

Profile

The Hartford Financial Services Group, Inc.



AT A GLANCE

Founded in 1810, The Hartford is recognized for its financial strength and stability, operational excellence and superior customer service.

2007 Revenues	2007 Net Income	2007 Core Earnings ¹	2007 Assets	2007 Liabilities	2007 Stockholders' Equity
\$25.9 billion	\$2.9 billion	\$3.5 billion	\$360.4 billion	\$341.2 billion	\$19.2 billion

THE HARTFORD'S

SELECTED FINANCIAL DATA (\$ in millions)

	2007	2006	2005
Revenues	\$25,916	\$26,500	\$27,083
Written Premiums (P&C Ongoing Operations) ²	10,435	10,658	10,483
Earned Premiums (P&C Ongoing Operations)	10,491	10,428	10,152
Life Premiums, Fee Income and Other Revenues	10,543	9,316	8,203
Net Income	2,949	2,745	2,274
Core Earnings	3,507	2,865	2,242
Assets Under Management ³	426,764	377,433	322,827
Mutual Fund Assets	55,531	43,732	32,705
Stockholders' Equity	19,204	18,876	15,325
Combined Ratio (P&C Ongoing Operations)	90.8%	89.3%	93.2%

2007 MARKET RANKINGS

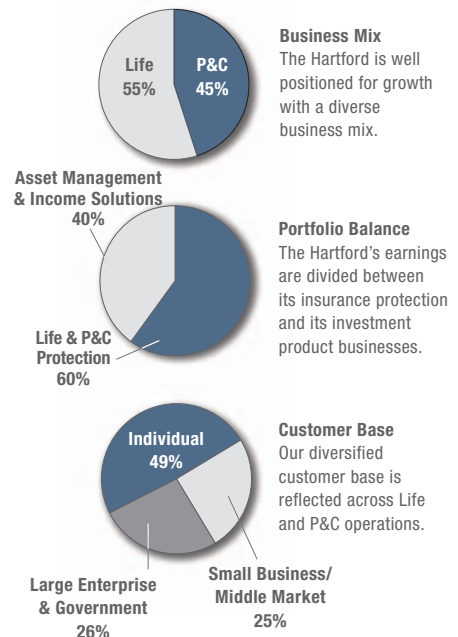
One of Fortune's Most Admired Companies.
 A Fortune 100 Company (95th).
 One of Forbes' World's Largest Companies (140th).
 A DALBAR Award Winner for Customer Service.

Property and Casualty

#11 property and casualty insurer, based on direct written premiums.
 #5 commercial insurance carrier, based on direct written premiums.
 #12 personal lines carrier, based on direct written premiums.
 #5 workers' compensation insurer, based on direct written premiums.
 Recognized for providing "An Outstanding Customer Service Experience" under J.D. Power and Associates Certified Call Center Program.SM
 #5 direct personal auto carrier.

Life

#4 life insurance group, based on statutory assets.
 #1 in variable annuity assets under management in Japan.
 #3 seller of retail variable annuities in the U.S.
 #1 in fully insured group disability sales.
 #1 in variable universal life total premiums.
 #3 in fully insured group life sales.



* All charts reflect 2007 Life and P&C Core Earnings. Customer base chart excludes P&C Other Operations.

¹ The Hartford uses the non-GAAP financial measure core earnings as an important measure of the company's operating performance. The Hartford believes that the measure core earnings provides investors with a valuable measure of the performance of the Company's ongoing businesses because it reveals trends in our insurance and financial services businesses that may be obscured by the net effect of certain realized capital gains and losses. Some realized capital gains and losses are primarily driven by investment decisions and external economic developments, the nature and timing of which are unrelated to the insurance and underwriting aspects of our business. Accordingly, core earnings excludes the effect of all realized gains and losses (net of tax and the effects of deferred policy acquisition costs) that tend to be highly variable from period to period based on capital market conditions. The Hartford believes, however, that some realized capital gains and losses are integrally related to our insurance operations, so core earnings includes net realized gains and losses such as net periodic settlements on credit derivatives and net periodic settlements on the Japan fixed annuity cross-currency swap. These net realized gains and losses are directly related to an offsetting item included in the income statement such as net investment income. Core earnings is also used by management to assess our operating performance and is one of the measures considered in determining incentive compensation for our managers. Net income is the most directly comparable GAAP measure. Core earnings should not be considered as a substitute for net income and does not reflect the overall profitability of our business. Therefore, The Hartford believes that it is useful for investors to evaluate both net income and core earnings when reviewing the company's performance.

² Written premiums is a statutory accounting financial measure used by The Hartford as an important indicator of the operating performance of the company's property and casualty operations. Written premium represents the amount of premium charged for policies issued, net of reinsurance, during a fiscal period. Earned premium, the most directly comparable GAAP measure, represents all premiums that are recognized as revenues during a fiscal period. The difference between written premium and earned premium is attributable to the change in unearned premium reserves.

³ Includes mutual fund assets and third party assets managed by Hartford Investment Management Company.



THE HARTFORD EMPLOYMENT

<u>Worldwide</u>	<u>U.S.</u>	<u>Connecticut</u>
31,000	30,250	13,000

RATINGS

(April 28, 2008)

	<u>A.M. BEST</u>	<u>FITCH</u>	<u>MOODY'S</u>	<u>STANDARD & POOR'S</u>
Hartford Fire Insurance Company	A+	AA	Aa3	AA-
Hartford Life Insurance Company	A+	AA	Aa3	AA-
Hartford Life and Accident Insurance Company	A+	AA	Aa3	AA-
Hartford Life and Annuity Insurance Company	A+	AA	Aa3	AA-
Hartford Life Insurance KK (Japan)	-	-	-	AA-
Hartford Life Limited (Ireland)	-	-	-	AA-

CONSOLIDATED INVESTMENT PORTFOLIO

(December 31, 2007)

FIXED MATURITIES

AAA Bonds	35.4 %
AA Bonds	13.7 %
A Bonds	21.3 %
BBB Bonds	18.7 %
Gov't Bonds	6.5 %
BB and Below Bonds	4.4 %
	<u>100.0 %</u>

COMPOSITION OF INVESTMENT ASSETS

Fixed Maturities	61.1 %
Equity Securities, trading	27.6 %
Mortgage Loans	4.1 %
Equity Securities, available for sale	2.0 %
Limited Partnerships	1.9 %
Policy Loans	1.6 %
Short-term	1.2 %
Other	0.5 %
	<u>100.0 %</u>

SELECTED COMPANIES OF THE HARTFORD

PROPERTY & CASUALTY

Hartford Accident and Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of Illinois
Hartford Insurance Company of the Midwest
Hartford Insurance Company of the Southeast
Hartford Lloyd's Insurance Company
Hartford Underwriters Insurance Company
Nutmeg Insurance Company
Pacific Insurance Company, Limited
Property and Casualty Insurance Company of Hartford
Sentinel Insurance Company, Ltd.
Trumbull Insurance Company
Twin City Fire Insurance Company

INTERNATIONAL

Excess Insurance Company, Limited (United Kingdom)
Hartford International Management Services Company, LLC (U.S.)
Hartford Investments Canada Corp. (Canada)
Hartford Life Insurance K.K. (Japan)
Hartford Life International, Ltd. (U.S.)
Hartford Life Limited (Europe)
Hartford Management, Ltd. (Bermuda)
Heritage Reinsurance Company, Ltd. (Bermuda)
Icatu Hartford Capitalização, S.A. (Brazil)
New Ocean Insurance Company, Ltd. (Bermuda)

HARTFORD LIFE, INC.

Hartford Life and Accident Insurance Company
Hartford Life and Annuity Insurance Company
Hartford Life Insurance Company
Hartford Life Private Placement, LLC
Hartford International Life Reassurance Corporation
The Hartford Mutual Funds, Inc.
PLANCO Financial Services, LLC
Woodbury Financial Services, Inc.

INVESTMENT SERVICES OPERATIONS

Hartford Investment Financial Services, LLC
Hartford Investment Management Company

SERVICE COMPANIES

1st Ag Choice, Inc.
Business Management Group, Inc.
Hartford – Comprehensive Employee Benefit Service Company
HL Investment Advisors, LLC
Horizon Management Group, LLC
Specialty Risk Services, LLC
Trumbull Services, LLC