benefit) related to before tax items not included in core earnings.

# The Hartford Insurance Group, Inc.
## Personal Insurance
## Income Statements (Continued)

Prior accident year development included the following unfavorable (favorable) reserve development:

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Automobile liability | $ (24) | $ (15) | $ (32) | $ (33) | $ (10) | $ (12) | $ (39) | $ (22) |
| Homeowners | (14) | (15) | (7) | (5) | (13) | (18) | (29) | (31) |
| Catastrophes | (13) | — | (10) | — | (11) | — | (13) | (11) |
| Other reserve re-estimates, net [1] | (8) | (5) | (7) | (5) | (7) | (9) | (13) | (16) |
| **Total prior accident year development** | **$ (59)** | **$ (35)** | **$ (56)** | **$ (43)** | **$ (41)** | **$ (39)** | **$ (94)** | **$ (80)** |

[1] Other reserve re-estimates, net includes a favorable change in automobile physical damage reserves of $(10) and $(15) for the three and six months ended June 30, 2026 and $(8) and $(20) for the three and six months ended June 30, 2025, respectively.

# The Hartford Insurance Group, Inc.
## Personal Insurance
## Underwriting Ratios

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Underwriting Gain (Loss)** | **$ 90** | **$ 113** | **$ 193** | **$ 107** | **$ 55** | **$ (55)** | **$ 203** | **$ —** |
| **Underwriting Ratios** | | | | | | | | |
| Loss and loss adjustment expense ratio | 63.8 | 60.6 | 53.3 | 62.9 | 69.0 | 79.1 | 62.2 | 73.9 |
| Expense ratio | 26.3 | 27.0 | 26.2 | 25.8 | 25.1 | 27.0 | 26.7 | 26.1 |
| **Combined ratio** | **90.1** | **87.7** | **79.6** | **88.7** | **94.1** | **106.1** | **88.9** | **100.0** |
| Current accident year catastrophes and prior accident year development | (3.8) | (2.6) | 4.7 | 1.2 | (6.1) | (16.5) | (3.2) | (11.2) |
| **Underlying combined ratio** | **86.3** | **85.0** | **84.3** | **90.0** | **88.0** | **89.7** | **85.7** | **88.8** |
| | | | | | | | | |
| **Loss and loss adjustment expense ratio** | | | | | | | | |
| Underlying loss and loss adjustment expense ratio | 60.0 | 58.0 | 58.1 | 64.2 | 62.8 | 62.6 | 59.0 | 62.7 |
| Current accident year catastrophes | 10.3 | 6.5 | 1.2 | 3.3 | 10.5 | 20.8 | 8.4 | 15.6 |
| Prior accident year development | (6.5) | (3.9) | (5.9) | (4.5) | (4.4) | (4.3) | (5.2) | (4.4) |
| **Total loss and loss adjustment expense ratio** | **63.8** | **60.6** | **53.3** | **62.9** | **69.0** | **79.1** | **62.2** | **73.9** |
| **Combined Ratios by Product** | | | | | | | | |
| **Automobile** | | | | | | | | |
| **Combined ratio** | **88.5** | **89.6** | **92.7** | **92.5** | **94.0** | **93.5** | **89.1** | **93.8** |
| **Adjustment to reconcile combined ratio to underlying combined ratio:** | | | | | | | | |
| Current accident year catastrophes | (1.4) | (0.7) | (0.3) | (0.6) | (1.8) | (1.2) | (1.1) | (1.5) |
| Prior accident year development | 6.2 | 3.3 | 6.5 | 6.0 | 3.0 | 3.8 | 4.8 | 3.4 |
| **Underlying combined ratio** | **93.3** | **92.2** | **98.9** | **97.9** | **95.2** | **96.1** | **92.8** | **95.7** |
| **Homeowners** | | | | | | | | |
| **Combined ratio** | **92.6** | **83.8** | **53.7** | **81.2** | **94.4** | **133.2** | **88.2** | **113.1** |
| **Adjustment to reconcile combined ratio to underlying combined ratio:** | | | | | | | | |
| Current accident year catastrophes | (26.6) | (17.6) | (3.0) | (8.3) | (28.8) | (63.7) | (22.1) | (45.6) |
| Prior accident year development | 7.2 | 4.8 | 4.8 | 1.6 | 7.1 | 5.6 | 6.0 | 6.4 |
| **Underlying combined ratio** | **73.3** | **71.0** | **55.5** | **74.4** | **72.7** | **75.1** | **72.1** | **73.9** |

# The Hartford Insurance Group, Inc.
## Personal Insurance
## Supplemental Data

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Distribution** | | | | | | | | |
| **Written Premiums** | | | | | | | | |
| Direct | $ 718 | $ 693 | $ 672 | $ 798 | $ 796 | $ 758 | $ 1,411 | $ 1,554 |
| Agency | 197 | 169 | 178 | 189 | 184 | 155 | 366 | 339 |
| **Total** | **$ 915** | **$ 862** | **$ 850** | **$ 987** | **$ 980** | **$ 913** | **$ 1,777** | **$ 1,893** |
| **Earned Premiums** | | | | | | | | |
| Direct | $ 724 | $ 734 | $ 768 | $ 781 | $ 776 | $ 757 | $ 1,458 | $ 1,533 |
| Agency | 181 | 173 | 177 | 169 | 155 | 142 | 354 | 297 |
| **Total** | **$ 905** | **$ 907** | **$ 945** | **$ 950** | **$ 931** | **$ 899** | **$ 1,812** | **$ 1,830** |
| **Product Line** | | | | | | | | |
| **Written Premiums** | | | | | | | | |
| Automobile | $ 567 | $ 565 | $ 551 | $ 633 | $ 633 | $ 627 | $ 1,132 | $ 1,260 |
| Homeowners | 348 | 297 | 299 | 354 | 347 | 286 | 645 | 633 |
| **Total** | **$ 915** | **$ 862** | **$ 850** | **$ 987** | **$ 980** | **$ 913** | **$ 1,777** | **$ 1,893** |
| **Earned Premiums** | | | | | | | | |
| Automobile | $ 587 | $ 593 | $ 625 | $ 634 | $ 628 | $ 618 | $ 1,180 | $ 1,246 |
| Homeowners | 318 | 314 | 320 | 316 | 303 | 281 | 632 | 584 |
| **Total** | **$ 905** | **$ 907** | **$ 945** | **$ 950** | **$ 931** | **$ 899** | **$ 1,812** | **$ 1,830** |

# The Hartford Insurance Group, Inc.
## Personal Insurance
## Supplemental Data (Continued)

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Statistical Premium Information (Year Over Year)** | | | | | | | | |
| **Net New Business Premium** | | | | | | | | |
| Automobile | $ 51 | $ 53 | $ 52 | $ 71 | $ 81 | $ 81 | $ 104 | $ 162 |
| Homeowners | $ 52 | $ 43 | $ 45 | $ 59 | $ 69 | $ 62 | $ 95 | $ 131 |
| **Renewal Written Price Increases** | | | | | | | | |
| Automobile | 5.5% | 6.8% | 10.3% | 11.3% | 13.9% | 15.7% | 6.1% | 14.8% |
| Homeowners | 10.4% | 11.8% | 11.8% | 12.6% | 12.6% | 12.3% | 11.0% | 12.5% |
| **Effective Policy Count Retention** | | | | | | | | |
| Automobile | 81% | 80% | 80% | 80% | 79% | 79% | 80% | 79% |
| Homeowners | 82% | 82% | 82% | 83% | 83% | 83% | 82% | 83% |
| **Policies In-Force (in thousands)** | | | | | | | | |
| Automobile | 990 | 1,020 | 1,054 | 1,091 | 1,121 | 1,146 | | |
| Homeowners | 703 | 709 | 716 | 723 | 724 | 719 | | |

# The Hartford Insurance Group, Inc.
## P&C Other Operations
## Income Statements

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Losses and loss adjustment expenses | | | | | | | | |
| Prior accident year development | $ — | $ (36) | $ 196 | $ — | $ — | $ — | $ (36) | $ — |
| Total losses and loss adjustment expenses | — | (36) | 196 | — | — | — | (36) | — |
| Insurance operating costs | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 4 |
| **Underwriting income (loss)** | **(2)** | **34** | **(198)** | **(2)** | **(2)** | **(2)** | **32** | **(4)** |
| Net investment income | 22 | 20 | 20 | 19 | 19 | 18 | 42 | 37 |
| Net realized gains (losses) | 1 | (1) | (1) | — | (2) | — | — | (2) |
| Other expense | — | — | — | (1) | — | — | — | — |
| **Income (loss) before income taxes** | **21** | **53** | **(179)** | **16** | **15** | **16** | **74** | **31** |
| Income tax expense (benefit) | 4 | 11 | (38) | 4 | 2 | 3 | 15 | 5 |
| **Net income (loss)** | **17** | **42** | **(141)** | **12** | **13** | **13** | **59** | **26** |
| **Adjustments to reconcile net income (loss) to core earnings (loss):** | | | | | | | | |
| Net realized (gains) losses excluded from core earnings, before tax | (1) | 1 | 1 | — | 2 | — | — | 2 |
| Change in deferred gain on retroactive reinsurance, before tax | — | (36) | — | — | — | — | (36) | — |
| Income tax expense (benefit) [1] | 1 | 7 | — | 2 | (1) | — | 8 | (1) |
| **Core earnings (loss)** | **$ 17** | **$ 14** | **$ (140)** | **$ 14** | **$ 14** | **$ 13** | **$ 31** | **$ 27** |

[1] Represents federal income tax expense (benefit) related to before tax items not included in core earnings (loss).

# The Hartford Insurance Group, Inc.
## Employee Benefits
## Income Statements

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Earned premiums | $1,711 | $1,666 | $1,601 | $1,603 | $1,606 | $1,612 | $3,377 | $3,218 |
| Fee income | 56 | 57 | 55 | 55 | 57 | 56 | 113 | 113 |
| Net investment income | 137 | 131 | 153 | 136 | 118 | 126 | 268 | 244 |
| Net realized gains (losses) | 9 | (11) | (10) | (8) | (16) | (4) | (2) | (20) |
| **Total revenues** | **1,913** | **1,843** | **1,799** | **1,786** | **1,765** | **1,790** | **3,756** | **3,555** |
| Benefits, losses and loss adjustment expenses | 1,291 | 1,238 | 1,180 | 1,163 | 1,150 | 1,199 | 2,529 | 2,349 |
| Amortization of DAC | 9 | 8 | 8 | 8 | 9 | 8 | 17 | 17 |
| Insurance operating costs and other expenses | 417 | 439 | 437 | 425 | 407 | 406 | 856 | 813 |
| Amortization of other intangible assets | 10 | 10 | 10 | 10 | 10 | 10 | 20 | 20 |
| **Total benefits, losses and expenses** | **1,727** | **1,695** | **1,635** | **1,606** | **1,576** | **1,623** | **3,422** | **3,199** |
| **Income before income taxes** | **186** | **148** | **164** | **180** | **189** | **167** | **334** | **356** |
| Income tax expense | 39 | 30 | 34 | 36 | 39 | 34 | 69 | 73 |
| **Net income** | **147** | **118** | **130** | **144** | **150** | **133** | **265** | **283** |
| **Adjustments to reconcile net income to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | (10) | 11 | 9 | 8 | 15 | 4 | 1 | 19 |
| Income tax expense (benefit) [1] | 2 | (2) | (1) | (3) | (2) | (1) | — | (3) |
| **Core earnings** | **$ 139** | **$ 127** | **$ 138** | **$ 149** | **$ 163** | **$ 136** | **$ 266** | **$ 299** |
| **Margin** | | | | | | | | |
| Net income margin | 7.7% | 6.4% | 7.2% | 8.1% | 8.5% | 7.4% | 7.1% | 8.0% |
| Core earnings margin* | 7.4% | 6.9% | 7.6% | 8.3% | 9.2% | 7.6% | 7.2% | 8.4% |
| **ROE** | | | | | | | | |
| **Net income available to common stockholders [2]** | **14.9%** | **14.9%** | **15.0%** | **14.7%** | **16.1%** | **16.6%** | | |
| **Adjustments to reconcile net income available to common stockholders to core earnings:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | 0.5% | 1.3% | 1.0% | 1.2% | 1.0% | 0.8% | | |
| Income tax benefit [1] | (0.1%) | (0.2%) | (0.2%) | (0.2%) | (0.2%) | (0.2%) | | |
| Impact of AOCI, excluded from core earnings ROE | (1.2%) | (1.4%) | (1.2%) | (0.9%) | (1.6%) | (1.7%) | | |
| **Core earnings [2]** | **14.1%** | **14.6%** | **14.6%** | **14.8%** | **15.3%** | **15.5%** | | |

[1] Represents federal income tax expense (benefit) related to before tax items not included in core earnings.
[2] Net income ROE and core earnings ROE are calculated by allocating a portion of debt, interest expense, preferred stock and preferred stock dividends accounted for within Corporate to Employee Benefits.

# The Hartford Insurance Group, Inc.
## Employee Benefits
## Supplemental Data

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Premiums** | | | | | | | | |
| **Fully insured ongoing premiums** | | | | | | | | |
| Group disability | $ 889 | $ 870 | $ 840 | $ 835 | $ 838 | $ 844 | $1,759 | $1,682 |
| Group life | 652 | 649 | 640 | 648 | 644 | 650 | 1,301 | 1,294 |
| Other [1] | 135 | 135 | 121 | 120 | 120 | 118 | 270 | 238 |
| **Total fully insured ongoing premiums** | **1,676** | **1,654** | **1,601** | **1,603** | **1,602** | **1,612** | **3,330** | **3,214** |
| Total buyouts [2] | 35 | 12 | — | — | 4 | — | 47 | 4 |
| **Total premiums** | **$1,711** | **$1,666** | **$1,601** | **$1,603** | **$1,606** | **$1,612** | **$3,377** | **$3,218** |
| **Sales (Gross Annualized New Premiums)** | | | | | | | | |
| **Fully insured ongoing sales** | | | | | | | | |
| Group disability | $ 77 | $ 279 | $ 31 | $ 53 | $ 48 | $ 162 | $ 356 | $ 210 |
| Group life | 47 | 229 | 19 | 33 | 44 | 163 | 276 | 207 |
| Other [1] | 16 | 74 | 9 | 19 | 15 | 56 | 90 | 71 |
| **Total fully insured ongoing sales** | **140** | **582** | **59** | **105** | **107** | **381** | **722** | **488** |
| Total buyouts [2] | 35 | 12 | — | — | 4 | — | 47 | 4 |
| **Total sales** | **$ 175** | **$ 594** | **$ 59** | **$ 105** | **$ 111** | **$ 381** | **$ 769** | **$ 492** |
| **Ratios, Excluding Buyouts** | | | | | | | | |
| Group disability loss ratio | 74.8% | 72.7% | 70.5% | 70.6% | 68.5% | 69.0% | 73.7% | 68.8% |
| Group life loss ratio | 74.2% | 73.2% | 76.9% | 74.2% | 74.3% | 79.9% | 73.7% | 77.1% |
| Total loss ratio | 72.5% | 71.7% | 71.3% | 70.1% | 69.1% | 71.9% | 72.1% | 70.5% |
| Expense ratio | 25.2% | 26.7% | 27.5% | 26.7% | 25.7% | 25.4% | 25.9% | 25.5% |

[1] Includes other group coverages such as retiree health insurance, critical illness, accident and hospital indemnity coverages.
[2] Takeover of open claim liabilities and other non-recurring premium amounts.

# The Hartford Insurance Group, Inc.
## Corporate
## Income Statements

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Fee income [1] | $ 11 | $ 10 | $ 9 | $ 10 | $ 10 | $ 11 | $ 21 | $ 21 |
| Other revenue | 8 | 5 | 7 | 6 | 5 | 1 | 13 | 6 |
| Net investment income | 18 | 16 | 16 | 14 | 14 | 14 | 34 | 28 |
| Net realized gains (losses) | 38 | (17) | 5 | 21 | 23 | (19) | 21 | 4 |
| **Total revenues** | **75** | **14** | **37** | **51** | **52** | **7** | **89** | **59** |
| Benefits, losses and loss adjustment expenses [2] | 2 | 1 | 2 | 2 | — | 2 | 3 | 2 |
| Insurance operating costs and other expenses [1] [3] | 45 | 19 | 34 | 16 | 18 | 18 | 64 | 36 |
| Interest expense | 50 | 50 | 49 | 50 | 50 | 50 | 100 | 100 |
| **Total expenses** | **97** | **70** | **85** | **68** | **68** | **70** | **167** | **138** |
| **Loss from continuing operations before income taxes** | **(22)** | **(56)** | **(48)** | **(17)** | **(16)** | **(63)** | **(78)** | **(79)** |
| Income tax benefit | (4) | (25) | (19) | (33) | (4) | (19) | (29) | (23) |
| **Income (loss) from continuing operations, net of tax** | **(18)** | **(31)** | **(29)** | **16** | **(12)** | **(44)** | **(49)** | **(56)** |
| Income from discontinued operations, net of tax [4] | 318 | 52 | 62 | 59 | 57 | 46 | 370 | 103 |
| **Net income** | **300** | **21** | **33** | **75** | **45** | **2** | **321** | **47** |
| Preferred stock dividends | 5 | 5 | 5 | 6 | 5 | 5 | 10 | 10 |
| **Net income (loss) available to common stockholders** | **295** | **16** | **28** | **69** | **40** | **(3)** | **311** | **37** |
| **Adjustments to reconcile net income (loss) available to common stockholders to core loss:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax [3] | (11) | 17 | (3) | (21) | (24) | 19 | 6 | (5) |
| Income tax expense (benefit) [5] | — | (2) | (3) | 4 | 5 | (4) | (2) | 1 |
| Income from discontinued operations, net of tax | (318) | (52) | (62) | (59) | (57) | (46) | (370) | (103) |
| **Core loss** | **$ (34)** | **$ (21)** | **$ (40)** | **$ (7)** | **$ (36)** | **$ (34)** | **$ (55)** | **$ (70)** |

[1] Includes investment management fees and expenses related to managing third-party assets.
[2] Includes benefits, losses and loss adjustment expenses for run-off structured settlement and terminal funding agreement liabilities.
[3] Refer to [1] on page 2 for more information about a loss on disposal of real estate included within this line item.
[4] The three and six months ended June 30, 2026 includes $251 of income tax benefit associated with the sale of Hartford Funds representing the difference between the tax basis and U.S. GAAP carrying value of Hartford Funds.
[5] Represents federal income tax expense (benefit) related to before tax items not included in core earnings.

# The Hartford Insurance Group, Inc.
## Investment Income Before Tax
## Consolidated

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Investment Income (Loss)** | | | | | | | | |
| Fixed maturities [1] | | | | | | | | |
| Taxable | $ 583 | $ 582 | $ 575 | $ 570 | $ 550 | $ 534 | $1,165 | $1,084 |
| Tax-exempt | 24 | 25 | 27 | 29 | 31 | 36 | 49 | 67 |
| Total fixed maturities | 607 | 607 | 602 | 599 | 581 | 570 | 1,214 | 1,151 |
| Equity securities | 5 | 5 | 5 | 4 | 3 | 4 | 10 | 7 |
| Mortgage loans | 83 | 80 | 78 | 76 | 72 | 70 | 163 | 142 |
| Limited partnerships and other alternative investments [2] | 114 | 75 | 160 | 91 | 13 | 39 | 189 | 52 |
| Other [3] | 16 | (4) | 5 | 8 | 12 | (3) | 12 | 9 |
| Subtotal | 825 | 763 | 850 | 778 | 681 | 680 | 1,588 | 1,361 |
| Investment expense | (25) | (29) | (25) | (23) | (23) | (28) | (54) | (51) |
| **Total net investment income** | **$ 800** | **$ 734** | **$ 825** | **$ 755** | **$ 658** | **$ 652** | **$1,534** | **$1,310** |
| Annualized investment yield, before tax [4] | 4.9% | 4.5% | 5.2% | 4.8% | 4.3% | 4.3% | 4.7% | 4.3% |
| Annualized limited partnerships and other alternative investment yield, before tax [4] | 7.6% | 5.1% | 11.4% | 6.7% | 1.0% | 3.1% | 6.4% | 2.1% |
| Annualized investment yield, before tax, excluding limited partnership and other alternative investments [4]* | 4.7% | 4.5% | 4.6% | 4.6% | 4.6% | 4.4% | 4.6% | 4.5% |
| Annualized investment yield, net of tax [4] | 3.9% | 3.6% | 4.1% | 3.9% | 3.5% | 3.4% | 3.8% | 3.4% |
| Annualized investment yield, net of tax, excluding limited partnership and other alternative investments [4]* | 3.7% | 3.6% | 3.7% | 3.7% | 3.7% | 3.5% | 3.6% | 3.6% |
| Average reinvestment rate [5] | 5.4% | 5.3% | 5.4% | 5.7% | 5.9% | 5.6% | 5.4% | 5.7% |
| Average sales/maturities yield [6] | 4.8% | 4.9% | 5.3% | 5.2% | 4.6% | 4.9% | 4.8% | 4.7% |
| Portfolio duration (in years) [7] | 4.1 | 4.1 | 3.9 | 3.8 | 3.9 | 3.9 | 4.1 | 3.9 |

[1] Includes income on short-term investments.
[2] Within Property & Casualty, other alternative investments include an insurer-owned life insurance policy, which is primarily invested in private equity funds and fixed income.
[3] Includes changes in fair value of certain equity fund investments and income from derivatives that qualify for hedge accounting and are used to hedge fixed maturities.
[4] Represents annualized net investment income divided by the monthly average invested assets at amortized cost, as applicable, excluding derivatives book value.
[5] Represents the annualized yield on fixed maturities and mortgage loans that were purchased during the respective period. Excludes U.S. Treasury securities and cash equivalents.
[6] Represents the annualized yield on fixed maturities and mortgage loans that were sold, matured, or redeemed, including calls and paydowns, during the respective period. Excludes U.S. Treasury securities and cash equivalents.
[7] Excludes certain short-term investments.

# The Hartford Insurance Group, Inc.
## Investment Income Before Tax
## Property & Casualty

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Investment Income (Loss)** | | | | | | | | |
| Fixed maturities [1] | | | | | | | | |
| Taxable | $ 467 | $ 466 | $ 462 | $ 458 | $ 440 | $ 426 | $ 933 | $ 866 |
| Tax-exempt | 18 | 20 | 21 | 23 | 24 | 27 | 38 | 51 |
| Total fixed maturities | 485 | 486 | 483 | 481 | 464 | 453 | 971 | 917 |
| Equity securities | 3 | 2 | 2 | 3 | 1 | 2 | 5 | 3 |
| Mortgage loans | 66 | 63 | 59 | 59 | 54 | 53 | 129 | 107 |
| Limited partnerships and other alternative investments [2] | 94 | 62 | 125 | 71 | 11 | 28 | 156 | 39 |
| Other [3] | 16 | (3) | 6 | 9 | 13 | (2) | 13 | 11 |
| Subtotal | 664 | 610 | 675 | 623 | 543 | 534 | 1,274 | 1,077 |
| Investment expense | (19) | (23) | (19) | (18) | (17) | (22) | (42) | (39) |
| **Total net investment income** | **$ 645** | **$ 587** | **$ 656** | **$ 605** | **$ 526** | **$ 512** | **$1,232** | **$1,038** |
| Annualized investment yield, before tax [4] | 5.0% | 4.6% | 5.2% | 4.9% | 4.4% | 4.3% | 4.8% | 4.3% |
| Annualized limited partnerships and other alternative investment yield, before tax [4] | 8.1% | 5.4% | 11.5% | 6.8% | 1.1% | 2.8% | 6.8% | 2.0% |
| Annualized investment yield, before tax, excluding limited partnership and other alternative investments [4] | 4.7% | 4.5% | 4.6% | 4.7% | 4.7% | 4.4% | 4.6% | 4.5% |
| Annualized investment yield, net of tax [4] | 4.0% | 3.6% | 4.2% | 3.9% | 3.5% | 3.4% | 3.8% | 3.5% |
| Annualized investment yield, net of tax, excluding limited partnership and other alternative investments [4] | 3.7% | 3.6% | 3.7% | 3.8% | 3.7% | 3.5% | 3.7% | 3.6% |
| Average reinvestment rate [5] | 5.4% | 5.3% | 5.4% | 5.6% | 5.8% | 5.6% | 5.3% | 5.7% |
| Average sales/maturities yield [6] | 4.8% | 4.9% | 5.3% | 5.2% | 4.7% | 4.9% | 4.9% | 4.8% |
| Portfolio duration (in years) [7] | 4.0 | 4.1 | 3.7 | 3.7 | 3.8 | 3.7 | 4.0 | 3.8 |

Footnotes [1] through [7] are explained on page 24.

# The Hartford Insurance Group, Inc.
## Investment Income Before Tax
## Employee Benefits

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Investment Income (Loss)** | | | | | | | | |
| Fixed maturities [1] | | | | | | | | |
| Taxable | $ 101 | $ 104 | $ 102 | $ 100 | $ 98 | $ 97 | $ 205 | $ 195 |
| Tax-exempt | 4 | 4 | 4 | 5 | 6 | 7 | 8 | 13 |
| Total fixed maturities | 105 | 108 | 106 | 105 | 104 | 104 | 213 | 208 |
| Equity securities | 1 | — | — | — | 1 | 1 | 1 | 2 |
| Mortgage loans | 17 | 17 | 19 | 17 | 18 | 17 | 34 | 35 |
| Limited partnerships and other alternative investments [2] | 20 | 13 | 35 | 20 | 2 | 11 | 33 | 13 |
| Other [3] | — | (1) | (1) | (1) | (1) | (1) | (1) | (2) |
| Subtotal | 143 | 137 | 159 | 141 | 124 | 132 | 280 | 256 |
| Investment expense | (6) | (6) | (6) | (5) | (6) | (6) | (12) | (12) |
| **Total net investment income** | **$ 137** | **$ 131** | **$ 153** | **$ 136** | **$ 118** | **$ 126** | **$ 268** | **$ 244** |
| Annualized investment yield, before tax [4] | 4.8% | 4.5% | 5.3% | 4.8% | 4.1% | 4.3% | 4.7% | 4.2% |
| Annualized limited partnerships and other alternative investment yield, before tax [4] | 6.6% | 4.3% | 12.4% | 7.1% | 0.8% | 4.1% | 5.5% | 2.5% |
| Annualized investment yield, before tax, excluding limited partnership and other alternative investments [4] | 4.6% | 4.6% | 4.5% | 4.5% | 4.4% | 4.4% | 4.6% | 4.4% |
| Annualized investment yield, net of tax [4] | 3.8% | 3.6% | 4.2% | 3.8% | 3.3% | 3.5% | 3.7% | 3.4% |
| Annualized investment yield, net of tax, excluding limited partnership and other alternative investments [4] | 3.6% | 3.6% | 3.6% | 3.6% | 3.5% | 3.5% | 3.6% | 3.5% |
| Average reinvestment rate [5] | 5.8% | 5.6% | 5.6% | 5.9% | 6.1% | 5.8% | 5.7% | 6.0% |
| Average sales/maturities yield [6] | 4.7% | 4.9% | 5.0% | 5.1% | 4.3% | 4.7% | 4.8% | 4.5% |
| Portfolio duration (in years) [7] | 5.2 | 5.2 | 5.0 | 4.9 | 5.0 | 5.0 | 5.2 | 5.0 |

Footnotes [1] through [7] are explained on page 24.

# The Hartford Insurance Group, Inc.
## Net Investment Income
## Consolidated

| Net Investment Income by Segment | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Investment Income** | | | | | | | | |
| Business Insurance | $ 556 | $ 505 | $ 562 | $ 519 | $ 449 | $ 437 | $ 1,061 | $ 886 |
| Personal Insurance | 67 | 62 | 74 | 67 | 58 | 57 | 129 | 115 |
| P&C Other Operations | 22 | 20 | 20 | 19 | 19 | 18 | 42 | 37 |
| **Total Property & Casualty** | **645** | **587** | **656** | **605** | **526** | **512** | **1,232** | **1,038** |
| Employee Benefits | 137 | 131 | 153 | 136 | 118 | 126 | 268 | 244 |
| Corporate | 18 | 16 | 16 | 14 | 14 | 14 | 34 | 28 |
| **Total net investment income by segment** | **$ 800** | **$ 734** | **$ 825** | **$ 755** | **$ 658** | **$ 652** | **$ 1,534** | **$ 1,310** |

| Net Investment Income from Limited Partnerships and Other Alternative Investments | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Total Property & Casualty | $ 94 | $ 62 | $ 125 | $ 71 | $ 11 | $ 28 | $ 156 | $ 39 |
| Employee Benefits | 20 | 13 | 35 | 20 | 2 | 11 | 33 | 13 |
| **Total net investment income from limited partnerships and other alternative investments [1]** | **$ 114** | **$ 75** | **$ 160** | **$ 91** | **$ 13** | **$ 39** | **$ 189** | **$ 52** |

[1] Amounts are included above in total net investment income by segment.

# The Hartford Insurance Group, Inc.
## Components of Net Realized Gains (Losses)
## Consolidated

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Realized Gains (Losses)** | | | | | | | | |
| Gross gains on sales of fixed maturities | $ 10 | $ 18 | $ 12 | $ 17 | $ 19 | $ 13 | $ 28 | $ 32 |
| Gross losses on sales of fixed maturities | (36) | (30) | (21) | (38) | (45) | (25) | (66) | (70) |
| Equity securities [1] | 121 | (17) | 4 | 22 | 27 | (12) | 104 | 15 |
| Net credit losses on fixed maturities, AFS | — | — | (2) | — | — | 2 | — | 2 |
| Change in ACL on mortgage loans | — | — | — | (6) | — | — | — | — |
| Other net losses [1] [3] | (31) | (23) | (23) | (12) | (20) | (27) | (54) | (47) |
| **Total net realized gains (losses)** | **64** | **(52)** | **(30)** | **(17)** | **(19)** | **(49)** | **12** | **(68)** |
| Net realized gains (losses), included in core earnings, before tax [3] [4] | (24) | 1 | — | 2 | — | 2 | (23) | 2 |
| **Total net gains (losses) excluded from core earnings, before tax** | **40** | **(51)** | **(30)** | **(15)** | **(19)** | **(47)** | **(11)** | **(66)** |
| Income tax expense (benefit) related to net realized losses excluded from core earnings | (8) | 11 | 6 | 2 | 2 | 11 | 3 | 13 |
| **Total net realized gains (losses) excluded from core earnings, after tax** | **$ 32** | **$ (40)** | **$ (24)** | **$ (13)** | **$ (17)** | **$ (36)** | **$ (8)** | **$ (53)** |

[1] Includes all changes in fair value and trading gains and losses for equity securities.
[2] Includes changes in value of fair value option securities and non-qualifying derivatives, including credit derivatives, interest rate derivatives used to manage duration, and equity derivatives. Also includes periodic net coupon settlements on credit derivatives, which are included in core earnings, as well as transactional foreign currency revaluation.
[3] Represents net periodic settlements on credit derivatives.
[4] Refer to [1] on page 2 for more information about a loss on disposal of real estate included within this line item.

# The Hartford Insurance Group, Inc.
## Composition of Invested Assets
## Consolidated

| | Jun 30 2026 | | Mar 31 2026 | | Dec 31 2025 | | Sept 30 2025 | | Jun 30 2025 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Amount [1] | Percent | Amount | Percent | Amount [1] | Percent | Amount | Percent | Amount | Percent |
| **Total investments** | **$ 63,999** | **100.0 %** | **$ 63,300** | **100.0 %** | **$ 63,494** | **100.0 %** | **$ 62,113** | **100.0 %** | **$ 60,491** | **100.0 %** |
| Asset-backed securities | $ 4,783 | 10.4 % | $ 4,668 | 10.2 % | $ 4,663 | 10.1 % | $ 4,506 | 10.0 % | $ 4,376 | 9.8 % |
| Collateralized loan obligations | 3,360 | 7.3 % | 3,330 | 7.3 % | 3,316 | 7.2 % | 3,379 | 7.5 % | 3,393 | 7.6 % |
| Commercial mortgage-backed securities | 1,822 | 3.9 % | 2,232 | 4.8 % | 2,328 | 5.1 % | 2,498 | 5.5 % | 2,585 | 5.8 % |
| Corporate | 23,868 | 52.2 % | 23,305 | 51.1 % | 23,076 | 50.1 % | 23,079 | 51.0 % | 22,525 | 50.6 % |
| Foreign government/government agencies | 454 | 1.0 % | 436 | 1.0 % | 447 | 1.0 % | 409 | 0.9 % | 455 | 1.0 % |
| Municipal | 4,105 | 9.0 % | 4,255 | 9.3 % | 4,652 | 10.1 % | 4,481 | 9.9 % | 4,650 | 10.4 % |
| Residential mortgage-backed securities | 5,787 | 12.6 % | 6,092 | 13.4 % | 6,178 | 13.4 % | 5,778 | 12.8 % | 5,513 | 12.4 % |
| U.S. Treasuries | 1,645 | 3.6 % | 1,314 | 2.9 % | 1,381 | 3.0 % | 1,073 | 2.4 % | 1,061 | 2.4 % |
| **Total fixed maturities, AFS [2]** | **$ 45,824** | **100.0 %** | **$ 45,632** | **100.0 %** | **$ 46,041** | **100.0 %** | **$ 45,203** | **100.0 %** | **$ 44,558** | **100.0 %** |
| U.S. government/government agencies | $ 5,713 | 12.5 % | $ 5,694 | 12.5 % | $ 5,929 | 12.9 % | $ 5,277 | 11.7 % | $ 5,130 | 11.5 % |
| AAA | 7,264 | 15.8 % | 7,406 | 16.2 % | 7,751 | 16.8 % | 7,482 | 16.6 % | 7,333 | 16.4 % |
| AA | 7,772 | 17.0 % | 7,381 | 16.2 % | 7,340 | 15.9 % | 7,313 | 16.2 % | 7,439 | 16.7 % |
| A | 12,305 | 26.9 % | 12,517 | 27.4 % | 12,470 | 27.1 % | 12,628 | 27.9 % | 12,239 | 27.5 % |
| BBB | 10,501 | 22.9 % | 10,375 | 22.7 % | 10,250 | 22.3 % | 10,179 | 22.5 % | 10,070 | 22.6 % |
| BB | 1,798 | 3.9 % | 1,755 | 3.9 % | 1,818 | 4.0 % | 1,778 | 3.9 % | 1,726 | 3.9 % |
| B | 452 | 1.0 % | 492 | 1.1 % | 470 | 1.0 % | 534 | 1.2 % | 609 | 1.4 % |
| CCC | 19 | — % | 12 | — % | 13 | — % | 12 | — % | 12 | — % |
| **Total fixed maturities, AFS [2]** | **$ 45,824** | **100.0 %** | **$ 45,632** | **100.0 %** | **$ 46,041** | **100.0 %** | **$ 45,203** | **100.0 %** | **$ 44,558** | **100.0 %** |

[1] Amount represents the value at which the assets are presented in the Consolidating Balance Sheets (page 4).
[2] Fixed maturities, at fair value using the fair value option are not included.

# The Hartford Insurance Group, Inc.
## Invested Asset Exposures
## June 30, 2026

| | Cost or Amortized Cost | Fair Value | Percent of Total Invested Assets |
|---|---|---|---|
| **Top Ten Corporate Fixed Maturity, AFS and Equity Exposures by Sector** | | | |
| Financial services | $ 7,272 | $ 7,153 | 11.2 % |
| Technology and communications | 3,799 | 3,671 | 5.7 % |
| Consumer non-cyclical | 3,291 | 3,212 | 5.0 % |
| Utilities | 2,794 | 2,684 | 4.2 % |
| Capital goods | 1,784 | 1,775 | 2.8 % |
| Consumer cyclical | 1,681 | 1,662 | 2.6 % |
| Energy | 1,521 | 1,501 | 2.4 % |
| Basic industry | 1,254 | 1,241 | 1.9 % |
| Transportation | 852 | 821 | 1.3 % |
| Other | 713 | 708 | 1.1 % |
| **Total** | **$ 24,961** | **$ 24,428** | **38.2 %** |
| **Top Ten Exposures by Issuer [1]** | | | |
| TPG Partners X | $ 304 | $ 304 | 0.5 % |
| 26N Private Equity Partners I | 280 | 280 | 0.4 % |
| Goldman Sachs Group Inc. | 221 | 210 | 0.3 % |
| TPG AG ABC Structured Note | 189 | 188 | 0.3 % |
| Hyundai Motor Company | 182 | 178 | 0.3 % |
| Entergy Corporation | 185 | 176 | 0.3 % |
| Duke Energy Corporation | 168 | 169 | 0.3 % |
| Government of Canada | 170 | 169 | 0.3 % |
| The Toronto-Dominion Bank | 176 | 169 | 0.2 % |
| Bank of America Corporation | 171 | 168 | 0.2 % |
| **Total** | **$ 2,046** | **$ 2,011** | **3.1 %** |

[1] Includes corporate bonds, municipal bonds, bonds issued by foreign government/government agencies, equity securities excluding mutual funds, and short-term investments excluding reverse repurchase agreements.

# The Hartford Insurance Group, Inc.
# Appendix

**Basis of Presentation and Definitions**

All amounts are in millions, except for per share and ratio information, unless otherwise stated. Amounts presented throughout this document have been rounded for presentation purposes.

The Hartford Insurance Group, Inc. (the "Company", "we", or "our") currently conducts business principally in four reportable segments: Business Insurance, Personal Insurance, Property & Casualty Other Operations ("P&C Other Operations"), and Employee Benefits, as well as a Corporate category.

Property & Casualty ("P&C") businesses consist of three reportable segments: Business Insurance, Personal Insurance and P&C Other Operations. Business Insurance provides workers' compensation, property, automobile, general liability, umbrella, package business, professional liability, bond, marine, livestock, accident and health, assumed reinsurance, and other product lines to businesses in the United States ("U.S.") and internationally. Business Insurance generally consists of products written for small businesses, middle market companies as well as national and multi-national accounts, largely distributed through retail agents and brokers, wholesale agents and global and specialty insurance and reinsurance brokers. Global specialty provides a variety of customized insurance products, including reinsurance. Personal Insurance provides standard automobile, homeowners and personal umbrella coverages to individuals across the U.S., including a special program designed exclusively for members of AARP. P&C Other Operations includes certain property and casualty operations, managed by the Company, that have discontinued writing new business and includes substantially all of the Company's asbestos and environmental exposures.

Employee Benefits provides employers and associations with group life, accident and disability coverage, along with other products and services, including voluntary benefits, and group retiree health.

The Company includes in the Corporate category discontinued operations of the Company's Hartford Funds business accounted for as held for sale, reserves for run-off structured settlement and terminal funding agreement liabilities, restructuring costs, capital raising activities (including equity financing, debt financing and related interest expense), transaction expenses incurred in connection with an acquisition, certain M&A costs, purchase accounting adjustments related to goodwill, and other expenses not allocated to the reportable segments. Corporate also includes investment management fees and expenses related to managing third-party assets.

Certain operating and statistical measures for P&C Business Insurance and Personal Insurance have been incorporated herein to provide supplemental data that indicates current trends in the Company's business. These measures include net new business premium, gross new business premium, renewal written price increases, policy count retention, effective policy count retention, premium retention, and policies in-force.

- Net new business premium represents the amount of premiums charged, after ceded reinsurance, for policies issued to customers who were not insured with the Company in the previous policy term. Net new business premium plus renewal written premium equals total written premium.
- Gross new business premium represents the amount of premiums charged, before ceded reinsurance, for policies issued to customers who were not insured with the Company in the previous policy term. Gross new business premium plus gross renewal written premium less ceded reinsurance equals total written premium. For global specialty, gross new business premium is used by management, as it is thought to be more indicative of new business growth trends, in part because global specialty includes the Global Re assumed reinsurance book of business.
- Renewal written price increases for Business Insurance represents the combined effect of rate changes and individual risk pricing decisions per unit of exposure since the prior year on policies that renewed and includes amount of insurance, which is a component of change in exposure and offsets increases in loss cost trends due to inflation. For Personal Insurance, renewal written price increases represents the total change in premium per policy since the prior year on those policies that renewed and includes the combined effect of rate changes, amount of insurance and other changes in exposure. For Personal Insurance, other changes in exposure include, but are not limited to, the effect of changes in number of drivers, vehicles and incidents, as well as changes in customer policy elections, such as deductibles and limits.
- For small business, policy count retention represents the number of renewal policies issued during the current year period divided by the new and renewal policies issued in the prior period.
- For Personal Insurance, effective policy count retention represents the number of policies expected to renew in the current year period, based on contract effective dates, divided by the new and renewal policies effective in the prior period.
- Premium retention for middle & large business, represents the ratio of prior period premiums that were successfully renewed divided by premiums associated with policies available for renewal in the current period. Premium retention excludes premium amounts from annual audits, renewal written price increases and changes in exposure, including amount of insurance. Premium Retention statistics are subject to change from period to period based on a number of factors, including the effect of subsequent cancellations and non-renewals.
- Policies in-force represents the number of policies with coverage in effect as of the end of the period. The number of policies in-force is a growth measure used for Personal Insurance as well as small business within Business Insurance and is affected by both new business growth and policy count retention.

The Company, along with others in the property and casualty insurance industry, uses underwriting ratios as measures of performance. The loss and loss adjustment expense ratio is the ratio of losses and loss adjustment expenses to earned premiums. The expense ratio is the ratio of underwriting expenses less fee income to earned premiums. Underwriting expenses included in the expense ratio consist of amortization of deferred policy acquisition costs and insurance operating costs and expenses, including certain centralized services and bad debt expense, but excluding integration and other non-recurring M&A costs. The policyholder dividend ratio is the ratio of policyholder dividends to earned premiums. The combined ratio is the sum of the loss and loss adjustment expense ratio, the expense ratio and the policyholder dividend ratio. These ratios are relative measurements that describe the related cost of losses, expenses and policyholder dividends for every $100 of earned premiums. A combined ratio below 100 demonstrates underwriting profit; a combined ratio above 100 demonstrates underwriting losses. The current accident year catastrophe ratio (a component of the loss and loss adjustment expense ratio) represents the ratio of catastrophe losses and loss adjustment expenses incurred in the current accident year to earned premiums. The prior accident year loss and loss adjustment expense ratio (a component of the loss and loss adjustment expense ratio) represents the increase (decrease) in the estimated cost of settling catastrophe and non-catastrophe claims incurred in prior accident years as recorded in the current calendar year divided by earned premiums.

A catastrophe is a severe loss, resulting from natural or man-made events, including risks such as fire, earthquake, windstorm, explosion, terrorist attack, civil unrest and similar events. Each catastrophe has unique characteristics and the events are unpredictable as to timing or loss amount. Catastrophe losses are not included in either earnings or in losses and loss adjustment expense reserves prior to occurrence of the catastrophe event. The Company believes that a discussion of the effect of catastrophes is meaningful for investors to understand the variability of periodic earnings. For U.S. events, a catastrophe is an event that causes $25 or more in industry insured property losses and affects a significant number of property and casualty policyholders and insurers, as defined by the Property Claim Service office of Verisk. For international events, the Company's approach is similar, informed, in part, by how Lloyd's of London defines major losses.

The Company, along with others in the insurance industry, use loss and expense ratios as measures of the Employee Benefits segment's performance. The loss ratio is the ratio of benefits, losses and loss adjustment expenses, excluding those related to buyout premiums, to premiums and other considerations, excluding buyout premiums. The expense ratio is the ratio of insurance operating costs and other expenses (excluding integration and other non-recurring M&A costs) to premiums and other considerations, excluding buyout premiums. Buyout premiums represent takeover of open claim liabilities and other non-recurring premium amounts.

**Discussion of Non-GAAP Financial Measures**

The Company uses non-GAAP financial measures in this Investor Financial Supplement to assist investors in analyzing the Company's operating performance. Because the Company's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing the Company's non-GAAP financial measures to those of other companies. Non-GAAP measures are indicated with an asterisk the first time they appear in this document.

**Core earnings-** The Hartford uses the non-GAAP measure core earnings as an important measure of the Company's operating performance. The Hartford believes that core earnings provides investors with a valuable measure of the performance of the Company's ongoing businesses because it reveals trends in our insurance businesses that may be obscured by including the net effect of certain items. Therefore, the following items are excluded from core earnings:

- Certain realized gains and losses - Generally realized gains and losses are primarily driven by investment decisions and external economic developments, the nature and timing of which are unrelated to the insurance and underwriting aspects of our business. Accordingly, core earnings excludes the effect of realized gains and losses that tend to be highly variable from period to period based on capital market conditions. The Hartford believes, however, that some realized gains and losses are integrally related to our insurance operations, so core earnings includes net realized gains and losses such as net periodic settlements on credit derivatives. These net realized gains and losses are directly related to an offsetting item included in the income statement such as net investment income.
- Restructuring and other costs - Costs incurred as part of a restructuring plan are not a recurring operating expense of the business.
- Loss on extinguishment of debt - Largely consisting of make-whole payments or tender premiums upon paying debt off before maturity, these losses are not a recurring operating expense of the business.
- Gains and losses on reinsurance transactions - Gains or losses on reinsurance, such as those entered into upon sale of a business or to reinsure loss reserves, are not a recurring operating expense of the business.
- Integration and other non-recurring M&A costs - These costs, including transaction costs incurred in connection with an acquired business, are incurred over a short period of time and do not represent an ongoing operating expense of the business.
- Change in loss reserves upon acquisition of a business - These changes in loss reserves are excluded from core earnings because such changes could obscure the ability to compare results in periods after the acquisition to results of periods prior to the acquisition.
- Deferred gain resulting from retroactive reinsurance and subsequent changes in the deferred gain - Retroactive reinsurance agreements economically transfer risk to the reinsurers and excluding the deferred gain on retroactive reinsurance and related amortization of the deferred gain from core earnings provides greater insight into the economics of the business.
- Change in valuation allowance on deferred taxes related to non-core components of before tax income - These changes in valuation allowances are excluded from core earnings because they relate to non-core components of before tax income, such as tax attributes like capital loss carryforwards.
- Results of discontinued operations - These results are excluded from core earnings for businesses sold or held for sale because such results could obscure the ability to compare period over period results for our ongoing businesses.

In addition to the above components of net income available to common stockholders that are excluded from core earnings, preferred stock dividends declared, which are excluded from net income, are included in the determination of core earnings. Preferred stock dividends are a cost of financing more akin to interest expense on debt and are expected to be a recurring expense as long as the preferred stock is outstanding.

Net income (loss) and net income (loss) available to common stockholders are the most directly comparable U.S. GAAP measures to core earnings. Core earnings should not be considered as a substitute for net income (loss) or net income (loss) available to common stockholders and does not reflect the overall profitability of the Company's business. Therefore, The Hartford believes that it is useful for investors to evaluate net income (loss), net income (loss) available to common stockholders, and core earnings when reviewing the Company's performance. A reconciliation of net income (loss) available to common stockholders to core earnings is set forth on page 2.

**Core earnings per share**- This is a non-GAAP per share measure calculated using the non-GAAP financial measure core earnings rather than the U.S GAAP measure net income. The Company believes that core earnings per share provides investors with a valuable measure of the Company's operating performance for the same reasons applicable to its underlying measure, core earnings. Net income (loss) available to common stockholders per share is the most directly comparable U.S. GAAP measure. Core earnings per share should not be considered as a substitute for net income (loss) available to common stockholders per share and does not reflect the overall profitability of the Company's business. Therefore, the Company believes that it is useful for investors to evaluate net income (loss) available to common stockholders per share and core earnings per share when reviewing our performance. A reconciliation of net income (loss) available to common stockholders per share to core earnings per share is set forth below.

**Basic Earnings Per Share**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Income available to common stockholders per share** | **$ 4.73** | **$ 3.08** | **$ 4.05** | **$ 3.82** | **$ 3.49** | **$ 2.18** | **$ 7.80** | **$ 5.66** |
| **Adjustments made to reconcile net income available to common stockholders per share to core earnings per share:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | (0.15) | 0.18 | 0.11 | 0.05 | 0.07 | 0.16 | 0.04 | 0.23 |
| Integration and other non-recurring M&A costs, before tax | 0.01 | — | — | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Change in deferred gain on retroactive reinsurance, before tax | — | (0.13) | — | (0.03) | (0.08) | (0.11) | (0.13) | (0.20) |
| Income tax benefit on items excluded from core earnings | 0.03 | — | (0.03) | — | — | (0.01) | 0.03 | 0.01 |
| Income from discontinued operations, net of tax | (1.16) | (0.19) | (0.22) | (0.21) | (0.20) | (0.16) | (1.35) | (0.36) |
| **Core earnings per share** | **$ 3.46** | **$ 2.94** | **$ 3.91** | **$ 3.64** | **$ 3.29** | **$ 2.07** | **$ 6.40** | **$ 5.35** |

**Core earnings per diluted share**-This non-GAAP per share measure is calculated using the non-GAAP financial measure core earnings rather than the U.S. GAAP measure net income. The Company believes that core earnings per diluted share provides investors with a valuable measure of the Company's operating performance for the same reasons applicable to its underlying measure, core earnings. Net income (loss) available to common stockholders per diluted common share is the most directly comparable U.S. GAAP measure. Core earnings per diluted share should not be considered as a substitute for net income (loss) available to common stockholders per diluted common share and does not reflect the overall profitability of the Company's business. Therefore, the Company believes that it is useful for investors to evaluate net income (loss) available to common stockholders per diluted common share and core earnings per diluted share when reviewing the Company's performance. A reconciliation of net income available to common stockholders per diluted share to core earnings per diluted share is set forth below.

**Diluted Earnings Per Share**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net Income available to common stockholders per diluted share** | **$ 4.68** | **$ 3.04** | **$ 3.98** | **$ 3.77** | **$ 3.44** | **$ 2.15** | **$ 7.71** | **$ 5.58** |
| **Adjustments made to reconcile net income available to common stockholders per diluted share to core earnings per diluted share:** | | | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | (0.14) | 0.18 | 0.11 | 0.05 | 0.07 | 0.16 | 0.04 | 0.23 |
| Integration and other non-recurring M&A costs, before tax | 0.01 | — | — | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Change in deferred gain on retroactive reinsurance, before tax | — | (0.13) | — | (0.03) | (0.08) | (0.11) | (0.13) | (0.19) |
| Income tax expense (benefit) on items excluded from core earnings | 0.02 | — | (0.02) | — | — | (0.01) | 0.02 | — |
| Income from discontinued operations, net of tax | (1.15) | (0.19) | (0.22) | (0.21) | (0.20) | (0.16) | (1.33) | (0.36) |
| **Core earnings per diluted share** | **$ 3.42** | **$ 2.90** | **$ 3.85** | **$ 3.59** | **$ 3.24** | **$ 2.04** | **$ 6.32** | **$ 5.27** |

**Book value per diluted share (excluding AOCI)**-This is a non-GAAP per share measure that is calculated by dividing (a) common stockholders' equity, excluding AOCI, after tax, by (b) common shares outstanding and dilutive potential common shares. The Company provides this measure to enable investors to analyze the amount of the Company's net worth that is primarily attributable to the Company's business operations. The Company believes that excluding AOCI from the numerator is useful to investors because it eliminates the effect of items that can fluctuate significantly from period to period, primarily based on changes in interest rates. Book value per diluted share is the most directly comparable U.S. GAAP measure. Reconciliations of book value per common share and book value per diluted share to book value per common share, excluding AOCI and book value per diluted share, excluding AOCI, are set forth on page 1.

**Core Earnings Return on Equity**- The Company provides different measures of the return on stockholders' equity (ROE). Core earnings ROE is calculated based on non-GAAP financial measures. Core earnings ROE is calculated by dividing (a) the non-GAAP measure core earnings for the prior four fiscal quarters by (b) the non-GAAP measure average common stockholders' equity, excluding AOCI. Net income ROE is the most directly comparable U.S. GAAP measure. The Company excludes AOCI in the calculation of core earnings ROE to provide investors with a measure of how effectively the Company is investing the portion of the Company's net worth that is primarily attributable to the Company's business operations. The Company provides to investors return on equity measures based on its non-GAAP core earnings financial measure for the reasons set forth in the core earnings definition. A reconciliation of Net income (loss) ROE to Core earnings ROE is set forth below:

| | Last Twelve Months Ended | | | | | |
|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 |
| **Net income ROE** | **23.8%** | **23.0%** | **22.0%** | **20.3%** | **19.8%** | **18.8%** |
| **Adjustments to reconcile net income (loss) ROE to core earnings ROE:** | | | | | | |
| Net realized (gains) losses, excluded from core earnings, before tax | 0.3% | 0.7% | 0.6% | 0.5% | 0.6% | 0.9% |
| Integration and other non-recurring M&A costs, before tax | —% | —% | —% | —% | —% | 0.1% |
| Change in deferred gain on retroactive reinsurance, before tax | (0.2%) | (0.4%) | (0.4%) | (0.3%) | (0.5%) | (0.6%) |
| Income tax expense (benefit) on items not included in core earnings | —% | (0.1%) | (0.1%) | —% | —% | (0.1%) |
| Impact of AOCI, excluded from denominator of core earnings ROE | (2.7%) | (2.9%) | (2.7%) | (2.1%) | (2.8%) | (2.8%) |
| Income from discontinued operations, net of tax | (2.5%) | (1.1%) | (1.1%) | (1.1%) | (1.1%) | (1.2%) |
| **Core earnings ROE** | **18.7%** | **19.2%** | **18.3%** | **17.3%** | **16.0%** | **15.1%** |

**Common stockholders' equity, excluding AOCI**- This non-GAAP measure is calculated as total stockholders' equity less preferred stock and AOCI. Total stockholders' equity is the most directly comparable U.S. GAAP measure. The Company provides this measure to enable investors to analyze the amount of the Company's net worth that is primarily attributable to the Company's business operations. The Company believes that excluding AOCI is useful to investors because it eliminates the effect of items that can fluctuate significantly from period to period, primarily based on changes in interest rates. A reconciliation of common stockholders' equity, excluding AOCI to its most directly comparable U.S. GAAP measure, total stockholders' equity, is set forth on page 5.

**Total capitalization, excluding AOCI, net of tax**- This non-GAAP measure is calculated as total debt plus total stockholders' equity, excluding the impacts of AOCI included in stockholders' equity. Total capitalization, including AOCI, net of tax is the most directly comparable U.S. GAAP measure. Total debt to capitalization ratio excluding, AOCI is calculated by dividing total debt to total capitalization excluding, AOCI, net of tax. The Company provides this measure to enable investors to analyze the Company's financial leverage. The Company believes that excluding AOCI is useful to investors because it eliminates the effect of items that can fluctuate significantly from period to period, primarily based on changes in interest rates. Reconciliations of capitalization metrics, are set forth on page 5.

**Underwriting gain (loss)**-This non-GAAP financial measure is a before tax measure that represents earned premiums less incurred losses, loss adjustment expenses and underwriting expenses. Net income (loss) is the most directly comparable U.S. GAAP measure. The Hartford's management evaluates profitability of the Business and Personal Insurance segments primarily on the basis of underwriting gain or loss. Underwriting gain (loss) is influenced significantly by earned premium growth and the adequacy of The Hartford's pricing. Underwriting profitability over time is also greatly influenced by The Hartford's underwriting discipline, as management strives to manage exposure to loss through favorable risk selection and diversification, effective management of claims, use of reinsurance and its ability to manage its expenses. The Hartford believes that underwriting gain (loss) provides investors with a valuable measure of profitability, before tax, derived from underwriting activities, which are managed separately from the Company's investing activities. Reconciliations of net income (loss) to underwriting gain (loss) for the Company's P&C businesses are set forth below.

**Underlying underwriting gain (loss)**- This non-GAAP measure of underwriting profitability represents underwriting gain (loss) before current accident year catastrophes, PYD and current accident year change in loss reserves upon acquisition of a business. The most directly comparable U.S GAAP measure is net income (loss). The Company believes underlying underwriting gain (loss) is important to understand the Company's periodic earnings because the volatile and unpredictable nature (i.e., the timing and amount) of catastrophes and prior accident year reserve development could obscure underwriting trends. The changes to loss reserves upon acquisition of a business are also excluded from underlying underwriting gain (loss) because such changes could obscure the ability to compare results in periods after the acquisition to results of periods prior to the acquisition as such trends are valuable to our investors' ability to assess the Company's financial performance. Reconciliation of net income (loss) to underlying underwriting gain (loss) for the Company's P&C businesses are set forth below.

**Property & Casualty**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net income** | **$ 851** | **$ 717** | **$ 968** | **$ 861** | **$ 800** | **$ 495** | **$ 1,568** | **$ 1,295** |
| **Adjustments to reconcile net income to underlying underwriting gain:** | | | | | | | | |
| Net investment income | (645) | (587) | (656) | (605) | (526) | (512) | (1,232) | (1,038) |
| Net realized (gains) losses | (17) | 24 | 25 | 30 | 26 | 26 | 7 | 52 |
| Net servicing and other (income) expense | (1) | (4) | (2) | (3) | (4) | (4) | (5) | (8) |
| Income tax expense | 216 | 182 | 251 | 219 | 201 | 125 | 398 | 326 |
| **Underwriting gain** | **404** | **332** | **586** | **502** | **497** | **130** | **736** | **627** |
| Current accident year catastrophes | 222 | 230 | (1) | 70 | 212 | 467 | 452 | 679 |
| Prior accident year development | (111) | (41) | (12) | (103) | (187) | (122) | (152) | (309) |
| **Underlying underwriting gain** | **$ 515** | **$ 521** | **$ 573** | **$ 469** | **$ 522** | **$ 475** | **$ 1,036** | **$ 997** |

**Business Insurance**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net income** | **$ 704** | **$ 536** | **$ 897** | **$ 710** | **$ 696** | **$ 477** | **$ 1,240** | **$ 1,173** |
| **Adjustments to reconcile net income to underlying underwriting gain:** | | | | | | | | |
| Net investment income | (556) | (505) | (562) | (519) | (449) | (437) | (1,061) | (886) |
| Net realized (gains) losses | (12) | 19 | 21 | 26 | 20 | 24 | 7 | 44 |
| Other expense (income) | 1 | (1) | 1 | — | 1 | 1 | — | 2 |
| Income tax expense | 179 | 136 | 234 | 180 | 176 | 122 | 315 | 298 |
| **Underwriting gain** | **316** | **185** | **591** | **397** | **444** | **187** | **501** | **631** |
| Current accident year catastrophes | 129 | 171 | (12) | 39 | 114 | 280 | 300 | 394 |
| Prior accident year development | (52) | 30 | (152) | (60) | (146) | (83) | (22) | (229) |
| **Underlying underwriting gain** | **$ 393** | **$ 386** | **$ 427** | **$ 376** | **$ 412** | **$ 384** | **$ 779** | **$ 796** |

**Personal Insurance**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net income** | **$ 130** | **$ 139** | **$ 212** | **$ 139** | **$ 91** | **$ 5** | **$ 269** | **$ 96** |
| **Adjustments to reconcile net income to underlying underwriting gain (loss):** | | | | | | | | |
| Net investment income | (67) | (62) | (74) | (67) | (58) | (57) | (129) | (115) |
| Net realized (gains) losses | (4) | 4 | 3 | 4 | 4 | 2 | — | 6 |
| Net servicing and other (income) expense | (2) | (3) | (3) | (4) | (5) | (5) | (5) | (10) |
| Income tax expense | 33 | 35 | 55 | 35 | 23 | — | 68 | 23 |
| **Underwriting gain (loss)** | **90** | **113** | **193** | **107** | **55** | **(55)** | **203** | **—** |
| Current accident year catastrophes | 93 | 59 | 11 | 31 | 98 | 187 | 152 | 285 |
| Prior accident year development | (59) | (35) | (56) | (43) | (41) | (39) | (94) | (80) |
| **Underlying underwriting gain** | **$ 124** | **$ 137** | **$ 148** | **$ 95** | **$ 112** | **$ 93** | **$ 261** | **$ 205** |

**P&C Other Operations**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net income (loss)** | **$ 17** | **$ 42** | **$ (141)** | **$ 12** | **$ 13** | **$ 13** | **$ 59** | **$ 26** |
| **Adjustments to reconcile net income (loss) to underlying underwriting gain (loss):** | | | | | | | | |
| Net investment income | (22) | (20) | (20) | (19) | (19) | (18) | (42) | (37) |
| Net realized (gains) losses | (1) | 1 | 1 | — | 2 | — | — | 2 |
| Other expense | — | — | — | 1 | — | — | — | — |
| Income tax expense (benefit) | 4 | 11 | (38) | 4 | 2 | 3 | 15 | 5 |
| **Underwriting gain (loss)** | **(2)** | **34** | **(198)** | **(2)** | **(2)** | **(2)** | **32** | **(4)** |
| Prior accident year development | — | (36) | 196 | — | — | — | (36) | — |
| **Underlying underwriting loss** | **$ (2)** | **$ (2)** | **$ (2)** | **$ (2)** | **$ (2)** | **$ (2)** | **$ (4)** | **$ (4)** |

**Underlying combined ratio**-This non-GAAP financial measure of underwriting results represents the combined ratio before catastrophes, prior accident year development and current accident year change in loss reserves upon acquisition of a business. Combined ratio is the most directly comparable U.S. GAAP measure. The Company believes this ratio is an important measure of the trend in profitability since it removes the impact of volatile and unpredictable catastrophe losses and prior accident year loss and loss adjustment expense reserve development. The changes to loss reserves upon acquisition of a business are excluded from underlying combined ratio because such changes could obscure the ability to compare results in periods after the acquisition to results of periods prior to the acquisition as such trends are valuable to our investors' ability to assess the Company's financial performance. A reconciliation of the combined ratio to the underlying combined ratio for Property & Casualty, Business Insurance, and Personal Insurance is set forth on pages 10, 13 and 17, respectively.

**Underlying loss and loss adjustment expense ratio**- This non-GAAP financial measure is the cost of non-catastrophe loss and loss adjustment expenses incurred in the current accident year divided by earned premiums. The loss and loss adjustment expense ratio is the most directly comparable U.S. GAAP measure. Management believes that the underlying loss and loss adjustment expense ratio is a performance measure that is useful to investors as it removes the impact of volatile and unpredictable catastrophe losses and prior accident year development ("PYD"). A reconciliation of the loss and loss adjustment expense ratio to the underlying loss and loss adjustment expense ratio for Property & Casualty, Business Insurance, and Personal Insurance is set forth below.

**Property & Casualty**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Loss and loss adjustment expense ratio** | **61.0** | **61.6** | **56.2** | **58.5** | **58.8** | **66.3** | **61.3** | **62.5** |
| **Adjustment to reconcile loss and loss adjustment expense ratio to underlying loss and loss adjustment expense ratio:** | | | | | | | | |
| Current accident year catastrophes and prior accident year development | (2.5) | (4.2) | 0.3 | 0.7 | (0.6) | (8.2) | (3.3) | (4.3) |
| **Underlying loss and loss adjustment expense ratio** | **58.6** | **57.4** | **56.5** | **59.3** | **58.3** | **58.1** | **58.0** | **58.2** |

**Business Insurance**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Loss and loss adjustment expense ratio** | **60.4** | **62.8** | **51.5** | **57.3** | **56.1** | **62.8** | **61.6** | **59.4** |
| **Adjustment to reconcile loss and loss adjustment expense ratio to underlying loss and loss adjustment expense ratio:** | | | | | | | | |
| Current accident year catastrophes and prior accident year development | (2.1) | (5.6) | 4.5 | 0.6 | 1.0 | (5.9) | (3.8) | (2.4) |
| **Underlying loss and loss adjustment expense ratio** | **58.3** | **57.2** | **56.1** | **57.9** | **57.0** | **56.9** | **57.7** | **57.0** |

**Personal Insurance**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Loss and loss adjustment expense ratio** | **63.8** | **60.6** | **53.3** | **62.9** | **69.0** | **79.1** | **62.2** | **73.9** |
| **Adjustment to reconcile loss and loss adjustment expense ratio to underlying loss and loss adjustment expense ratio:** | | | | | | | | |
| Current accident year catastrophes and prior accident year development | (3.8) | (2.6) | 4.7 | 1.2 | (6.1) | (16.5) | (3.2) | (11.2) |
| **Underlying loss and loss adjustment expense ratio** | **60.0** | **58.0** | **58.1** | **64.2** | **62.8** | **62.6** | **59.0** | **62.7** |

**Core earnings margin**- The Hartford uses the non-GAAP measure core earnings margin to evaluate, and believes it is an important measure of, the Employee Benefits segment's operating performance. Core earnings margin is calculated by dividing core earnings by revenues, excluding buyouts and realized (gains) losses. Net income margin, calculated by dividing net income by revenues, is the most directly comparable U.S. GAAP measure. The Company believes that core earnings margin provides investors with a valuable measure of the performance of Employee Benefits because it reveals trends in the business that may be obscured by the effect of buyouts and realized (gains) losses as well as other items excluded in the calculation of core earnings. Core earnings margin should not be considered as a substitute for net income margin and does not reflect the overall profitability of Employee Benefits. Therefore, the Company believes it is important for investors to evaluate both core earnings margin and net income margin when reviewing performance. A reconciliation of net income margin to core earnings margin is set forth below.

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| **Net income margin** | **7.7 %** | **6.4 %** | **7.2 %** | **8.1 %** | **8.5 %** | **7.4 %** | **7.1%** | **8.0%** |
| **Adjustments to reconcile net income margin to core earnings margin:** | | | | | | | | |
| Net realized (gains) losses, before tax | (0.5%) | 0.6% | 0.5% | 0.4% | 0.8% | 0.3% | —% | 0.5% |
| Income tax expense (benefit) | 0.1% | (0.1%) | (0.1%) | (0.2%) | (0.1%) | (0.1%) | —% | (0.1%) |
| Impact of excluding buyouts from denominator of core earnings margin | 0.1 % | — % | — % | — % | — % | — % | 0.1 % | — % |
| **Core earnings margin** | **7.4 %** | **6.9 %** | **7.6 %** | **8.3 %** | **9.2 %** | **7.6 %** | **7.2 %** | **8.4 %** |

**Net investment income excluding limited partnerships and other alternative investments**- This non-GAAP measure is the amount of net investment income, on a Consolidated, P&C or Employee Benefits level earned from invested assets, excluding the net investment income related to limited partnerships and other alternative investments. The Company believes that net investment income, excluding limited partnerships and other alternative investments, provides investors with an important measure of the trend in investment earnings because it excludes the impact of the volatility in returns related to limited partnerships and other alternative investments. Net investment income is the most directly comparable U.S. GAAP measure. A reconciliation of net investment income to net investment income, excluding limited partnerships and other alternative investments is set forth below.

**Consolidated**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Total net investment income | $ 800 | $ 734 | $ 825 | $ 755 | $ 658 | $ 652 | $ 1,534 | $ 1,310 |
| Adjustment for income from limited partnerships and other alternative investments | (114) | (75) | (160) | (91) | (13) | (39) | (189) | (52) |
| **Net investment income excluding limited partnerships and other alternative investments** | **$ 686** | **$ 659** | **$ 665** | **$ 664** | **$ 645** | **$ 613** | **$ 1,345** | **$ 1,258** |

**Property & Casualty**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Total net investment income | $ 645 | $ 587 | $ 656 | $ 605 | $ 526 | $ 512 | $ 1,232 | $ 1,038 |
| Adjustment for income from limited partnerships and other alternative investments | (94) | (62) | (125) | (71) | (11) | (28) | (156) | (39) |
| **Net investment income excluding limited partnerships and other alternative investments** | **$ 551** | **$ 525** | **$ 531** | **$ 534** | **$ 515** | **$ 484** | **$ 1,076** | **$ 999** |

**Employee Benefits**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Total net investment income | $ 137 | $ 131 | $ 153 | $ 136 | $ 118 | $ 126 | $ 268 | $ 244 |
| Adjustment for income from limited partnerships and other alternative investments | (20) | (13) | (35) | (20) | (2) | (11) | (33) | (13) |
| **Net investment income excluding limited partnerships and other alternative investments** | **$ 117** | **$ 118** | **$ 118** | **$ 116** | **$ 116** | **$ 115** | **$ 235** | **$ 231** |

**Annualized investment yield, excluding limited partnerships and other alternative investments**-This non-GAAP measure is calculated as (a) the annualized net investment income, on a Consolidated, P&C or Employee Benefits level, excluding limited partnerships and other alternative investments, divided by (b) the monthly average invested assets at amortized cost, as applicable, excluding derivatives book value and limited partnerships and other alternative investments. The Company believes that annualized investment yield, excluding limited partnerships and other alternative investments, provides investors with an important measure of the trend in investment earnings because it excludes the impact of the volatility in returns related to limited partnerships and other alternative investments. Annualized investment yield is the most directly comparable U.S GAAP measure. A reconciliation of annualized investment yield to annualized investment yield, excluding limited partnerships and other alternative investments is set forth below.

**Consolidated**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Annualized investment yield | 4.9% | 4.5% | 5.2% | 4.8% | 4.3% | 4.3% | 4.7% | 4.3% |
| Adjustment for income from limited partnerships and other alternative investments | (0.2%) | —% | (0.6%) | (0.2%) | 0.3% | 0.1% | (0.1%) | 0.2% |
| **Annualized investment yield excluding limited partnerships and other alternative investments** | **4.7%** | **4.5%** | **4.6%** | **4.6%** | **4.6%** | **4.4%** | **4.6%** | **4.5%** |

**Property & Casualty**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Annualized investment yield | 5.0% | 4.6% | 5.2% | 4.9% | 4.4% | 4.3% | 4.8% | 4.3% |
| Adjustment for income from limited partnerships and other alternative investments | (0.3%) | (0.1%) | (0.6%) | (0.2%) | 0.3% | 0.1% | (0.2%) | 0.2% |
| **Annualized investment yield excluding limited partnerships and other alternative investments** | **4.7%** | **4.5%** | **4.6%** | **4.7%** | **4.7%** | **4.4%** | **4.6%** | **4.5%** |

**Employee Benefits**

| | Three Months Ended | | | | | | Six Months Ended | |
|---|---|---|---|---|---|---|---|---|
| | Jun 30 2026 | Mar 31 2026 | Dec 31 2025 | Sept 30 2025 | Jun 30 2025 | Mar 31 2025 | Jun 30 2026 | Jun 30 2025 |
| Annualized investment yield | 4.8% | 4.5% | 5.3% | 4.8% | 4.1% | 4.3% | 4.7% | 4.2% |
| Adjustment for income from limited partnerships and other alternative investments | (0.2%) | 0.1% | (0.8%) | (0.3%) | 0.3% | 0.1% | (0.1%) | 0.2% |
| **Annualized investment yield excluding limited partnerships and other alternative investments** | **4.6%** | **4.6%** | **4.5%** | **4.5%** | **4.4%** | **4.4%** | **4.6%** | **4.4%** |