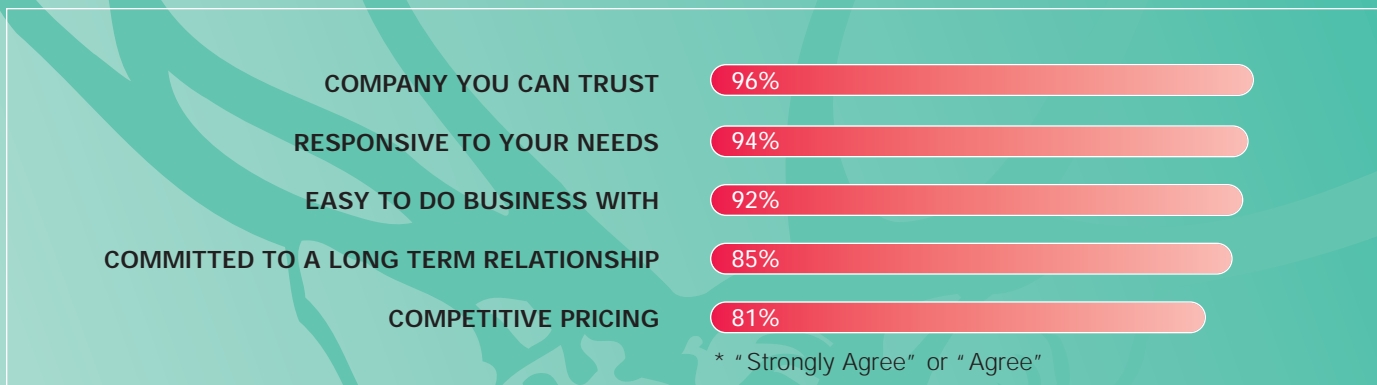


# Our Employers Agree – The Hartford's Group Retiree Health Business Delivers Unparalleled Service.

The Hartford<sup>1</sup> has always been committed to providing producers and employers with responsive, best-in-class service. Our commitment is to ensure issues are resolved quickly and effectively, as well as help producers and employers reduce their administrative requirements, boost productivity and enjoy greater overall value. A recent study conducted by an independent research firm, commissioned by The Hartford, confirms that our Group Retiree Health clients feel as strongly about our service as we do:

- As a provider of Group Retiree Health Products and Services, 100% of employers rate us from “good” to “excellent”.
- 88% are “extremely likely” to “very likely” to continue using The Hartford as a Group Retiree Health Carrier.
- 80% are “extremely likely” or “very likely” to recommend us to their peers.

The Hartford's reputation\* also received high marks for these attributes important to our customers:



## Study Background and Objectives:

This third-party assessment provided customers' evaluation of The Hartford's service, customer loyalty and advocacy measures. In 50 interviews conducted in the fourth quarter of 2007, employers, representing a cross-section of companies ranging from 2 to 2,199 lives, were asked 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 877-223-9782.

<sup>1</sup> 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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Policies may not be available in all states.

