

P&C LEADERSHIP ANNOUNCEMENT

a message from Ramani Ayer



I am pleased to share some exciting news with you today. After a thoughtful evaluation, we have selected Juan Andrade to be the president and chief operating officer of the company's Property and Casualty Operations. Juan will begin in this role effective immediately, and he will report directly to me.

As you know, we have recently taken a number of critical steps to set the company on a strategic course to build value for our partners, shareholders, employees and distributors. With our strategy set, the Board of Directors and I decided that now was the time to take another important step to move our company forward by appointing a new leader for the P&C organization. Juan plans to name a new leader of sales and distribution soon, and he will let you know when that decision is made.

The Board and I were very fortunate in having a number of high-caliber internal executives to consider for this position, and it was a difficult process for us. Over the last several years, Juan has played a critical role in setting the strategy for the property and casualty business and ensuring the business' continued strong performance. He has broad functional expertise in the P&C industry, having worked in nearly every area – from underwriting and pricing to claims, sales and marketing.

An industry veteran, Juan joined The Hartford in 2006 to lead our P&C claims organization. Within two years, he was appointed to head sales and distribution, and this past February, he became Interim P&C Co-leader. Before joining The Hartford, Juan held several leadership positions with The Progressive Corporation and AIG. He served as general manager of Progressive's Gulf Coast Region and the company's Southern California, Colorado and Wyoming business units. At AIG, he worked with worldwide consumer lines operations, responsible for personal lines operations and multi-line business development in the Caribbean.

Juan began his career in the government, where he worked on national security and foreign policy issues within the executive branch and the Executive Office of The President. And, as some of you may know, when he's not busy running the business, he's busy running marathons and participating in triathlons, and he brings that passion for winning to work with him every day.

Please join me in congratulating Juan. I know he will make a terrific leader for this organization. And, thank you for your commitment to The Hartford. Helping you achieve your goals is our priority, and we look forward to our continued relationship.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ramani Ayer'.

Ramani
Chairman and Chief Executive Officer

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