Investor Presentation

2nd Quarter 2007

The Hartford Financial Services Group, Inc.

Safe Harbor Statement

Certain statements made in this presentation should be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. These include statements about The Hartford's future results of operations. We caution investors 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, including those discussed in The Hartford's press release issued on July 26, 2007, our Quarterly Report on Form 10-Q for the quarter ended June 30, 2007, our 2006 Annual Report on Form 10-K and other filings we make with the Securities and Exchange Commission. We assume no obligation to update this presentation, which speaks as of today's date.

The discussion in this presentation of The Hartford's financial performance includes financial measures that are not derived from generally accepted accounting principles, or GAAP. Information regarding these non-GAAP and other financial measures is provided in the Investor Financial Supplement for the second quarter of 2007, in The Hartford's press release issued on July 26, 2007, and in the Investor Relations section of The Hartford's website at www.thehartford.com.

The Hartford delivered double digit growth in book value per share and a 17+% ROE

2nd Quarter 2007 Highlights

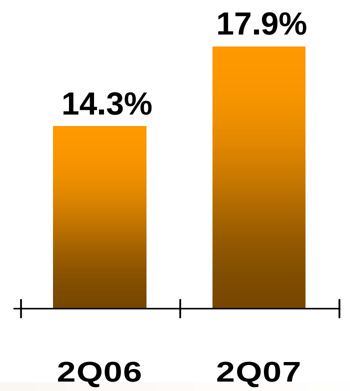
- ✓ Strong growth in net income and core earnings
  - Net income of $627 million rose 32% over 2Q06
  - Core earnings of $764 million, up 33% over 2Q06
- ✓ 2Q07 results include a $30 million after-tax charge to settle regulatory matters
- ✓ Book value per share (x-AOCI) rose 13% over 2Q06
- ✓ Net income return on equity of 17.9% over the past 12 months

Net Income
per Diluted Share

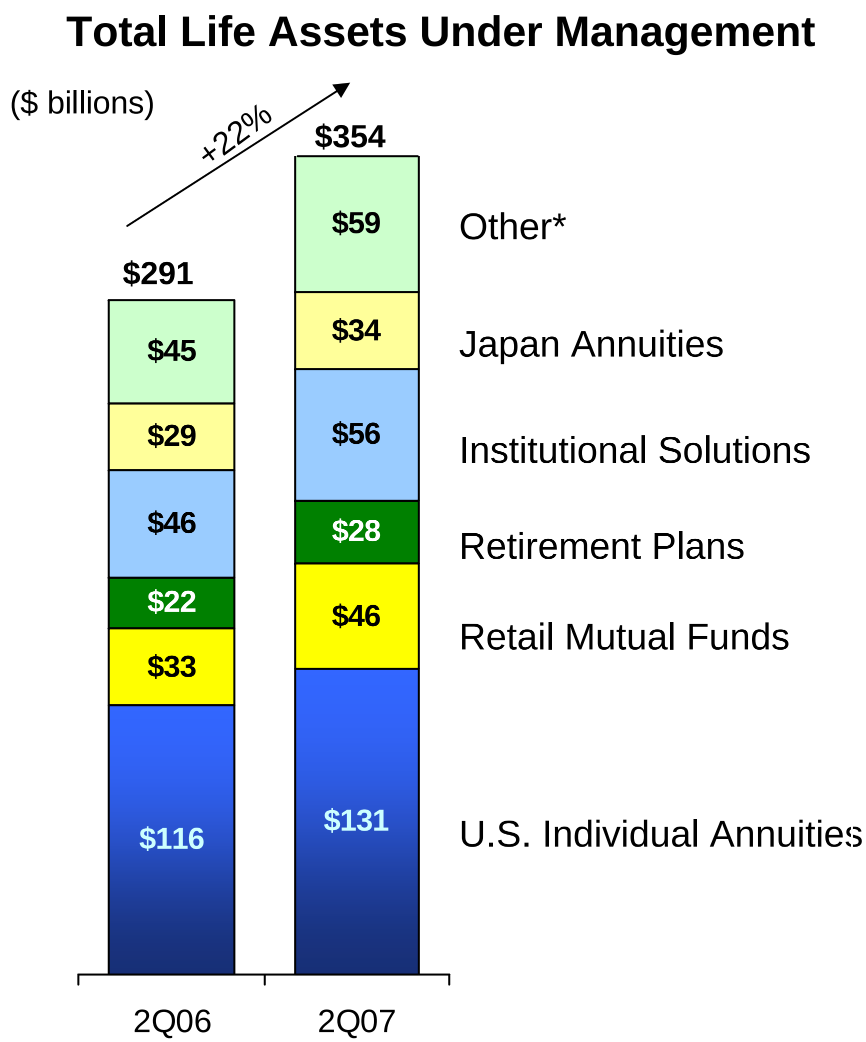
Core Earnings
per Diluted Share

Book Value (x-AOCI)
per Share

Net Income ROE
for 12 mos. ended



Assets under management in Life operations are up $63 billion in the last 12 months



- ✓ Life operations core earnings rose 13% over 2Q06 to $435 million
- ✓ Assets under management (AUM) grew $63 billion, or 22%, to $354 billion as of June 30, 2007
- ✓ AUM growth is coming from all product lines and markets

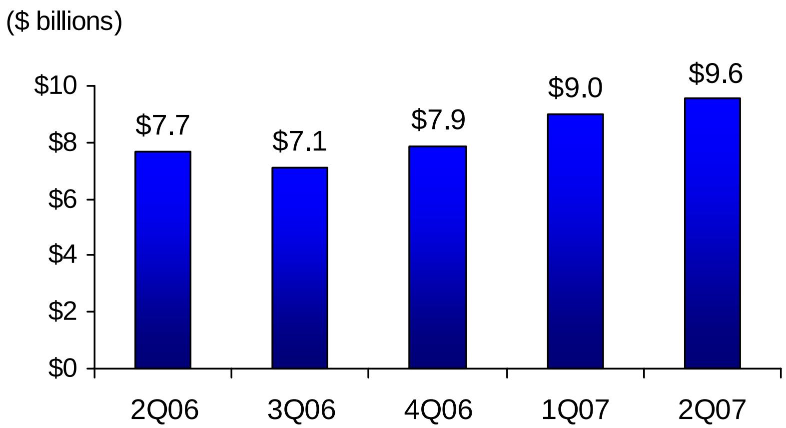
U.S. Individual Annuities	$15.2 billion
Retail Mutual Funds	13.0 billion
Retirement Plans	5.8 billion
Institutional Solutions	9.7 billion
Japan Annuities	4.7 billion
Other*	14.4 billion
Total AUM Growth Since 2Q06	$62.8 billion

- ✓ Individual life insurance in force rose 10% and group benefits premiums increased 5% over 2Q06

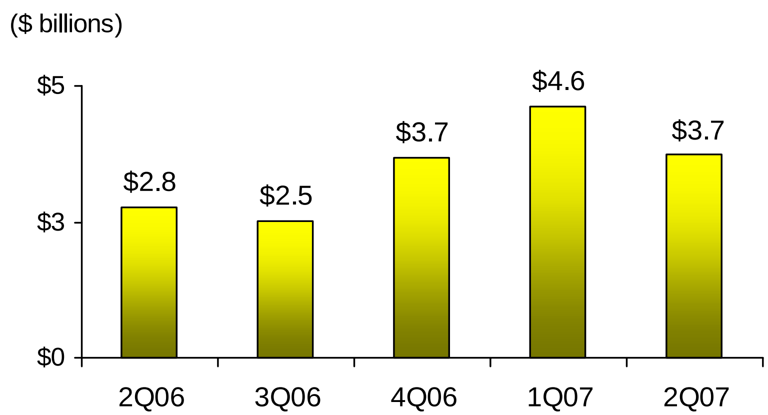
*** Includes assets in Life Other, Individual Life, Group Benefits, and Specialty Products & 529 College Savings held in Other Retail**

Deposits and net flows in the U.S. and Japan benefited from product enhancements, wholesaling, and strong equity markets

Quarterly Deposits
Retail Products & Japan Annuities



Quarterly Deposits
Retirement Plans & Institutional Solutions

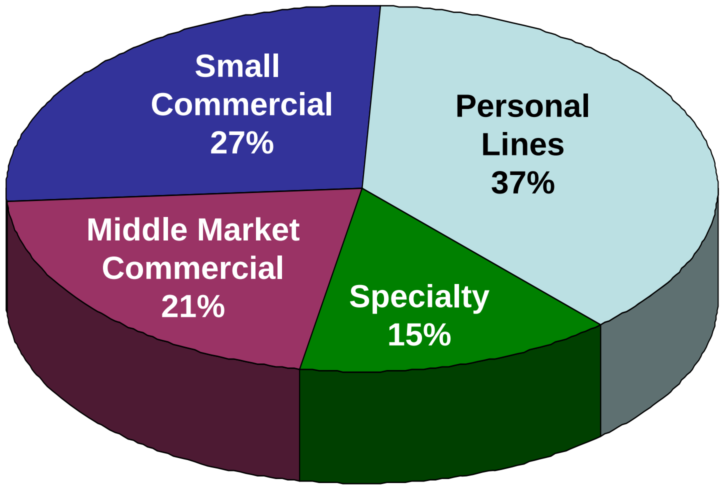


- ✓ Retail products in the U.S. and Japan generated $9.6 billion in deposits, 25% higher than 2Q06
  - U.S. annuities and mutual funds each had deposits of $3.8 billion
  - U.S. variable annuity net outflows were $419 million
  - Deposits in Japan were $1.8 billion for the quarter with continued momentum from 3Win
- ✓ Sales growth in all products drove institutional solutions deposits up 54% from a year ago to $2.4 billion
- ✓ Retirement plans deposits rose 9% to $1.4 billion
  - Deposits from ongoing contributions continue to grow

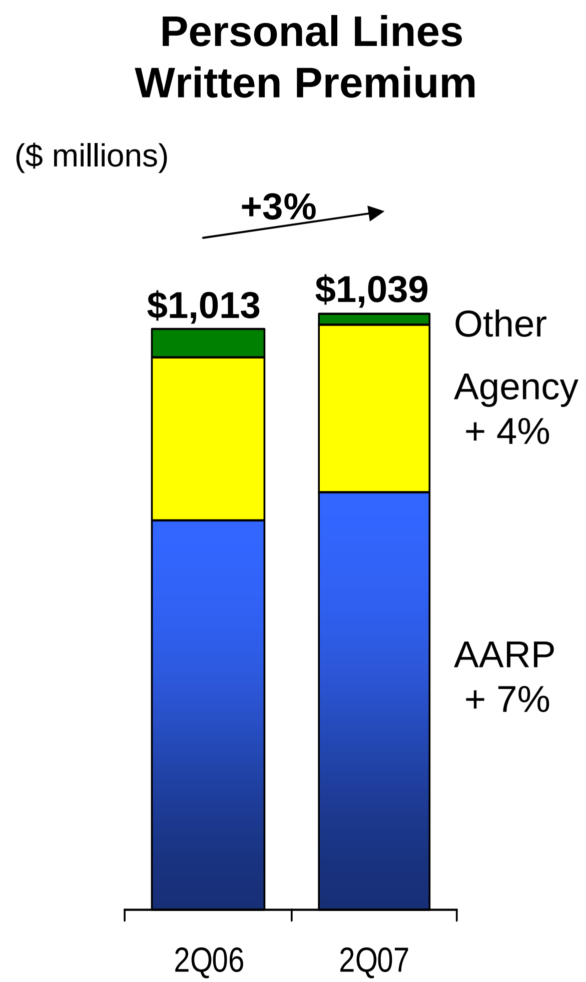
Property casualty is striking a balance between discipline and growth in an increasingly competitive market

- Ongoing operations core earnings rose 10% over the second quarter of 2006 to $398 million
  - Combined ratio (x-CAT) of 89.6
  - 30% increase in net investment income
- Total written premium of $2.7 billion in the second quarter was 1% below 2Q06
- Personal lines and small commercial written premium is growing and now represents nearly 2/3 of total written premium

Ongoing P&C Written Premium YTD June 30, 2007

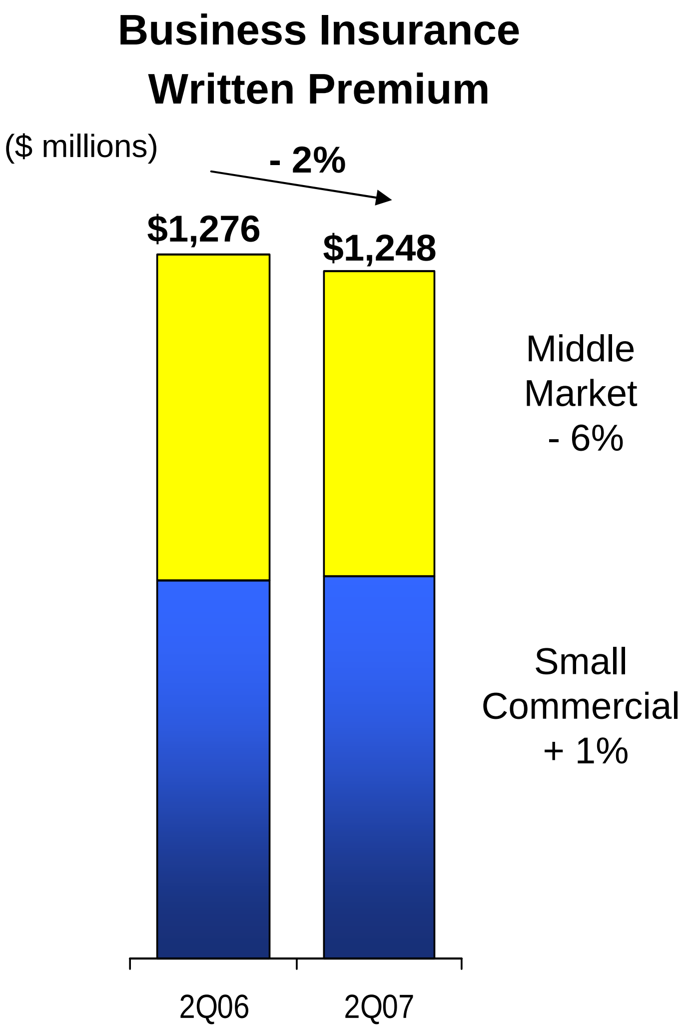


Personal lines initiatives continue to generate good growth at attractive margins



- ✓ AARP written premium grew 7% and is now 70% of total personal lines premium
- ✓ Recent agency appointments and Dimensions with Auto packages drove 4% growth in agency personal lines
- ✓ At 87.7%, ex-CAT accident year combined ratios are still attractive
- ✓ Loss costs are increasing at mid-single digit rates

In business insurance and specialty commercial, The Hartford is selectively writing new business while focusing on retention



- ✓ Small commercial written premium was up 1%, while policies-in-force rose 6%
  - New commercial auto product improved our competitive position on smaller fleets
- ✓ Written premium in middle market declined 6% and Specialty Commercial was down 7%
  - Refining pricing and segmentation tools, targeting specific markets and managing business mix
  - Rolled out new commercial auto product to middle market in 40 states
- ✓ Current accident year x-CAT combined ratios remain attractive
  - 90.5% for business insurance
  - 96.0% for specialty commercial

Despite charges, we are reaffirming 2007 full year guidance

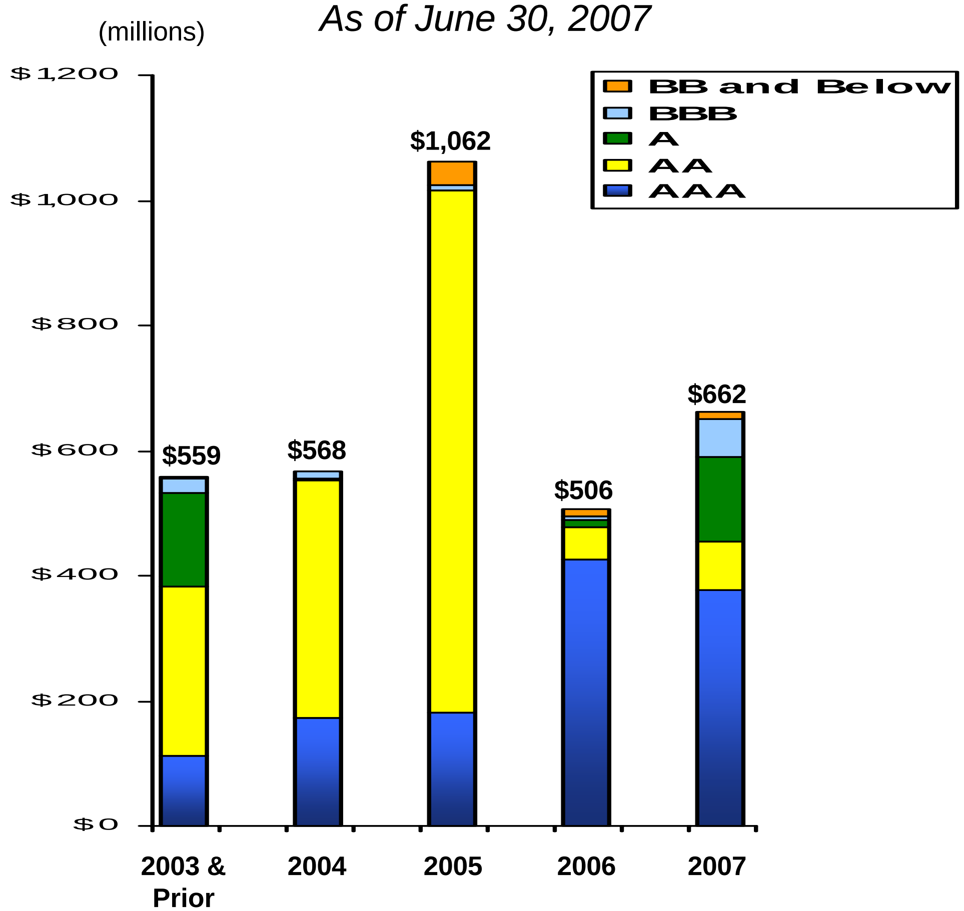
Core Earnings per Diluted Share

** Assumes 321 million average weighted shares outstanding in 2007*

- Guidance includes the $0.09 accrual for regulatory matters, but <u>does not</u> include any impact from our 3rd quarter review of DAC and related items
- For property and casualty, written premium expectations are lower, and personal lines combined ratios have been increased
- Increased deposit guidance for all U.S. and Japan asset accumulation businesses except Retirement Plans
  - ✓ Updated net flow assumptions
- Reduced Individual Life sales outlook
- Increased return on asset guidance for Japan operations and Institutional Solutions

The Hartford's investment portfolio has limited exposure to sub-prime securities

Home Equity ABS Residential Loans
By Market Value, Quality, and Vintage Year
As of June 30, 2007



- ✓ Sub-prime asset backed security holdings (ABS), have a book and market value of $3.4 billion, or 3.6%, of total investments excluding trading securities as of June 30, 2007
- ✓ Quality – 86% of sub-prime ABS holdings are rated AA or AAA
- ✓ Limited exposure to lower quality assets within the 2006 vintage year
  - 2006 vintage year securities comprise only 15% of the June 30, 2007 portfolio and 94% are rated AA and above

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