The Hartford

Second Quarter 2026 Financial Results

The Hartford Insurance Group, Inc.

July 23, 2026

Safe Harbor Statement

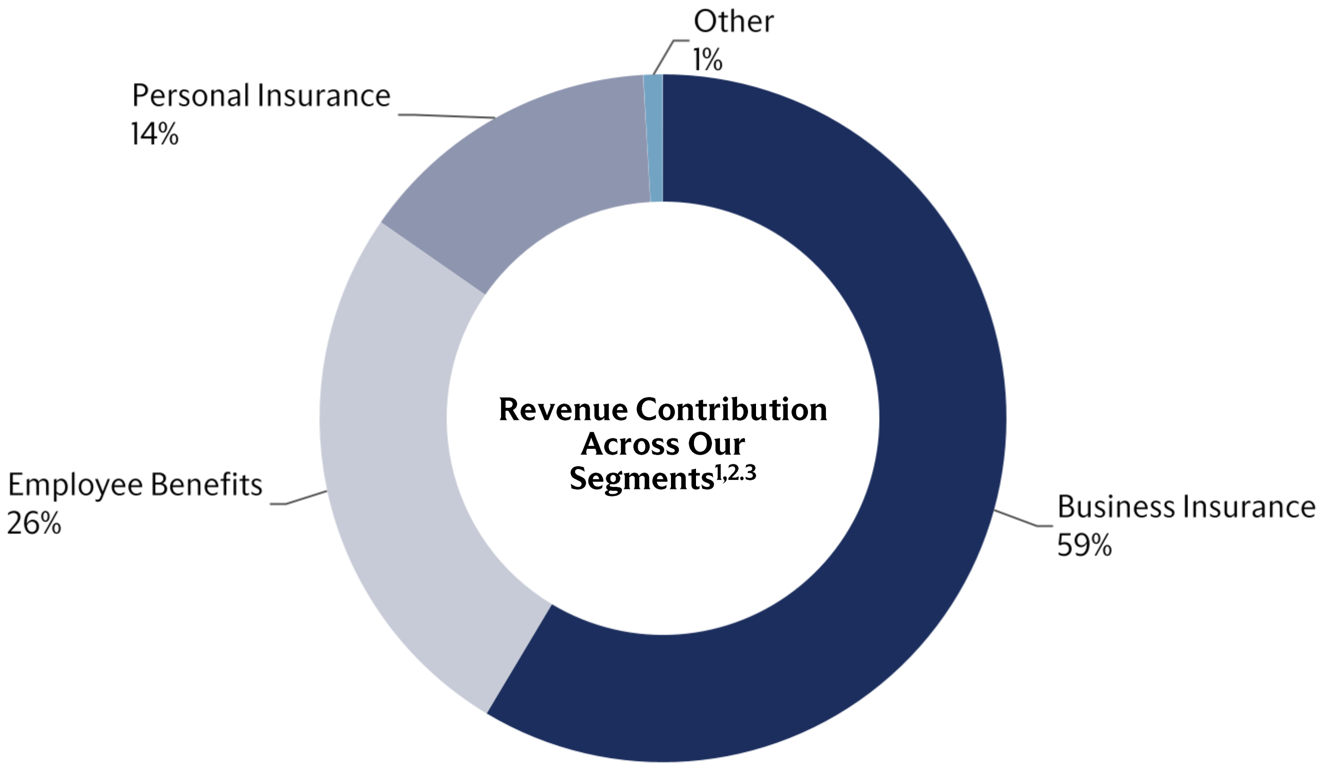
Certain statements made in this presentation should be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. These include statements about The Hartford's future results of operations. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ, including those discussed in The Hartford's news release issued on July 23, 2026, The Hartford's Quarterly Reports on Form 10-Q, The Hartford's 2025 Annual Report on Form 10-K, and other filings we make with the U.S. Securities and Exchange Commission. We assume no obligation to update this presentation, which speaks as of today's date.

The discussion in this presentation of The Hartford's financial performance includes financial measures that are not derived from generally accepted accounting principles (GAAP). Information regarding these non-GAAP financial measures is provided in this presentation, the news release issued on July 23, 2026 and The Hartford's Investor Financial Supplement for second quarter 2026 and previous periods which are available at the Investor Relations section of The Hartford's website at https://ir.thehartford.com.

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

The Hartford
Diversified Insurer With Core Underwriting Strengths And Market Leadership

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



[1] Revenue contribution is for the trailing 12-months for the period ended June 30, 2026
[2] Other includes revenue of $80 million for Property & Casualty Other Operations and $177 million for Corporate
[3] Following the announcement of the Hartford Funds sale, Hartford Funds operating results have been reclassified to discontinued operations within Corporate

Second Quarter 2026 – Disciplined Execution

The Hartford delivered an 18.7% trailing 12-month core earnings ROE[1,3]

Growth:
- P&C net written premium growth of 3%, including 5% in Business Insurance
- Employee Benefits fully insured ongoing premium growth of 5% in 2Q26

Profitability:
- Business Insurance combined ratio of 91.4 and underlying combined ratio[1] of 89.3 in 2Q26
- Personal Insurance combined ratio of 90.1 and underlying combined ratio[1] of 86.3 in 2Q26
- Employee Benefits core earnings margin[1] of 7.4% in 2Q26

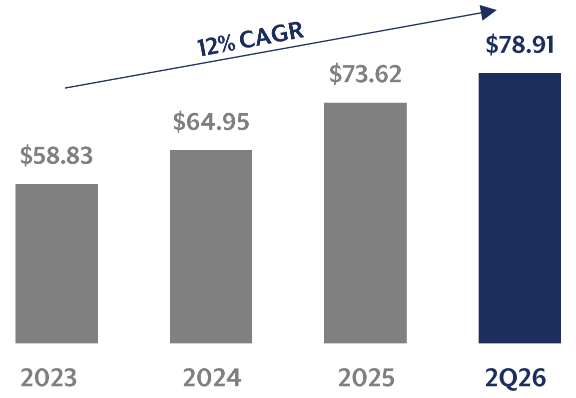
Balance sheet & capital management:
- Proactive capital management – repurchased $450 million of shares and paid $165 million in common stockholder dividends in 2Q26
- Announced new $4.2 billion share repurchase authorization effective through 2028

Outstanding Core Earnings ROE[1,3]:
- 18.7% trailing 12-month core earnings return on equity (ROE)[1,3]

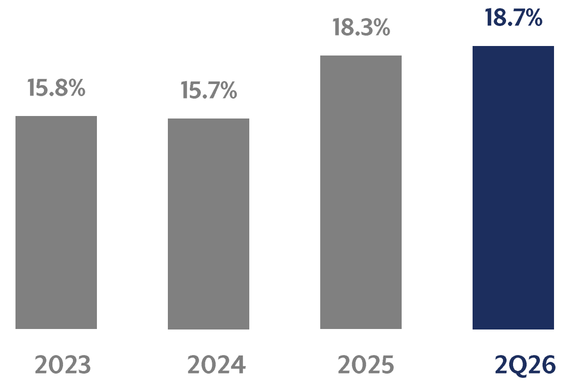
High Quality Investment Portfolio:
- A+ overall average credit rating with net investment income of $800 million, before tax, benefiting primarily from greater income from LPs[4] and a higher level of invested assets

Maximizing Value Creation for All Stakeholders

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



Core Earnings ROE[1,3]



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

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Core Earnings[1] of $945 million in 2Q26, EPS[1,2] of $3.42, Trailing 12-Month ROE[1,3] of 18.7%

Core Earnings (loss) By Segment *($ in millions, except per share amounts)*	2Q26	2Q25	Change[4]
Business Insurance	$695	$697	—%
Personal Insurance	128	94	36%
P&C Other Operations	17	14	21%
Property & Casualty Total	**840**	**805**	**4%**
Employee Benefits	139	163	(15)%
Sub-total	**979**	**968**	**1%**
Corporate	(34)	(36)	6%
Core earnings	**945**	**932**	**1%**
Net realized gains (losses), before tax[5]	40	(19)	NM
Integration and other non-recurring M&A costs, before tax	(3)	(2)	(50)%
Change in deferred gain on retroactive reinsurance, before tax	—	24	(100)%
Income tax expense	(7)	(2)	NM
Income from discontinued operations, net of tax	318	57	NM
Net income available to common stockholders	**1,293**	**990**	**31%**
Add back: Preferred stock dividends	5	5	—%
Net Income	**$1,298**	**$995**	**30%**
Core earnings per diluted share	**$3.42**	**$3.24**	**6%**
Net income available to common stockholders per diluted share	**$4.68**	**$3.44**	**36%**
Income from continuing operations, net of tax, available to common stockholders per diluted shared	**$3.53**	**$3.24**	**9%**
Wtd. avg. diluted shares outstanding	276.3	287.7	(4)%
Common shares outstanding and dilutive potential common shares	274.6	286.3	(4)%
Book value per diluted share	$70.28	$60.02	17%
Book value per diluted share (excluding AOCI)[1]	$78.91	$68.35	15%
Net income ROE, last 12 months	23.8%	19.8%	4.0 pts
Core earnings ROE, last 12 months	18.7%	16.0%	2.7 pts

[1] Denotes financial measure not calculated based on GAAP
[2] Core earnings per diluted share (EPS)
[3] Core earnings ROE
[4] The Hartford defines increases or decreases greater than or equal to 200%, or changes from a net gain to a net loss position, or vice versa, as "NM" or not meaningful
[5] 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

2Q26 Key Business Highlights vs. 2Q25

Property & Casualty

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

	Written premiums		Combined ratio (%)		Underlying combined ratio[1] (%)	
Property & Casualty	$4.9B	3%	91.2	2.6 pts	88.7	0.7 pts
Business Insurance	**$4.0B**	**5%**	**91.4**	**4.4 pts.**	**89.3**	**1.3 pts.**
Small Business	$1.6B	7%	85.9	3.8 pts.	86.5	2.5 pts.
Middle & Large Business	$1.3B	4%	101.9	15.3 pts.	95.3	6.2 pts.
Global Specialty	$1.1B	4%	89.5	3.6 pts.	85.8	1.0 pts.
Personal Insurance	**$915M**	**7%**	**90.1**	**4.0 pts.**	**86.3**	**1.7 pts.**
Automobile	$567M	10%	88.5	5.5 pts.	93.3	1.9 pts.
Homeowners	$348M	0%	92.6	1.8 pts.	73.3	0.6 pts

Employee Benefits

Core earnings margin[1] of 7.4% was driven by excellent life and solid disability results

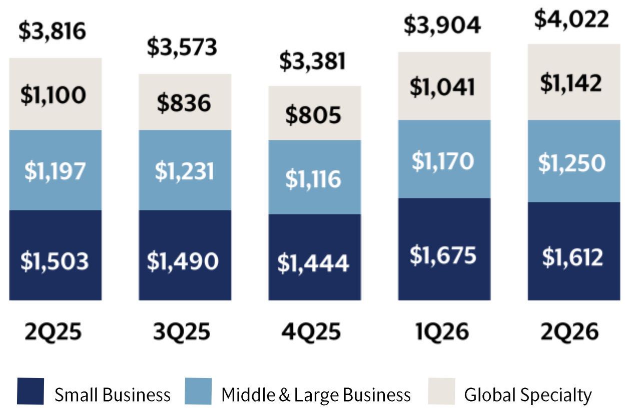
Fully Insured Ongoing Premiums	Core earnings margin	Life loss ratio (%)	Disability loss ratio (%)
$1.7B 5%	7.4% 1.8 pts.	74.2% 0.1 pts.	74.8% 6.3 pts.

[1] Denotes financial measure not calculated based on GAAP

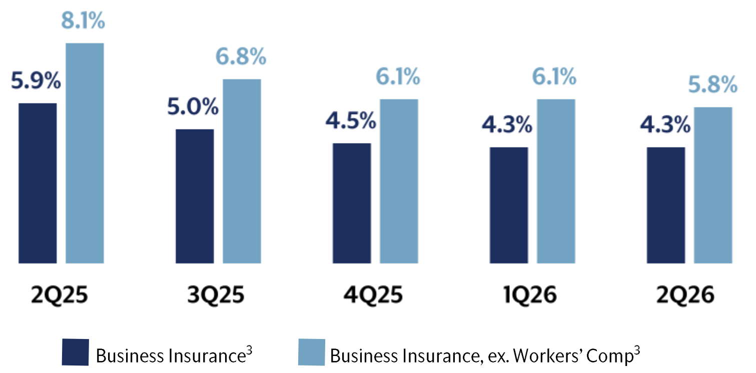
Business Insurance
Continues to deliver profitable growth

- Written premiums of $4.0 billion in 2Q26 were up 5% from 2Q25 with increases across the segment, including double-digit new business growth in Small Business
- Excluding workers' compensation, renewal written price increases of 5.8% compared with 6.1% in 1Q26
- Combined ratio of 91.4 in 2Q26 increased from 87.0 in 2Q25, including 2.9 points of less favorable net PYD and 0.2 points of higher CATs
- Underlying combined ratio[1] of 89.3 increased from 88.0 in 2Q25 primarily due to a 1.3 point increase in the underlying loss and loss adjustment expense ratio[1]

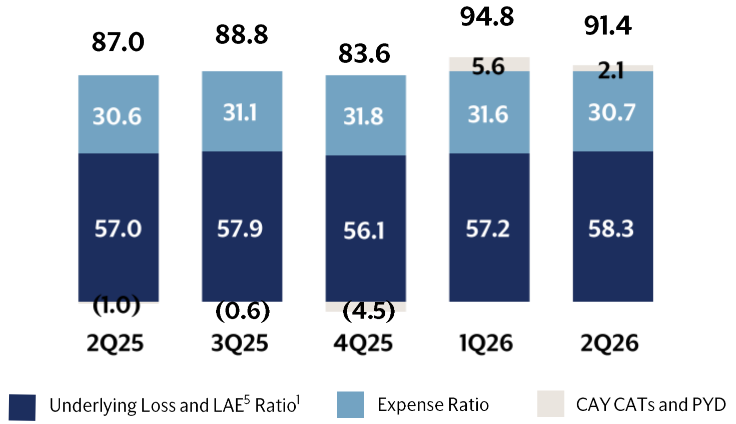
Business Insurance Written Premiums[2]
($ in millions)



Business Insurance Renewal Written Pricing %



Business Insurance Combined Ratio[4]



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

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

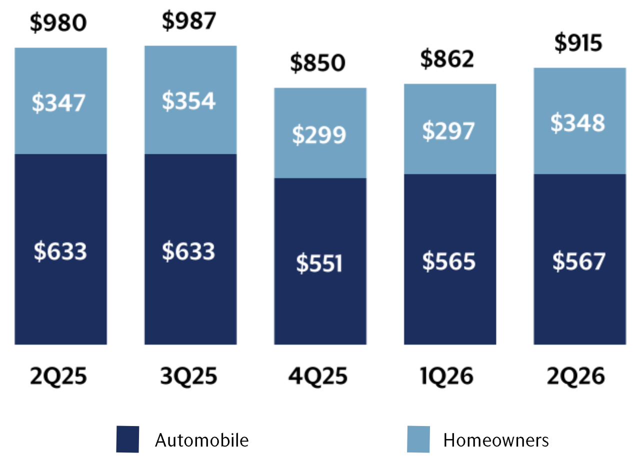
- Written premiums of $915 million decreased from $980 million in 2Q25

- Renewal written price increase in automobile of 5.5% in 2Q26 compared to 6.8% in 1Q26, and in homeowners, 10.4% in 2Q26 compared to 11.8% in 1Q26
- Effective policy count retention improved slightly in automobile and remained relatively stable in homeowners

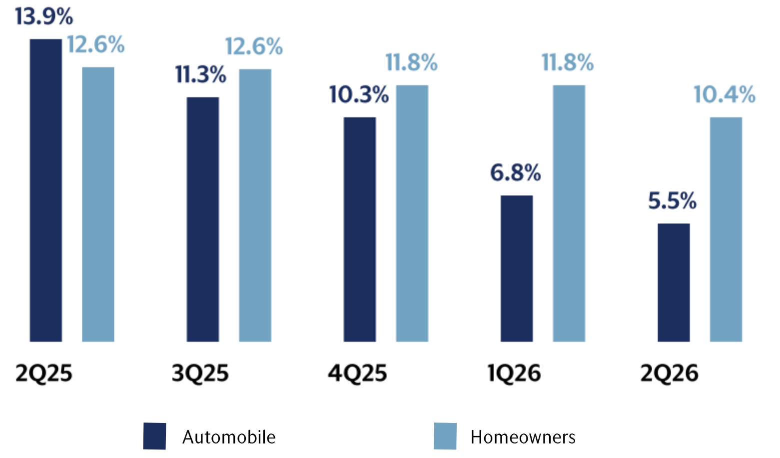
- Combined ratio of 90.1 in 2Q26 improved from 94.1 in 2Q25, primarily due to a 2.8 point improvement in the underlying loss and loss adjustment expense ratio[1], 2.1 points of more favorable PYD and 0.2 points of lower CAT losses

- Underlying combined ratio[1] of 86.3 improved from 88.0 in 2Q25, primarily due to improvement in the underlying loss and loss adjustment expense ratios in both automobile and homeowners

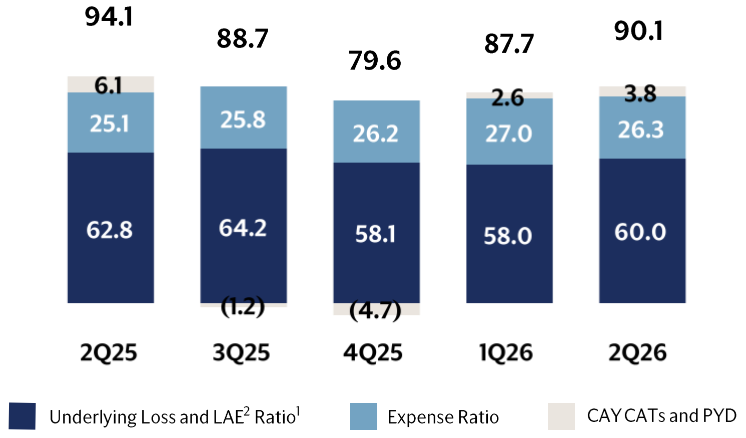
Personal Insurance Written Premiums
($ in millions)



Personal Insurance Written Price Increases %



Personal Insurance Combined Ratio



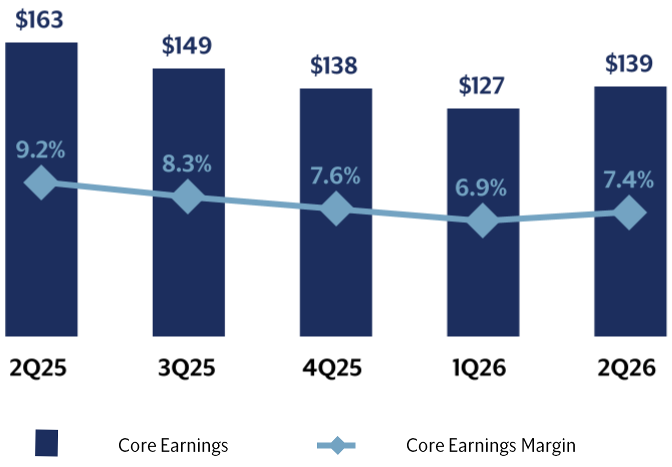
[1] Denotes financial measure not calculated based on GAAP
[2] Loss adjustment expense (LAE)

Employee Benefits

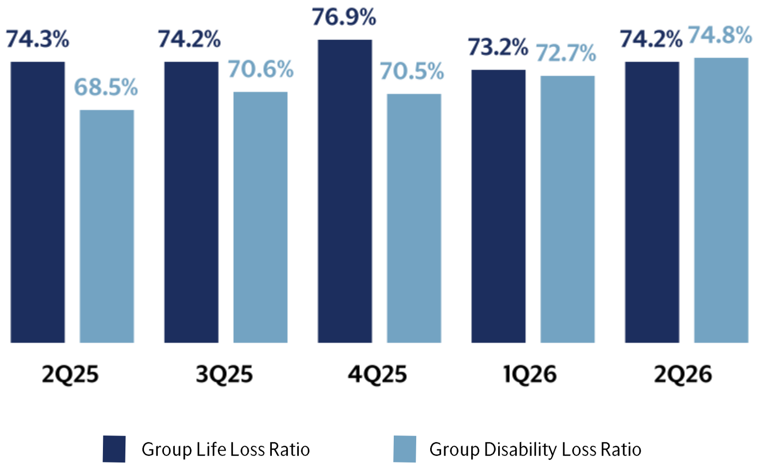
Strong core earnings margin[1] of 7.4%

- Core earnings margin[1] of 7.4% reflects continued excellent group life results, strong net investment income and solid disability results
- Loss ratio of 72.5 in 2Q26 increased from 69.1 in 2Q25 driven by a higher group disability loss ratio
- Group life loss ratio of 74.2 was relatively consistent with 2Q25 at 74.3
- Group disability loss ratio of 74.8% increased by 6.3 points, driven by increased claim incidence across short and long-term disability products and less favorable long-term disability claim recoveries, although in line with long-term expectations.
- 2Q26 fully insured ongoing premiums increased 5% from 2Q25 and included increased new business sales across all products, an increase in exposure on existing accounts and persistency in excess of 90%
- Fully insured ongoing sales were up 31% in second quarter 2026 driven by higher group disability and life sales

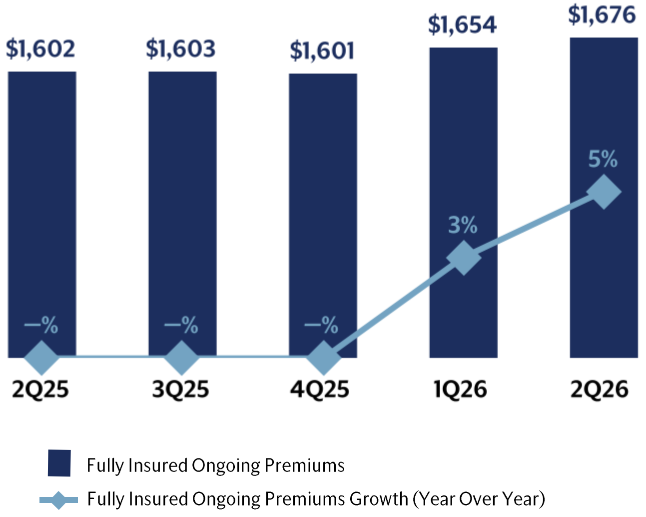
Core Earnings[1] and Core Earnings Margin
($ in millions)



Loss Ratio



Fully Insured Ongoing Premiums & Growth
($ in millions)



[1] Denotes financial measure not calculated based on GAAP

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Corporate

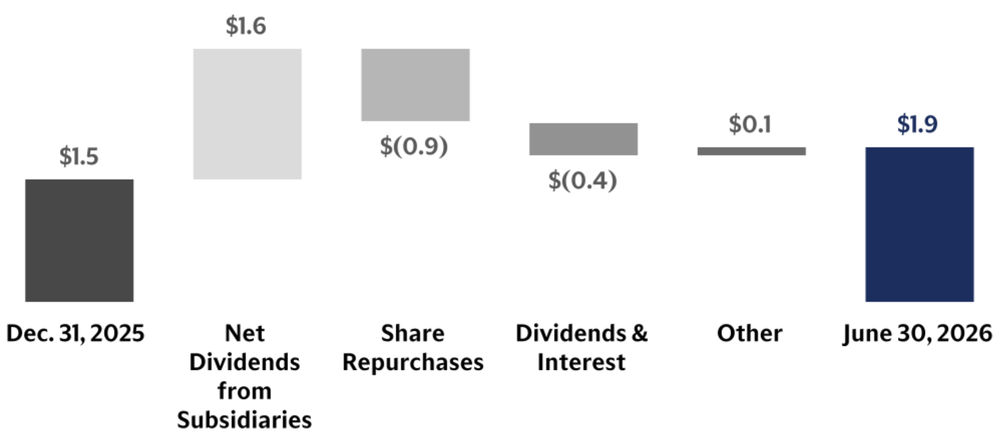
Core loss[1] of $34 million compared to a core loss of $36 million in 2Q25

Components of Corporate Core Losses

($ in millions)	2Q25	3Q25	4Q25	1Q26	2Q26
Net investment income, after tax	$11	$11	$13	$13	$15
Interest expense, after tax	(40)	(40)	(39)	(40)	(40)
Preferred stock dividends	(5)	(6)	(5)	(5)	(5)
All others[2,3], after tax	(2)	28	(9)	11	(4)
Corporate core losses	**$(36)**	**$(7)**	**$(40)**	**$(21)**	**$(34)**

Corporate Holding Company Resources

($ in billions)



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

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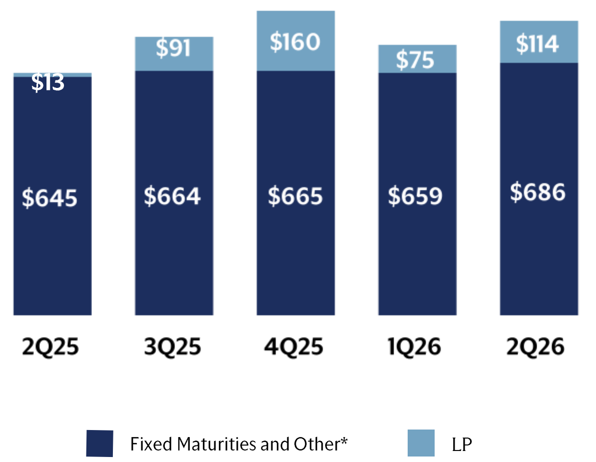
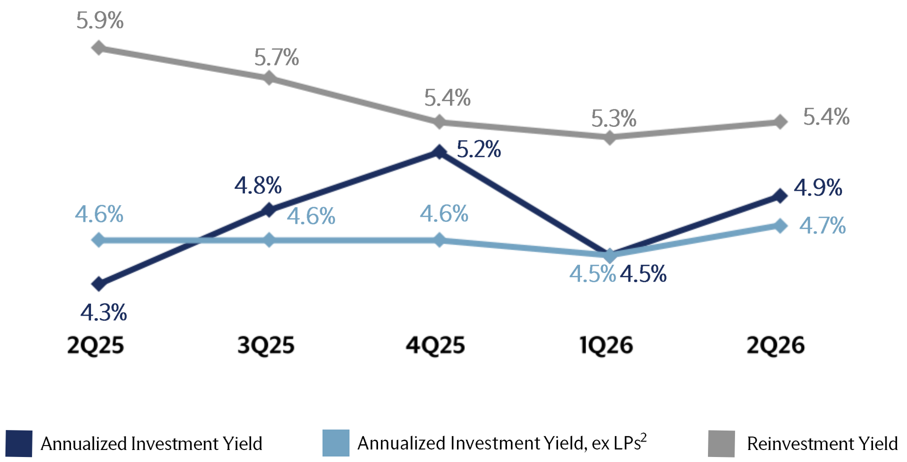
The Investment Portfolio
High quality and diversified

- Net investment income of $800 million increased from $658 million in 2Q25, benefiting from increased income from LPs[1] and a higher level of invested assets
- LP annualized yield of 7.6% primarily driven by sales of underlying investments within real estate joint ventures and higher returns on infrastructure and energy transition funds within other funds
- High quality portfolio, ~95% of the fixed maturities portfolio is investment grade, with ~72% rated A or better, and an average credit rating of A+
- Our investment portfolio is durable and is constructed to withstand a range of economic cycles

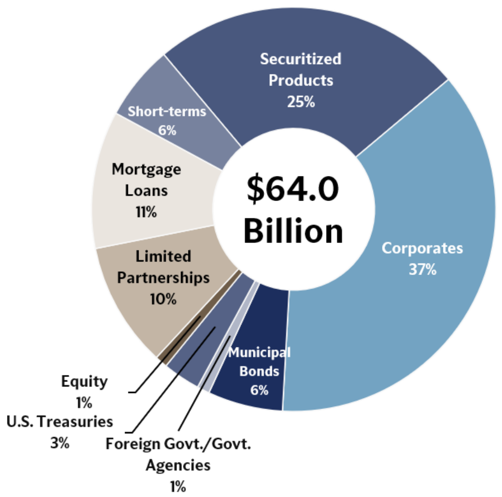
Net Investment Income
($ in millions)



Annualized Investment Yield, Before Tax



Invested Assets[3,4] by Sector
$64.0B as of June 30, 2026



* Includes investment expenses of $23 million, $23 million, $25 million, $29 million and $25 million in 2Q25, 3Q25, 4Q25, 1Q26 and 2Q26, respectively
[1] Limited partnerships and other alternative investments
[2] Denotes financial measure not calculated based on GAAP
[3] Invested assets represents fixed and equity securities at fair value, mortgage loans at amortized cost and LPs based on underlying capital statements
[4] Securitized Products include Fixed Maturities, FVO

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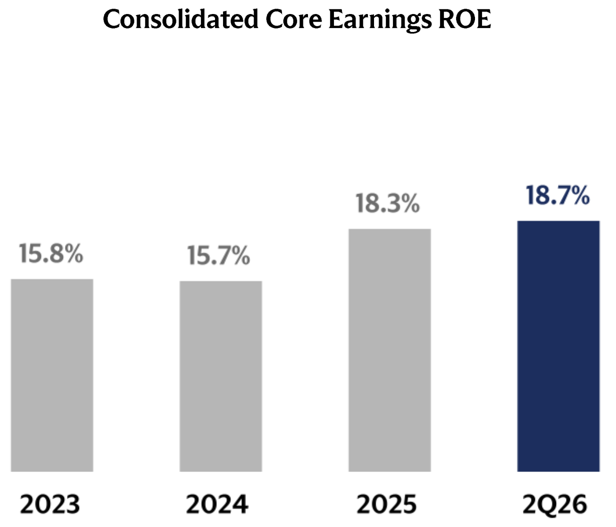
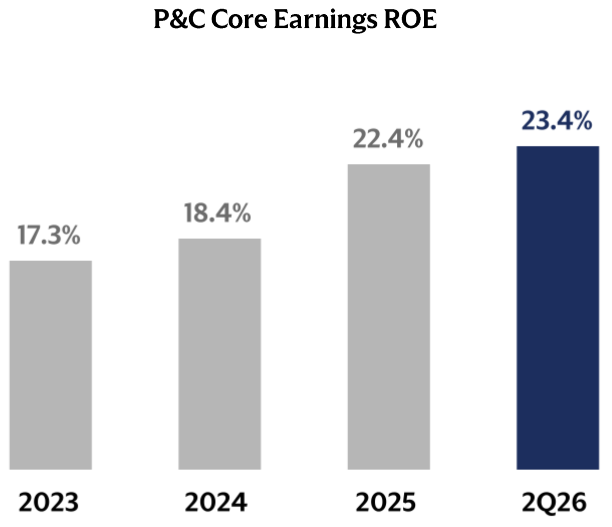
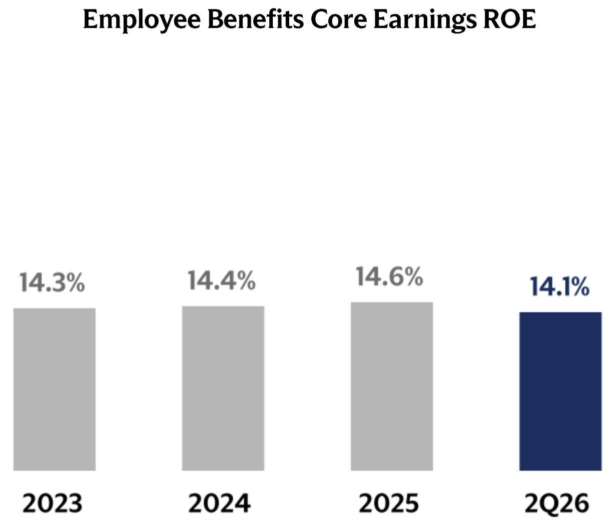
Core Earnings ROE[1] of 18.7% in 2Q26

Outstanding Core Earnings ROE







[1] Denotes financial measure not calculated in GAAP

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Announced New $4.2B Share Repurchase Authorization Effective Through 2028

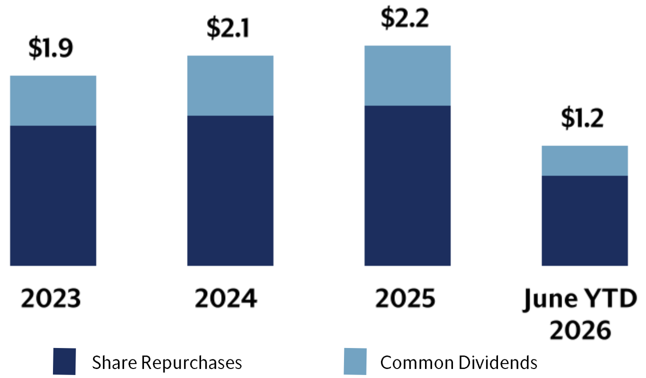
- In 2Q26, the company returned $615 million to stockholders including $450 million in share repurchases and $165 million in common stockholder dividends paid
- Announced new $4.2B share repurchase authorization effective through 2028. As of June 30th, 2026, the existing share repurchase authorization had approximately $650 million remaining through the end of this year

- Book value per diluted share of $70.28 increased from $66.31 at December 31, 2025, principally due to net income in excess of stockholder dividends through June 30, 2026, including income from discontinued operations related to the sale of Hartford Funds, partially offset by the dilutive effect of share repurchases and a decrease in AOCI

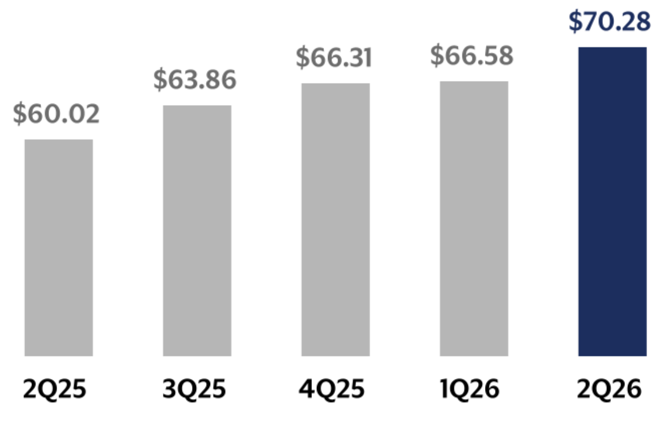
- Book value per diluted share (ex. AOCI)[1] of $78.91 increased from $73.62 at December 31, 2025, principally due to net income in excess of stockholder dividends through June 30, 2026, partially offset by the dilutive effect of share repurchases

- Including common stockholder dividends paid, SVC[2] was 19% over the last 12 months

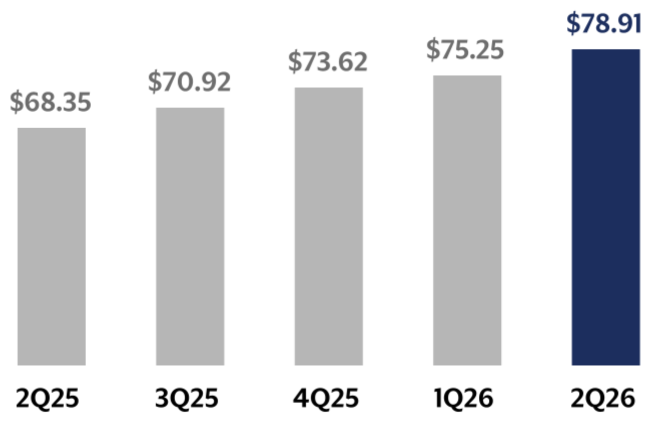
Capital Returned to Stockholders
($ in billions)



Book Value Per Diluted Share (BVPS)



Book Value Per Diluted Share (ex. AOCI)



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

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Discussion And Reconciliation Of Non-GAAP Financial Measures

The Hartford uses non-GAAP financial measures in this presentation to assist investors in analyzing The Hartford's operating performance for the periods presented herein. Because The Hartford's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing The Hartford's non-GAAP financial measures to those of other companies. Definitions and calculations of non-GAAP and other financial measures used in this presentation can be found in The Hartford’s news release issued on July 23, 2026, The Hartford’s Investor Financial Supplement for second quarter 2026 and previous periods which are available at the Investor Relations section of The Hartford’s website at https://ir.thehartford.com.