

THE HARTFORD'S FINANCIAL STRENGTH - P&C OPERATIONS

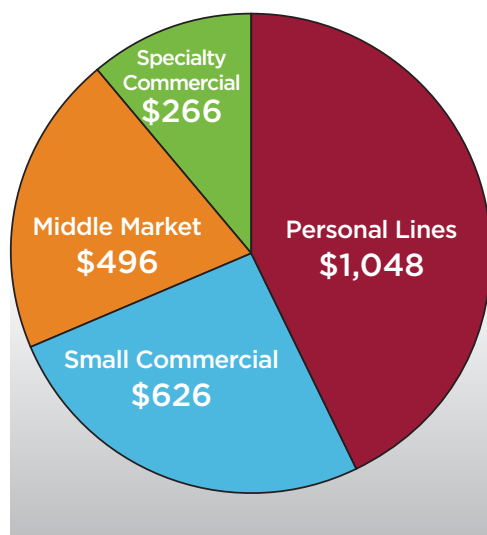
Strong 3rd Quarter 2009 Results Demonstrate Financial Strength

Total Property & Casualty Results:

\$246M Core Earnings Up 58% Over Q3 2008 ²	93.0% Strong Combined Ratio	15.8% Return on Equity ³	\$6.8B Statutory Surplus, a Q3 increase of over \$400M
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- Continued strong earnings and capital generation
- Gaining momentum in new business growth
- Product and distribution investments are paying off
- Service again recognized by J.D. Power and Associates

P&C Ongoing Operations Business Segments are Executing Well



Written Premium²
\$2,436
(\$ in Millions)

Personal Lines:

- New business premium up 26% year-over-year
- Continued expansion of AARP sales through agents is driving increased quote flow and issue rates
- Strong homeowners cross-sell

Small Commercial:

- 86.0% combined ratio⁴ (15th consecutive quarter <90%)
- New business premium up 20% year-over-year
- New Growing Spectrum product driving package sales

Middle Market:

- Underwriting results improved \$98M over 3rd quarter '08
- Maintaining profitability through underwriting discipline
- Expanding industry-focused offerings

Specialty Commercial:

- Hartford Financial Products new business flow is ahead of expectations
- Specialty Casualty's new business submissions running ahead of prior year in both Construction and National Accounts



P&C Ongoing Operations Results	Written Premiums	Underwriting Results	Combined Ratio	Expense Ratio
	\$2.4 Billion	\$170 Million	93.0%	28.4%

Superior Service

The Hartford delivers superior and dependable service:



- J.D. Power & Associates Certified Call Center ProgramSM and "An Outstanding Customer Service Experience" five years running⁵
- Top 5 ranking in J.D. Power & Associates Auto Claims Satisfaction study, 2008
- Top 5 ranking from J.D. Power & Associates for Insurance Shopping study, 2009

Recognition

- One of the world's most ethical companies (2008 & 2009), Ethisphere Institute
- One of *Forbes* Most Reputable Companies (2008)
- Exclusive 25 year strategic partnership with AARP
- Employees are invested in our success
 - Employee turnover is below prior year and pride in The Hartford is high⁶



Insurance Financial Strength Ratings	Moody's	S&P	Fitch	A.M. Best
Hartford Fire Insurance Company (as of 11/3/09)	A2 Good	A Strong	A+ Strong	A Excellent

1 This document speaks as of Nov. 3, 2009 and of the financial results dates set forth herein. We assume no obligation to update this document, which speaks as of the dates provided herein.

2 Financial measure not calculated based on generally accepted accounting principles. Reconciliations of core earnings to net income and written premium to earned premium, the most directly comparable GAAP financial measures, are provided on page PC-2 of The Hartford's Investor Financial Supplement for the third quarter of 2009 available on the Investor Relations section of The Hartford's website at www.thehartford.com.

3 Rolling 12 months income Return on Equity

4 Excluding catastrophes and prior year development

5 As of October, 2009

6 Based on 2009 employee Pulse survey results - Employees responded more favorably on all 15 survey questions on the 2009 Pulse survey vs. the 2007 survey

Some of the statements in this document may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors and other parties 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. These important risks and uncertainties include those discussed in The Hartford's Quarterly Reports on Form 10-Q, The Hartford's 2008 Annual Report on Form 10-K and the other filings The Hartford makes with the Securities and Exchange Commission. We assume no obligation to update this document, which speaks as of the date issued.