

Delivering quality customer satisfaction

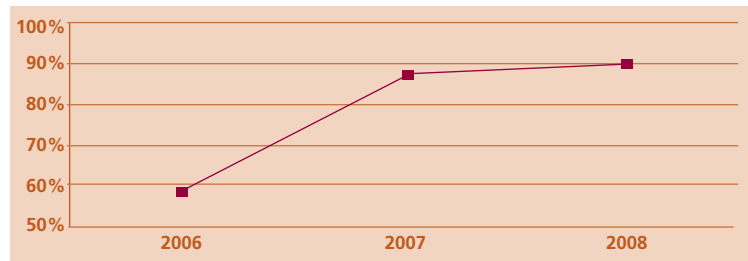


Group Retiree Health Insurance

Each year, The Hartford¹ commissions independent research to determine customer satisfaction levels for Group Retiree Health. Year over year, The Hartford's customer satisfaction levels for quality and client recommendations, have steadily increased. You've told us what you need and we're listening. We provide the products and services to help keep the commitment made to your retirees.

The majority of our clients find the quality of our products and services as "Excellent" or "Very Good."

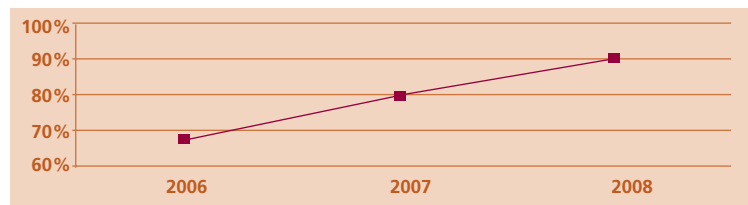
Overall quality of The Hartford as provider of Group Retiree Health Products and Services:



The Hartford received a rating of 90% or more in the following categories:

- Company you can trust
- Committed to a long-term relationship
- Competitive in their pricing
- Responsive to customer needs
- Easy to do business with
- Courteousness of customer service personnel

Likelihood to recommend The Hartford Group Retiree Health products:



Study Background and Objectives²:

This third-party assessment provided customer's evaluation of The Hartford's service, customer loyalty and advocacy measures. In 40 interviews conducted in the fourth quarter of 2008, employers, representing a cross-section of companies ranging from 2 to 2,199 lives, responded to a wide range of questions about The Hartford's Group Retiree Health products and services. These employers represent a variety of businesses, including religious, educational, municipal, utility, and manufacturing organizations.

To learn more, contact your Group Retiree Health Sales Director at 1.877.223.9782.

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Expertise without equal.
Benefits without burden.SM

¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company.

² 2008 GRH Customer Assessment Survey, Survey conducted by AbtSRBI Research Group. Results shared are based on 40 employer interviews completed between November 10 – November 26, 2008.