



Benefits In The Bag: The Hartford Gives Workers Info To Protect Their Pay, Reusable Totes To Protect The Planet

Benefits provider continues educational campaign designed to raise awareness about the need for income protection, to encourage eco-friendly habits

SIMSBURY, Conn., Oct 19, 2009 (BUSINESS WIRE) -- [The Hartford Financial Services Group, Inc.](#) (NYSE: HIG), the leading seller of group disability insurance,¹ announced today it will give out thousands of reusable shopping bags along with information about disability insurance during an educational campaign designed to help protect workers' income, as well as the environment.

In The Hartford's Second Annual Food for Thought campaign, benefits specialists will distribute approximately 240,000 totes at hundreds of health fairs and benefits enrollment events for its employer clients throughout the U.S. The green-and-black bags are emblazoned with the words, "Every year I use this bag, a tree grows another ring" and "rethink. reuse. recycle."

Workers can also snag a bag for free by visiting The Hartford's newly updated [group benefits website](#). Supplies are limited to the first 500 people who fill out a short online form requesting a bag. Plus, The Hartford will hold a bag giveaway via its Twitter account on Friday, Oct. 23. Details can be found on [The Hartford's Twitter page](#) later this week

"Many Americans would struggle to pay for essentials if they could not work due to an injury or illness. Our research shows 97 percent of consumers would have to change their lifestyle if they lost part of their family's income for three to six months," said Bob Reiff, senior vice president of distribution, field service and product for The Hartford's Group Benefits Division. "With The Hartford's shopping bags, we hope to get the word out that workers can take simple steps to protect their pay and our planet."

In addition, The Hartford is taking steps to ensure its employees understand their benefits. The eco-friendly shopping bags will be handed out this week at health fairs at The Hartford's Connecticut offices in Hartford, Simsbury, Southington and Windsor.

Recycled Education Plan

The Hartford launched its Food For Thought campaign last fall, quickly handing out hundreds of thousands of reusable bags and fielding requests for more. "The popularity of our program exemplifies how strongly workers feel about being green," Reiff said. "Using a reusable bag is a simple, easy choice that each person can make to help the environment."

Reiff noted The Hartford continued its Food For Thought program this fall after its national survey² showed U.S. workers continue to have a low understanding of disability insurance. Three in four (79 percent) say they have less than a complete understanding of disability insurance, according to The Hartford's research.

That low understanding translates into low coverage rates. Only 41 percent of survey participants have short-term disability insurance and only 36 percent of respondents have long-term disability insurance.

Reiff noted the survey also showed women lag behind men in protecting their income. Thirty-eight percent of working women had short-term disability insurance compared with 44 percent of men, and only one-third of women surveyed have long-term disability coverage compared with 42 percent of men.

Shopping For Benefits

The Hartford has seen more employers turn to voluntary benefits this year, which means more workers may be buying disability insurance through the workplace for the first time, Reiff explained.

"As Americans shop for benefits this enrollment season, we encourage all workers to put disability insurance in their bag," he added. "We hope our Food for Thought campaign demonstrates the value of income protection - how it can help pay for everyday expenses, such as groceries, even if a disability keeps a family's breadwinner out of work."

Workers can calculate their own chance of being disabled - or their [Personal Disability Quotient](#) - by using the online tool created by the [Council of Disability Awareness](#) (CDA). The Hartford is a founding member of the CDA.

About The Hartford

Celebrating nearly 200 years, The Hartford (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at www.thehartford.com.

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1. LIMRA International (2009).
2. For The Hartford's survey, independent market research agency Opinauri, Inc., polled 1,019 U.S. adults, aged 18-64, in April 2009. The survey has a margin of error of 3.5 percent.

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