

The HartfordMiles® Program
Personal Lines



Race Toward Your Goals!

The HartfordMiles



PLACE NEW PERSONAL LINES BUSINESS WITH THE HARTFORD AND SPEED AWAY WITH SOME HARTFORDMILES

Every policy you sell is important to your customers and to you. To make each policy even more important, we're offering you a chance to race toward your goals with some HartfordMiles when you place new personal lines business with The Hartford from July 1 - September 30, 2009. You can rest assured, recommending The Hartford is always a sound decision. The company has been an industry leader for almost 200 years. We're committed to helping you succeed in growing your business with us.

WHAT'S YOUR PLAN FOR YOUR HARTFORDMILES?

You work hard and your time is precious. Why not get something for yourself? You could be capturing new images with a Nikon Coolpix Digital Camera, enjoying a new Toshiba Satellite 13.3 inch laptop, or navigating your route with a portable GPS. Maybe you'd rather

have a gift card. For as few as 3,500 miles, you can choose a \$50.00 Visa credit card. With HartfordMiles, you can be on your way to fulfilling your dreams.

HARTFORDMILES CAMPAIGN GUIDELINES

Eligibility

Who may participate: Appointed agency CSRs and Producers can participate in this HartfordMiles promotion. The Hartford must have your individual National Producer Number (NPN) in the HartfordMiles database in order to give proper credit for policies.

Which policies are eligible: To be eligible, each auto or homeowners policy must be:

- Submitted using QTI or ExpressWay
- Within new business eligibility guidelines

Between July 1 and September 30, 2009, you will be awarded 1,000 miles for each new auto policy or new homeowners policy you place with The Hartford. Plus, issue a companion auto or homeowners policy and earn another 250 miles. You can use these miles toward a cash card or any item you've had your eyes on!

continued

The HartfordMiles® Program (continued) Personal Lines



HOW TO ENROLL IN HARTFORDMILES

- Register on www.thehartfordmiles.com.
- Submit the official enrollment information, including your EBC login ID and your NPN.
- You'll earn 500 Bonus HartfordMiles just for enrolling.

TRACK YOUR PROGRESS

Throughout the campaign period, you can track your progress by:

- Visiting our Web site at www.thehartfordmiles.com.
- Clicking on the Statement tab; accounts are updated each Friday with current data through the previous Saturday.

TAX REQUIREMENTS

Any liability for Federal, State or local income taxes imposed on an award received from HartfordMiles will be the sole responsibility of the participant receiving the award and not The Hartford or any of its agents.

FOR MORE INFORMATION

Carefully review the HartfordMiles campaign guidelines. If you have questions, please contact your Hartford Personal Lines Sales Representative or Underwriter.

Not all features and benefits are available in all states. All completed eligible personal lines auto and homeowners policies will qualify to earn HartfordMiles. Policies that are declined or submitted without the required documentation will not earn HartfordMiles. Any participation in the HartfordMiles program is subject to the program rules. HartfordMiles are non-transferable. You are free to obtain and offer policies from other insurers. The Hartford reserves the right to final interpretation of these rules and to terminate this program or any portion thereof at any time. As a reminder, you are expected to comply with all applicable laws, including any pertaining to disclosure of compensation. The compensation under this program is deemed part of your base commission for disclosure purposes, and, where required, you are expected to disclose to insureds and to prospects the terms of this program and any compensation payable by The Hartford. Each HartfordMile is deemed to have a value of 1.429 cents for compensation and disclosure purposes. Any tax liability incurred by virtue of receiving an award is the sole responsibility of the program participant receiving such an award. A federal tax form 1099 will be issued to all participants whose adjusted award values exceed \$600 in a calendar year. All information and representations herein are as of June 2009.