



Nov. 6, 2009

J.D. Power and Associates announced that The Hartford ranked third overall in its 2009 Auto Claims study. We beat out several competitors, including Amica, State Farm, Travelers, Progressive, GEICO, Allstate, and Nationwide.

Outstanding service is a key strength of The Hartford and a foundation of our strategy. We work hard to deliver the best service in the industry – and these efforts are paying off. In recent months, we have received several honors across P&C for customer service excellence, most significantly by J.D. Power and Associates and AARP.

Here are some of the accolades we have received:

- In August, our personal lines auto service team outscored many competitors in the J.D. Power 2009 Auto Insurance Study. Among national carriers, The Hartford's AARP Program came in fourth and total auto results ranked fifth. Our overall satisfaction with our representatives scored high, placing second among all carriers.
- In October, our homeowner satisfaction came in third among national carriers. The key drivers behind this success are our call center service representatives who were ranked second – behind only Amica – in the J.D. Power 2009 National Homeowners Insurance Study.
- In October, we were recognized by AARP for the commitment and collaboration we have shown during our 25-year relationship. Jonathan Bennett, who accepted the award on The Hartford's behalf, noted that our relationship with AARP has, "made us an even stronger company and is a vital component of our service to customers."
- The Personal Lines Call Centers were recognized for achieving the J.D. Power and Associates Call Center Certification. This is the fifth year in a row that we have been certified for providing 'An Outstanding Customer Service Experience'.
- And, J.D. Power announced that our Claims team achieved a top three rating in the country for customer satisfaction in its 2009 Auto Claims study. Our Claims Professionals were ranked #1 on the service interaction.

The Hartford is a strong company with a value that can't be beat. In each of the J.D. Power surveys, we outdid top competitors – Progressive, Travelers, Safeco, Nationwide, Liberty Mutual, and Allstate, to name a few – and improved our scores over previous years.

Sincerely,

Juan Andrade
President and Chief Operating Officer
P&C Operations