INVESTOR FINANCIAL SUPPLEMENT

DECEMBER 31, 2011

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

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As of January 27, 2011

	A.M. Best	Fitch	Standard & Poor's	Moody's
Insurance Financial Strength Ratings:				
Hartford Fire Insurance Company	A	A+	A	A2
Hartford Life Insurance Company	A	A-	A	A3
Hartford Life and Accident Insurance Company	A	A-	A	A3
Hartford Life and Annuity Insurance Company	A	A-	A	A3
Other Ratings:				
The Hartford Financial Services Group, Inc.:				
Senior debt	bbb+	BBB-	BBB	Baa3
Commercial paper	AMB-2	F2	A-2	P-3

TRANSFER AGENT
The Bank of New York Mellon
BNY Mellon Shareowner Services
480 Washington Boulevard
Jersey City, NJ 07310
1 (877) 272-7740

COMMON STOCK
Common stock of The Hartford Financial Services Group, Inc. is traded on the New York Stock Exchange under the symbol "HIG".

This report is for information purposes only. It should be read in conjunction with documents filed by The Hartford Financial Services Group, Inc. with the U.S. Securities and Exchange Commission, including the most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTOR FINANCIAL SUPPLEMENT
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THE HARTFORD FINANCIAL SERVICES GROUP, INC.
BASIS OF PRESENTATION

DEFINITIONS AND PRESENTATION

- All amounts are in millions, except for per share and ratio information unless otherwise stated.
- The Company is organized into three customer-oriented divisions, Commercial Markets, Consumer Markets and Wealth Management, conducting business principally in nine reporting segments. A Runoff Operations division was formed for 2011 segment reporting to reflect the manner in which the Company is currently organized for purposes of making operating decisions and assessing performance. The Runoff Operations division consists of two new reporting segments, Life Other Operations and Property & Casualty Other Operations. Segment data for prior reporting periods has been adjusted accordingly.
- The Commercial Markets division consists of the reporting segments of Property & Casualty Commercial and Group Benefits. Property & Casualty Commercial provides workers' compensation, property, automobile, marine, livestock, liability and umbrella coverages, primarily throughout the United States ("U.S."), along with a variety of customized insurance products and risk management services including professional liability, fidelity, surety, and specialty casualty coverages. Group Benefits provides employers, associations, affinity groups and financial institutions with group life, accident and disability coverage, along with other products and services, including voluntary benefits and group retiree health.
- Consumer Markets provides standard automobile, homeowners and home-based business coverages to individuals across the U.S., including a special program designed exclusively for members of AARP. Consumer Markets also operates a member contact center for health insurance products offered through the AARP Health program.
- The Wealth Management division includes the reporting segments of Individual Annuity, Individual Life, Retirement Plans and Mutual Funds. Individual Annuity offers individual variable, fixed market value adjusted, and single premium immediate annuities in the U.S. Individual Life sells a variety of life insurance products, including variable universal life, universal life, and term life. Retirement Plans provides products and services to corporations pursuant to Section 401(k)of the Internal Revenue Code of 1986, as amended ("IRS code") and products and services to municipalities and not-for-profit organizations under Sections 457 and 403(b) of the IRS code. Mutual Funds offers retail, proprietary and investment-only mutual funds and 529 college savings plans.
- The Runoff Operations division includes the reporting segments of Life Other Operations and Property & Casualty Other Operations. Life Other Operations includes International Annuity, Institutional Annuity, and Private Placement Life Insurance, previously reported in Wealth Management. Property & Casualty Other Operations was previously reported in Corporate and Other.
- The Hartford includes in Corporate the Company's debt financing and related interest expense, as well as other capital raising activities; banking operations; certain fee inome and commissions expenses associated with sales of non-proprietary products by broker-dealer subsidiaries; and certain purchase accounting adjustments and other charges not allocated to the segments.
- The balance sheet and certain balance sheet measures incorporated herein are presented in the statutory legal entity views for Life and Property & Casualty. Life consists of the Wealth Management division, Life Other Operations, Group Benefits and an Other category. Property & Casualty consists of the of Property & Casualty Commercial, Property & Casualty Other Operations and the Consumer Markets Division. Corporate primarily includes the Company's debt financing and related interest expense, as well as other capital raising, banking operations and certain purchase accounting adjustment activities.
- Certain operating and statistical measures have been incorporated herein to provide supplemental data that indicate current trends in The Hartford's business. These measures include sales, deposits, net flows, account value, insurance in-force and premium retention. Premium retention is defined as renewal premium written in the current period divided by total premium written in the prior period.
- The Hartford, along with others in the property and casualty insurance industry, uses underwriting ratios as measures of performance. The loss and loss adjustment expense ratio is the ratio of losses and loss adjustment expenses to earned premiums. The expense ratio is the ratio of underwriting expenses (amortization of deferred policy acquisition costs, as well as other underwriting expenses) to earned premiums. The policyholder dividend ratio is the ratio of policyholder dividends to earned premiums. The combined ratio is the sum of the loss and loss adjustment expense ratio, the expense ratio and the policyholder dividend ratio. These ratios are relative measurements that describe the related cost of losses and expenses for every $100 of earned premiums. A combined ratio below 100 demonstrates underwriting profit; a combined ratio above 100 demonstrates underwriting losses. The catastrophe ratio (a component of the loss ratio) represents the ratio of catastrophe losses to earned premiums.
- The Hartford, along with others in the life insurance industry, uses underwriting ratios as measures of the Group Benefits segment's performance. The loss ratio is the ratio of total benefits, losses and loss adjustment expenses, excluding buyouts, to total premiums and other considerations excluding buyout premiums. The expense ratio is the ratio of insurance operating costs and other expenses to total premiums and other considerations excluding buyout premiums.
- Accumulated other comprehensive income ("AOCI") represents net of tax unrealized gain (loss) on available-for-sale securities, other than temporary impairment losses recognized in AOCI, net gain (loss) on cash-flow hedging instruments, foreign currency translation adjustments and pension and other postretirement adjustments.
- Mutual fund assets are an internal measure of assets under management used by the Company because a portion of revenues are based upon asset levels. Mutual funds assets are not included on the balance sheet.
- Return on assets ("ROA") is calculated using annualized earnings divided by a two-point average of assets under management.
- Assets under management ("AUM") is a measure used by the Company because a significant portion of the Company's revenues are based upon asset values. These revenues increase or decrease with a rise or fall in the amount of assets under management whether caused by changes in capital markets or through net flow.
- Assets under administration ("AUA") represents the client asset base of the Company's recordkeeping business for which revenues are predominately based on the number of plan participants. Unlike assets under management, increases or decreases in assets under administration do not have a direct corresponding increase or decrease to the Company's revenues.
- Yields are calculated using annualized net investment income (excluding income related to equity securities, trading) divided by the monthly average invested assets at cost, amortized cost, or adjusted carrying value, as applicable, excluding equity securities, trading, and consolidated variable interest entity non-controlling interests.
- NM - Not meaningful means increases or decreases greater than or equal to 200%, or changes from a net gain to a net loss position, or vice versa.

DISCUSSION OF NON-GAAP AND OTHER FINANCIAL MEASURES

- The Hartford uses non-GAAP and other financial measures in this Investor Financial Supplement to assist investors in analyzing the Company’s operating performance for the periods presented herein. Because The Hartford’s calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing The Hartford’s non-GAAP and other financial measures to those of other companies.
- 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 including the net effect of certain realized capital gains and losses and discontinued operations. 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 ("DAC")) 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 the Company's 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 the Company's 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. A reconciliation of net income to core earnings for the periods presented herein is set forth on page 2.
- Core earnings per share is calculated based on the non-GAAP financial measure core earnings. The Hartford believes that the measure core earnings per share provides investors with a valuable measure of the Company's operating performance for many of the same reasons applicable to its underlying measure, core earnings. Net income per share is the most directly comparable GAAP measure. Core earnings per share should not be considered as a substitute for net income per share and does not reflect the overall profitability of the Company's business. Therefore, The Hartford believes that it is useful for investors to evaluate both net income per share and core earnings per share when reviewing our performance. A reconciliation of net income per share to core earnings per share for the periods presented herein is set forth on page 8.
- 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 & Casualty Commercial and Consumer Markets operations. Because written premiums represents the amount of premium charged for policies issued, net of reinsurance, during a fiscal period, The Hartford believes it is useful to investors because it reflects current trends in The Hartford's sale of property and casualty insurance products. Earned premiums, the most directly comparable GAAP measure, represents all premiums that are recognized as revenues during a fiscal period. The difference between written premiums and earned premiums is attributable to the change in unearned premium reserves. A reconciliation of written premiums to earned premiums for Property & Casualty Commercial and Consumer Markets is set forth at pages 16 and 21, respectively.
- The Hartford's management evaluates profitability of the Property & Casualty Commercial and Consumer Markets segments primarily on the basis of underwriting results. Underwriting results is a before-tax measure that represents earned premiums less incurred losses, loss adjustment expenses and underwriting expenses. Net income is the most directly comparable GAAP measure. Underwriting results are influenced significantly by earned premium growth and the adequacy of The Hartford's pricing. Underwriting profitability over time is also greatly influenced by The Hartford's underwriting discipline, which seeks to manage exposure to loss through favorable risk selection and diversification, its management of claims, its use of reinsurance and its ability to manage its expense ratio, which it accomplishes through economies of scale and its management of acquisition costs and other underwriting expenses. The Hartford believes that underwriting results provides investors with a valuable measure of before-tax profitability derived from underwriting activities, which are managed separately from the Company's investing activities. A reconciliation of underwriting results to net income for Property & Casualty Commercial and Consumer Markets is set forth at pages 16 and 21, respectively.
- A catastrophe is a severe loss, resulting from natural or manmade events, including risks such as fire, earthquake, windstorm, explosion, terrorist attack and similar events. Each catastrophe has unique characteristics. Catastrophes are not predictable as to timing or loss amount in advance, and therefore their effects are not included in earnings or losses and loss adjustment expense reserves prior to occurrence. The Hartford believes that a discussion of the effect of catastrophes is meaningful for investors to understand the variability of periodic earnings.
- ROA, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, and excluding discontinued operations, is a non-GAAP financial measure that the Company uses to evaluate, and believes is an important measure of, segment operating performance. ROA is the most directly comparable U.S. GAAP measure. The Hartford believes that the measure ROA, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, and excluding discontinued operations, provides investors with a valuable measure of the performance of the Company’s on-going businesses because it reveals trends in our businesses that may be obscured by the effect of including net realized gains (losses), net of tax and DAC, excluded from core earnings, and the effect of including discontinued operations. 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 insurance aspects of our businesses. Accordingly, these non-GAAP measures exclude the effect of all realized gains and losses that tend to be highly variable from period to period based on capital market conditions. The Hartford believes,

  that some realized capital gains and losses are integrally related to our insurance operations, so ROA, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, and excluding discontinued operations, should include net realized gains and losses on 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 statement of operations such as net investment income. ROA, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, and excluding discontinued operations, should not be considered as a substitute for ROA and does not reflect the overall profitability of our businesses. Therefore, the Company believes it is important for investors to evaluate both ROA, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, and excluding discontinued operations, and ROA when reviewing the Company’s performance.

DISCUSSION OF NON-GAAP AND OTHER FINANCIAL MEASURES

- After-tax margin, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, is a non-GAAP financial measure that the Company uses to evaluate, and believes is an important measure of, segment operating performance. After-tax margin is the most directly comparable U.S. GAAP measure. The Hartford believes that the measure after-tax margin, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, provides investors with a valuable measure of the performance of the Company's on-going businesses because it reveals trends in our businesses that may be obscured by the effect of including certain realized gains (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 insurance aspects of our businesses. Accordingly, these non-GAAP measures exclude the effect of all realized gains and losses 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 after-tax margin, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, should include net realized gains and losses on net periodic settlements on credit derivatives. These net realized gains and losses are directly related to an offsetting item included in the statement of operations such as net investment income. After-tax margin, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, should not be considered as a substitute for after-tax margin and does not reflect the overall profitability of our businesses. Therefore, the Company believes it is important for investors to evaluate both after-tax margin, excluding net realized gains (losses), net of tax and DAC, excluded from core earnings, and after-tax margin when reviewing the Company's performance.
- Book value per common share excluding AOCI is calculated based upon a non-GAAP financial measure. It is calculated by dividing (a) common stockholders' equity, excluding AOCI, net of tax, by (b) common shares outstanding. The Hartford provides book value per common share excluding AOCI to enable investors to analyze the amount of the Company's net worth that is primarily attributable to the Company's business operations. The Hartford believes book value per common share, excluding AOCI, is useful to investors because it eliminates the effect of items that can fluctuate significantly from period to period, primarily based on changes in interest rates. Book value per common share is the most directly comparable GAAP measure. A reconciliation of book value per common share to book value per common share, excluding AOCI, for the periods presented herein is set forth at page 1.
- Book value per diluted share, excluding AOCI, is calculated based upon a non-GAAP financial measure. It is calculated by dividing (a) total stockholders' equity, excluding AOCI, net of tax, by (b) common shares outstanding and dilutive potential common shares. The Hartford provides book value per diluted share excluding AOCI to enable investors to analyze the amount of the Company's net worth that is primarily attributable to the Company's business operations. The Hartford believes book value per diluted share, excluding AOCI, is useful to investors because it eliminates the effect of items that can fluctuate significantly from period to period, primarily based on changes in interest rates. Book value per diluted share is the most directly comparable GAAP measure. A reconciliation of book value per diluted share to book value per diluted share, excluding AOCI, for the periods presented herein is set forth at page 1.
- The Hartford provides different measures of the return on common equity ("ROE") of the Company. ROE (core earnings last twelve months to common equity, excluding AOCI), is calculated based on non-GAAP financial measures. ROE (core earnings last twelve months to common equity, excluding AOCI) is calculated by dividing (a) core earnings for the prior four fiscal quarters by (b) average common stockholders' equity, excluding AOCI. When calculating ROE, the Mandatory Convertible preferred stock ("MCP") is included in average common stockholders' equity and MCP dividends are added back to net income (loss) available to common shareholders and core earnings (losses) available to common shareholders. The Hartford provides to investors return-on-equity measures based on its non-GAAP core earnings financial measures for the reasons set forth in the related discussion above. The Hartford excludes AOCI in the calculation of these return-on-equity measures to provide investors with a measure of how effectively the Company is investing the portion of the Company's net worth that is primarily attributable to the Company's business operations. ROE (net income last twelve months to common equity, including AOCI) is the most directly comparable GAAP measure. A reconciliation of the non-GAAP return-on-equity measures for the periods presented herein to ROE (net income last twelve months to common equity, including AOCI) is set forth at page 10.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

CONSOLIDATED FINANCIAL RESULTS

HIGHLIGHTS	THREE MONTHS ENDED Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31, 2010	2011	Change
Net income	$ 619	$ 511	$ 24	$ -	$ 127	(79%)	NM	$ 1,680	$ 662	(61%)
Core earnings	$ 529	$ 586	$ 12	$ 33	$ 339	(36%)	NM	$ 1,972	$ 970	(51%)
Total revenues [1]	$ 5,930	$ 6,300	$ 5,401	$ 4,520	$ 5,638	(5%)	25%	$ 22,049	$ 21,859	(1%)
Total assets	$ 318,346	$ 322,538	$ 317,469	$ 305,598	$ 304,064	(4%)	(1%)			
PER SHARE AND SHARES DATA [2]										
Basic earnings (losses) per common share										
Net income (loss) available to common shareholders	$ 1.37	$ 1.13	$ 0.03	$ (0.02)	$ 0.26	(81%)	NM	$ 2.70	$ 1.40	(48%)
Core earnings available to common shareholders	$ 1.17	$ 1.30	$ 0.00	$ 0.05	$ 0.74	(37%)	NM	$ 3.38	$ 2.09	(38%)
Diluted earnings (losses) per common share										
Net income (loss) available to common shareholders	$ 1.24	$ 1.01	$ 0.03	$ (0.02)	$ 0.24	(81%)	NM	$ 2.50	$ 1.30	(48%)
Core earnings available to common shareholders	$ 1.06	$ 1.15	$ 0.00	$ 0.05	$ 0.69	(35%)	NM	$ 3.09	$ 1.94	(37%)
Weighted average common shares outstanding (basic)	444.3	444.6	445.1	445.3	445.1	0.8 sh	(0.2) sh	431.5	445.0	13.5 sh
Weighted average common shares outstanding and dilutive potential common shares (diluted)	497.8	508.2	482.4	473.4	489.6	(8.2) sh	16.2 sh	481.5	478.0	(3.5) sh
Common shares outstanding	444.5	445.1	445.3	445.5	442.5	(2.0) sh	(3.0) sh	444.5	442.5	(2.0) sh
Book value per common share	$ 44.44	$ 45.93	$ 47.43	$ 49.89	$ 50.52	14%	1%			
Per common share impact of AOCI	$ (2.26)	$ (1.72)	$ (0.17)	$ 2.39	$ 2.62	NM	10%			
Book value per common share (excluding AOCI)	$ 46.70	$ 47.65	$ 47.60	$ 47.50	$ 47.90	3%	1%			
Book value per diluted share	$ 40.40	$ 41.57	$ 43.11	$ 46.72	$ 47.25	17%	1%			
Per diluted share impact of AOCI	$ (2.00)	$ (1.52)	$ (0.15)	$ 2.18	$ 2.39	NM	9%			
Book value per diluted share (excluding AOCI)	$ 42.40	$ 43.09	$ 43.26	$ 44.54	$ 44.86	6%	1%			
Common shares outstanding and dilutive potential common shares	502.7	505.1	502.8	487.6	484.9	(17.8) sh	(2.7) sh			
FINANCIAL RATIOS										
ROE (net income last 12 months to common stockholder equity including AOCI) [3]	6.8%	9.6%	9.0%	5.3%	3.1%	(3.7)	(2.2)			
ROE (core earnings last 12 months to common stockholder equity excluding AOCI) [3]	7.5%	9.6%	8.7%	5.5%	4.5%	(3.0)	(1.0)			
Debt to capitalization, including AOCI	24.5%	23.9%	23.4%	22.5%	21.3%	(3.2)	(1.2)			
Annualized investment yield, after-tax	3.1%	3.2%	3.1%	2.9%	2.8%	(0.3)	(0.1)	3.1%	3.0%	(0.1)

[1] Total revenues of The Hartford are impacted by net investment income and mark-to-market effects of equity securities, trading, supporting the international variable annuity business, which have corresponding amounts credited to policyholders within benefits, losses and loss adjustment expenses. See page 3 for the impact to total revenues along with the corresponding amounts in benefits, losses and loss adjustment expenses in the three months ended December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.

[2] See page 8 for computation of basic and diluted earnings (losses) per common share.

[3] See page 10 for a computation of ROE measures.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

OPERATING RESULTS BY SEGMENT

(A reconciliation of core earnings (losses) to net income (loss) for each of the segments is set forth on the respective segment pages contained in this supplement.)

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Property & Casualty Commercial	$ 201	$ 181	$ 99	$ 86	$ 25	(88%)	(71%)	$ 991	$ 391	(61%)
Group Benefits	30	19	30	20	15	(50%)	(25%)	158	84	(47%)
Commercial Markets core earnings	**231**	**200**	**129**	**106**	**40**	**(83%)**	**(62%)**	**1,149**	**475**	**(59%)**
Consumer Markets core earnings (losses)	**28**	**113**	**(179)**	**(10)**	**83**	**196%**	**NM**	**145**	**7**	**(95%)**
Individual Annuity	179	145	139	(96)	161	(10%)	NM	525	349	(34%)
Individual Life	43	43	50	(19)	39	(9%)	NM	208	113	(46%)
Retirement Plans	14	21	16	(26)	8	(43%)	NM	70	19	(73%)
Mutual Funds	24	27	27	24	20	(17%)	(17%)	94	98	4%
Wealth Management core earnings	**260**	**236**	**232**	**(117)**	**228**	**(12%)**	**NM**	**897**	**579**	**(35%)**
Life Other Operations	66	93	80	128	42	(36%)	(67%)	210	343	63%
P&C Other Operations	13	23	(167)	9	16	23%	78%	(69)	(119)	(72%)
Runoff operations core earnings	**79**	**116**	**(87)**	**137**	**58**	**(27%)**	**(58%)**	**141**	**224**	**59%**
Corporate core losses	**(69)**	**(79)**	**(83)**	**(83)**	**(70)**	**(1%)**	**16%**	**(360)**	**(315)**	**12%**
CONSOLIDATED										
Core earnings	**529**	**586**	**12**	**33**	**339**	**(36%)**	**NM**	**1,972**	**970**	**(51%)**
Add: Net realized capital gains (losses), net of tax and DAC, excluded from core earnings [1][2]	55	(237)	92	(36)	(213)	NM	NM	(228)	(394)	(73%)
Add: Income (loss) from discontinued operations	35	162	(80)	3	1	(97%)	(67%)	(64)	86	NM
Net income	**$ 619**	**$ 511**	**$ 24**	**$ -**	**$ 127**	**(79%)**	**NM**	**$ 1,680**	**$ 662**	**(61%)**
PER SHARE DATA [3]										
Diluted earnings (losses) per common share										
Core earnings available to common shareholders	**$ 1.06**	**$ 1.15**	**$ 0.00**	**$ 0.05**	**$ 0.69**	**(35%)**	**NM**	**$ 3.09**	**$ 1.94**	**(37%)**
Net income (loss) available to common shareholders	**$ 1.24**	**$ 1.01**	**$ 0.03**	**$ (0.02)**	**$ 0.24**	**(81%)**	**NM**	**$ 2.50**	**$ 1.30**	**(48%)**
DAC unlock IMPACT ON CORE EARNINGS BY SEGMENT										
Individual Annuity	$ 83	$ 46	$ (5)	$ (179)	$ 75	**(10%)**	**NM**	$ 152	$ (63)	**NM**
Individual Life	(1)	(2)	(2)	(65)	(1)	**-**	**98%**	23	(70)	**NM**
Retirement Plans	3	4	(4)	(38)	(1)	**NM**	**97%**	26	(39)	**NM**
Life Other Operations	(36)	13	(10)	55	(26)	**28%**	**NM**	(72)	32	**NM**
DAC unlock impact on core earnings	49	61	(21)	(227)	47	**(4%)**	**NM**	129	(140)	**NM**
Add: Net realized capital gains (losses), net of tax and DAC, excluded from core earnings	15	1	(56)	(289)	(46)	**NM**	**84%**	(14)	(390)	**NM**
Add: Income (loss) from discontinued operations	(1)	-	-	-	-	**100%**	-	(4)	-	**100%**
DAC unlock impact on net income (loss)	**$ 63**	**$ 62**	**$ (77)**	**$ (516)**	**$ 1**	**(98%)**	**NM**	**$ 111**	**$ (530)**	**NM**

[1] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax and DAC, for the periods presented herein.
[2] Includes those net realized capital losses excluded from core earnings (losses). See page 9 for further analysis.
[3] See page 8 for the reconciliation of net income (loss) per common share to core earnings (losses) per common share.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSOLIDATED STATEMENTS OF OPERATIONS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Earned premiums	$ 3,509	$ 3,519	$ 3,545	$ 3,518	$ 3,506	-	-	$ 14,055	$ 14,088	-
Fee income	1,218	1,209	1,219	1,192	1,130	(7%)	(5%)	4,748	4,750	-
Net investment income (loss):										
Securities available-for-sale and other	1,089	1,108	1,104	1,062	998	(8%)	(6%)	4,364	4,272	(2%)
Equity securities, trading [1]	131	803	(597)	(1,890)	325	148%	NM	(774)	(1,359)	(76%)
Total net investment income (loss)	1,220	1,911	507	(828)	1,323	8%	NM	3,590	2,913	(19%)
Realized capital gains (losses):										
Total other-than-temporary impairment ("OTTI") losses	(74)	(119)	(31)	(71)	(42)	43%	41%	(852)	(263)	69%
OTTI losses recognized in other comprehensive income	15	64	8	11	6	(60%)	(45%)	418	89	(79%)
Net OTTI losses recognized in earnings	(59)	(55)	(23)	(60)	(36)	39%	40%	(434)	(174)	60%
Net realized capital gains (losses), excluding OTTI losses recognized in earnings	(30)	(348)	92	635	(350)	NM	NM	(177)	29	NM
Total net realized capital gains (losses)	(89)	(403)	69	575	(386)	NM	NM	(611)	(145)	76%
Other revenues	72	64	61	63	65	(10%)	3%	267	253	(5%)
Total revenues	**5,930**	**6,300**	**5,401**	**4,520**	**5,638**	**(5%)**	**25%**	**22,049**	**21,859**	**(1%)**
Benefits, losses and loss adjustment expenses	3,263	3,178	3,976	4,006	3,465	6%	(14%)	13,025	14,625	12%
Benefits, losses and loss adjustment expenses - returns credited on International variable annuities [1]	131	803	(597)	(1,889)	324	147%	NM	(774)	(1,359)	(76%)
Amortization of deferred policy acquisition costs and present value of future profits	514	664	835	1,320	608	18%	(54%)	2,527	3,427	36%
Insurance operating costs and expenses	1,135	1,120	1,224	1,059	995	(12%)	(6%)	4,407	4,398	-
Interest expense	128	128	128	128	124	(3%)	(3%)	508	508	-
Goodwill impairment	-	-	-	-	30	NM	NM	-	30	NM
Total benefits and expenses	**5,171**	**5,893**	**5,566**	**4,624**	**5,546**	**7%**	**20%**	**19,693**	**21,629**	**10%**
Income (loss) from continuing operations before income taxes	**759**	**407**	**(165)**	**(104)**	**92**	**(88%)**	**NM**	**2,356**	**230**	**(90%)**
Income tax expense (benefit)	175	58	(269)	(101)	(34)	NM	66%	612	(346)	NM
Income (loss) from continuing operations	**584**	**349**	**104**	**(3)**	**126**	**(78%)**	**NM**	**1,744**	**576**	**(67%)**
Income (loss) from discontinued operations, net of tax	35	162	(80)	3	1	(97%)	(67%)	(64)	86	**NM**
Net income	**619**	**511**	**24**	**-**	**127**	**(79%)**	**NM**	**1,680**	**662**	**(61%)**
Less: Income (loss) from discontinued operations, net of tax	35	162	(80)	3	1	(97%)	(67%)	(64)	86	NM
Less: Net realized capital gains (losses), net of tax and DAC, excluded from core earnings [2]	55	(237)	92	(36)	(213)	NM	NM	(228)	(394)	(73%)
Core earnings	**$ 529**	**$ 586**	**$ 12**	**$ 33**	**$ 339**	**(36%)**	**NM**	**$ 1,972**	**$ 970**	**(51%)**

[1] Includes investment income and mark-to-market effects of equity securities, trading, supporting the international variable annuity business, which are classified in net investment income with corresponding amounts credited to policyholders within benefits, losses and loss adjustment expenses.

[2] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax and DAC, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

CONSOLIDATING BALANCE SHEETS

AS OF DECEMBER 31, 2010 AND DECEMBER 31, 2011

	LIFE [1]			PROPERTY & CASUALTY [1]			CORPORATE [1]			CONSOLIDATED		
	Dec. 31, 2010	Dec. 31, 2011	Change	Dec. 31, 2010	Dec. 31, 2011	Change	Dec. 31, 2010	Dec. 31, 2011	Change	Dec. 31, 2010	Dec. 31, 2011	Change
Investments												
Fixed maturities, available-for-sale, at fair value	$ 52,429	$ 55,633	6%	$ 25,114	$ 26,023	4%	$ 277	$ 153	(45%)	$ 77,820	$ 81,809	5%
Fixed maturities, at fair value using the fair value option	639	1,317	106%	10	11	10%	-	-	-	649	1,328	105%
Equity securities, trading, at fair value	32,820	30,499	(7%)	-	-	-	-	-	-	32,820	30,499	(7%)
Equity securities, available-for-sale, at fair value	502	515	3%	374	302	(19%)	97	104	7%	973	921	(5%)
Mortgage loans	3,915	4,979	27%	372	749	101%	202	-	(100%)	4,489	5,728	28%
Policy loans, at outstanding balance	2,181	2,001	(8%)	-	-	-	-	-	-	2,181	2,001	(8%)
Limited partnerships and other alternative investments	957	1,318	38%	961	1,214	26%	-	-	-	1,918	2,532	32%
Other investments	1,486	2,244	51%	83	121	46%	48	29	(40%)	1,617	2,394	48%
Short-term investments	5,631	5,641	-	1,117	658	(41%)	1,780	1,437	(19%)	8,528	7,736	(9%)
Total investments	100,560	104,147	4%	28,031	29,078	4%	2,404	1,723	(28%)	130,995	134,948	3%
Cash	1,809	2,377	31%	250	203	(19%)	3	1	(67%)	2,062	2,581	25%
Premiums receivable and agents' balances	362	344	(5%)	2,911	3,102	7%	-	-	-	3,273	3,446	5%
Reinsurance recoverables	1,991	2,022	2%	2,871	2,746	(4%)	-	-	-	4,862	4,768	(2%)
Deferred policy acquisition costs and present value of future profits	8,594	7,483	(13%)	1,263	1,261	-	-	-	-	9,857	8,744	(11%)
Deferred income taxes	1,786	(312)	NM	966	553	(43%)	973	1,157	19%	3,725	1,398	(62%)
Goodwill	470	470	-	149	119	(20%)	432	417	(3%)	1,051	1,006	(4%)
Property and equipment, net	398	388	(3%)	729	632	(13%)	23	9	(61%)	1,150	1,029	(11%)
Other assets	573	1,070	87%	952	1,205	27%	104	(1)	NM	1,629	2,274	40%
Separate account assets	159,742	143,870	(10%)	-	-	-	-	-	-	159,742	143,870	(10%)
Total assets	**$ 276,285**	**$ 261,859**	**(5%)**	**$ 38,122**	**$ 38,899**	**2%**	**$ 3,939**	**$ 3,306**	**(16%)**	**$ 318,346**	**$ 304,064**	**(4%)**
Future policy benefits, unpaid losses and loss adjustment expenses	18,573	19,466	5%	21,025	21,550	2%	-	-	-	$ 39,598	$ 41,016	4%
Other policyholder funds and benefits payable	44,550	45,612	2%	-	-	-	-	-	-	44,550	45,612	2%
Other policyholder funds and benefits payable - International variable annuities	32,793	30,461	(7%)	-	-	-	-	-	-	32,793	30,461	(7%)
Unearned premiums	173	182	5%	5,005	5,041	1%	(2)	(1)	50%	5,176	5,222	1%
Debt	-	-	-	-	-	-	6,607	6,216	(6%)	6,607	6,216	(6%)
Consumer notes	382	314	(18%)	-	-	-	-	-	-	382	314	(18%)
Other liabilities	5,604	5,183	(8%)	1,756	1,831	4%	1,827	1,429	(22%)	9,187	8,443	(8%)
Separate account liabilities	159,742	143,870	(10%)	-	-	-	-	-	-	159,742	143,870	(10%)
Total liabilities	**261,817**	**245,088**	**(6%)**	**27,786**	**28,422**	**2%**	**8,432**	**7,644**	**(9%)**	**298,035**	**281,154**	**(6%)**
Common equity, excluding AOCI	14,247	15,003	5%	10,379	9,851	(5%)	(3,870)	(3,657)	6%	20,756	21,197	2%
Preferred stock	-	-	-	-	-	-	556	556	-	556	556	-
AOCI, net of tax	221	1,768	NM	(43)	626	NM	(1,179)	(1,237)	(5%)	(1,001)	1,157	NM
Total stockholders' equity	14,468	16,771	16%	10,336	10,477	1%	(4,493)	(4,338)	3%	20,311	22,910	13%
Total liabilities and equity	**$ 276,285**	**$ 261,859**	**(5%)**	**$ 38,122**	**$ 38,899**	**2%**	**$ 3,939**	**$ 3,306**	**(16%)**	**$ 318,346**	**$ 304,064**	**(4%)**

[1] Please refer to the basis of presentation on page i for a description of Life, Property & Casualty and Corporate.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

CAPITAL STRUCTURE

	THREE MONTHS ENDED					Year Over Year	Sequential
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	3 Month Change	3 Month Change
DEBT							
Short-term debt (includes current maturities of long-term debt and capital lease obligations)	$ 400	$ 400	$ 400	$ 400	$ -	(100%)	(100%)
Senior notes	4,480	4,480	4,480	4,480	4,481	-	-
Junior subordinated debentures	1,727	1,730	1,734	1,737	1,735	-	-
Total debt [1]	**$ 6,607**	**$ 6,610**	**$ 6,614**	**$ 6,617**	**$ 6,216**	**(6%)**	**(6%)**
STOCKHOLDERS' EQUITY							
Common stockholders' equity, excluding AOCI, net of tax	$ 20,756	$ 21,207	$ 21,196	$ 21,160	$ 21,197	2%	-
Preferred stock	556	556	556	556	556	-	-
AOCI, net of tax	(1,001)	(764)	(77)	1,065	1,157	NM	9%
Total stockholders' equity	**$ 20,311**	**$ 20,999**	**$ 21,675**	**$ 22,781**	**$ 22,910**	**13%**	**1%**
CAPITALIZATION							
Total capitalization, including AOCI, net of tax	**$ 26,918**	**$ 27,609**	**$ 28,289**	**$ 29,398**	**$ 29,126**	**8%**	**(1%)**
Total capitalization, excluding AOCI, net of tax	**$ 27,919**	**$ 28,373**	**$ 28,365**	**$ 28,333**	**$ 27,969**	**-**	**(1%)**
DEBT TO CAPITALIZATION RATIOS [1]							
Total debt to capitalization, including AOCI	**24.5%**	**23.9%**	**23.4%**	**22.5%**	**21.3%**	**(3.2)**	**(1.2)**
Total debt to capitalization, excluding AOCI	**23.7%**	**23.3%**	**23.3%**	**23.4%**	**22.2%**	**(1.5)**	**(1.2)**
Total rating agency adjusted debt to capitalization [2] [3]	**28.5%**	**27.9%**	**27.2%**	**26.2%**	**25.2%**	**(3.3)**	**(1.0)**

[1] The Hartford excludes consumer notes from total debt for capital structure analysis. Consumer notes were $382, $382, $368, $349 and $314 as of December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.

[2] Reflects a rating agency assignment in the leverage calculation of an estimate of the adjusted unfunded pension liability of the Company's defined benefit plans and six times the Company's rental expense on operating leases for total adjustments of $1.5 billion, $1.6 billion, $1.5 billion, $1.5 billion and $1.6 billion for the three months ended December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.

[3] Reflects 25% equity credit for the junior subordinated debentures and the discount value of the Allianz transaction. Reflects 100% equity credit for the MCP stock.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

STATUTORY SURPLUS TO GAAP STOCKHOLDERS' EQUITY RECONCILIATION

	December 31, 2011	December 31, 2010
P&C U.S. Statutory Capital and Surplus [1]	**$ 7,412**	**$ 7,721**
GAAP Adjustments		
Deferred policy acquisition costs	1,261	1,263
Benefit reserves	(59)	(70)
GAAP unrealized losses on investments, net of tax	641	(57)
Goodwill	119	149
Non-admitted assets	1,081	1,247
Other, net	22	83
P&C GAAP Stockholders' Equity	**$ 10,477**	**$ 10,336**

	December 31, 2011	December 31, 2010
Life U.S. Statutory Capital and Surplus [1]	**$ 7,388**	**$ 7,731**
GAAP Adjustments		
Investment in subsidiaries	3,748	2,699
Deferred policy acquisition costs	7,483	8,594
Deferred taxes	(2,059)	(777)
Benefit reserves	(2,991)	(4,097)
Unrealized losses on investments, net of impairments	2,472	306
Asset valuation reserve and interest maintenance reserve	816	420
Goodwill	470	461
Other, net	(556)	(869)
Life GAAP Stockholders' Equity	**$ 16,771**	**$ 14,468**

[1] Please refer to the basis of presentation on page i for a description of Life and Property & Casualty.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)

	THREE MONTHS ENDED					Year Over Year	Sequential
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	3 Month Change	3 Month Change
Fixed maturities net unrealized gain (loss)	$ (562)	$ (306)	$ 251	$ 1,197	$ 1,479	NM	24%
Equities net unrealized gain (loss)	(26)	28	7	(68)	(88)	NM	(29%)
Other-than-temporary impairment losses recognized in AOCI	(108)	(103)	(107)	(97)	(99)	8%	(2%)
Net deferred gain on cash-flow hedging instruments	385	317	388	542	516	34%	(5%)
Total net unrealized gain (loss)	(311)	(64)	539	1,574	1,808	NM	15%
Foreign currency translation adjustments	488	456	514	597	600	23%	1%
Pension and other postretirement adjustment	(1,178)	(1,156)	(1,130)	(1,106)	(1,251)	(6%)	(13%)
Total accumulated other comprehensive income (loss)	**$ (1,001)**	**$ (764)**	**$ (77)**	**$ 1,065**	**$ 1,157**	**NM**	**9%**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

COMPUTATION OF BASIC AND DILUTED EARNINGS (LOSSES) PER COMMON SHARE

	THREE MONTHS ENDED					YEAR ENDED DECEMBER 31,	
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	2010	2011
Net income	$ 619	$ 511	$ 24	$ -	$ 127	$ 1,680	$ 662
Less: MCP dividends	11	10	11	10	11	33	42
Less: Capital Purchase Program ("CPP") preferred dividends and accretion of discount	-	-	-	-	-	482	-
Net income (loss) available to common shareholders	**608**	**501**	**13**	**(10)**	**116**	**1,165**	**620**
Add: Impact of assumed conversion of preferred shares to common [4]	11	10	-	-	-	33	-
Net income (loss) available to common shareholders and assumed conversion of preferred shares	**619**	**511**	**13**	**(10)**	**116**	**1,198**	**620**
Net income (loss) available to common shareholders	**608**	**501**	**13**	**(10)**	**116**	**1,165**	**620**
Less: Net realized capital gains (losses), net of tax and DAC, excluded from core earnings [1]	55	(237)	92	(36)	(213)	(228)	(394)
Less: Income (loss) from discontinued operations	35	162	(80)	3	1	(64)	86
Core earnings available to common shareholders	**518**	**576**	**1**	**23**	**328**	**1,457**	**928**
Add: Impact of assumed conversion of preferred shares to common [4]	11	10	-	-	11	33	-
Core earnings available to common shareholders and assumed conversion of preferred shares	**$ 529**	**$ 586**	**$ 1**	**$ 23**	**$ 339**	**$ 1,490**	**$ 928**
Weighted average common shares outstanding (basic)	**444.3**	**444.6**	**445.1**	**445.3**	**445.1**	**431.5**	**445.0**
Dilutive effect of stock compensation	1.3	1.8	1.0	0.7	0.7	1.3	1.1
Dilutive effect of CPP Warrants [2]	31.4	34.0	32.9	27.4	23.1	31.3	29.3
Dilutive effect of Allianz warrants [3]	-	7.1	3.4	-	-	1.0	2.6
Weighted average common shares outstanding and dilutive potential common shares (diluted), before assumed conversion of preferred shares	**477.0**	**487.5**	**482.4**	**473.4**	**468.9**	**465.1**	**478.0**
Dilutive effect of assumed conversion of MCP [4]	20.8	20.7	-	-	20.7	16.4	-
Weighted average common shares outstanding and dilutive potential common shares (diluted) and assumed conversion of preferred shares	**497.8**	**508.2**	**482.4**	**473.4**	**489.6**	**481.5**	**478.0**
Net income (loss) available to common shareholders	**$ 1.37**	**$ 1.13**	**$ 0.03**	**$ (0.02)**	**$ 0.26**	**$ 2.70**	**$ 1.40**
Less: Net realized capital gains (losses), net of tax and DAC, excluded from core earnings	0.12	(0.53)	0.21	(0.08)	(0.48)	(0.54)	(0.88)
Less: Income (loss) from discontinued operations	0.08	0.36	(0.18)	0.01	-	(0.15)	0.19
Core earnings available to common shareholders	**$ 1.17**	**$ 1.30**	**$ 0.00**	**$ 0.05**	**$ 0.74**	**$ 3.38**	**$ 2.09**
Net income (loss) available to common shareholders	**$ 1.27**	**$ 1.03**	**$ 0.03**	**$ (0.02)**	**$ 0.25**	**$ 2.50**	**$ 1.30**
Add: Impact of assumed conversion of preferred shares to common [4]	(0.03)	(0.02)	-	-	(0.01)	(0.07)	-
Net income (loss) available to common shareholders and assumed conversion of preferred shares	**$ 1.24**	**$ 1.01**	**$ 0.03**	**$ (0.02)**	**$ 0.24**	**$ 2.58**	**$ 1.30**
Net income (loss) available to common shareholders	**$ 1.27**	**$ 1.03**	**$ 0.03**	**$ (0.02)**	**$ 0.25**	**$ 2.50**	**$ 1.30**
Less: Net realized capital gains (losses), net of tax and DAC, excluded from core earnings	0.11	(0.47)	0.19	(0.08)	(0.45)	(0.49)	(0.82)
Less: Income (loss) from discontinued operations	0.07	0.32	(0.16)	0.01	0.00	(0.14)	0.18
Core earnings available to common shareholders	**1.09**	**1.18**	**0.00**	**0.05**	**0.70**	**3.13**	**1.94**
Add: Impact of assumed conversion of preferred shares to common [4]	(0.03)	(0.03)	-	-	(0.01)	(0.04)	-
Core earnings available to common shareholders and assumed conversion of preferred shares	**$ 1.06**	**$ 1.15**	**$ 0.00**	**$ 0.05**	**0.69**	**$ 3.09**	**$ 1.94**

[1] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax and DAC, for the periods presented herein.

[2] The Hartford issued 52.1 million warrants to purchase The Hartford Common Stock to the U.S. Department of the Treasury on June 26, 2009 at a strike price of $9.79. The declaration of a quarterly common stock dividend of $0.10 during the third quarter of 2011 triggered a provision in The Hartford's Warrant Agreement with The Bank of New York Mellon resulting in an adjustment to the warrant exercise price to $9.699 from $9.729.

[3] The Hartford issued 69.4 million warrants to purchase The Hartford Common Stock to Allianz on October 17, 2008 at a strike price of $25.23.

[4] The Hartford issued $575 of mandatory convertible preferred stock which, at June 30, 2011 and September 30, 2011, would have been convertible into 20.7 million and 20.8 million weighted average shares of common stock, respectively. However, the impact of applying the "if-converted" method to these shares was anti-dilutive and, therefore, the shares were not included in core earnings available to common shareholders and assumed conversion of preferred shares.

[5] As a result of anti-dilutive impact, in periods of a loss, weighted average common shares outstanding (basic) are used in the calculation of diluted earnings per share.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
ANALYSIS OF NET REALIZED CAPITAL GAINS (LOSSES) AFTER-TAX AND DAC

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Net Realized Capital Gains (Losses), After-Tax and DAC										
Gains/losses on sales, net	$ (29)	$ (49)	$ 151	$ 73	$ 60	NM	(18%)	$ 180	$ 235	31%
Net impairment gains (losses)	(38)	(29)	(1)	(42)	(38)	-	10%	(320)	(110)	66%
Japanese fixed annuity contract hedges, net	4	(11)	15	(5)	4	-	NM	18	3	(83%)
Results of variable annuity hedge program									-	
U.S. GMWB derivatives, net	100	20	(72)	(104)	(75)	NM	28%	83	(231)	NM
U.S. macro hedge	(60)	(24)	(11)	(52)	(60)	-	(15%)	(90)	(147)	(63%)
Total U.S. Program	40	(4)	(83)	(156)	(135)	NM	13%	(7)	(378)	NM
International program	9	(159)	69	340	(91)	NM	NM	(33)	159	NM
Total results of variable annuity hedge program	49	(163)	(14)	184	(226)	NM	NM	(40)	(219)	NM
Other net gain (loss) [1]	78	20	(59)	(242)	(10)	NM	96%	(57)	(291)	NM
Total net realized capital gains (losses), after-tax and DAC	**$ 64**	**$ (232)**	**$ 92**	**$ (32)**	**$ (210)**	**NM**	**NM**	**$ (219)**	**$ (382)**	**(74%)**
Reconciliation of Net Realized Capital Gains (Losses), net of tax and DAC, excluded from Core Earnings to Total Net Realized Capital Gains (Losses) - After-Tax and DAC										
Total net realized capital losses	$ 64	$ (232)	$ 92	$ (32)	$ (210)	NM	NM	$ (219)	$ (382)	(74%)
Less: total net realized capital gains (losses) included in core earnings (losses)	9	5	-	4	3	(67%)	(25%)	9	12	33%
Total net realized capital losses, after tax and DAC, excluded from core earnings (losses)	**$ 55**	**$ (237)**	**$ 92**	**$ (36)**	**$ (213)**	**NM**	**NM**	**$ (228)**	**$ (394)**	**(73%)**

[1] Other net gain (loss) primarily represents income from derivatives that qualify for hedge accounting and hedge fixed maturities.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPUTATION OF RETURN-ON-EQUITY MEASURES

	THREE MONTHS ENDED				
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011
Numerator [1]:					
Net income available to common shareholders - last 12 months	$ 1,198	$ 1,872	$ 1,820	$ 1,154	$ 662
Core earnings available to common shareholders - last 12 months	$ 1,490	$ 2,013	$ 1,832	$ 1,160	$ 970
Denominator [2]:					
Average common stockholders' equity, including AOCI	17,608.0	19,419.5	20,283.0	21,845.0	21,611.0
Less: Average AOCI	(1,511.5)	(2,156.5)	(1,570.5)	(728.0)	78.0
Average common stockholders' equity, excluding AOCI	19,764.5	20,990.0	21,011.0	21,216.0	21,533.0
ROE (net income last 12 months to common stockholders' equity, including AOCI) [3]	6.8%	9.6%	9.0%	5.3%	3.1%
ROE (core earnings last 12 months to common stockholders' equity, excluding AOCI) [3]	7.5%	9.6%	8.7%	5.5%	4.5%

[1] For a reconciliation of net income to core earnings, see page 8.

[2] Average equity is calculated by taking the sum of common stockholders' equity at the beginning of the twelve month period and common stockholders' equity at the end of the twelve month period and dividing by 2.

[3] When calculating return-on-equity, the MCP preferred stock is included in average common stockholders' equity and MCP preferred dividends are added back to net income available to common shareholders and core earnings available to common shareholders.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

COMPONENTS OF NET REALIZED CAPITAL GAINS (LOSSES), AFTER-TAX AND DAC, EXCLUDED FROM CORE EARNINGS (LOSSES) [1]

Three months ended December 31, 2010	Property & Casualty Commercial	Group Benefits	Total Commercial Markets	Total Consumer Markets	Individual Annuity	Individual Life	Retirement Plans	Mutual Funds	Total Wealth Management	Life Other Operations	Property & Casualty Other Operations	Total Runoff	Corporate	Consolidated
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ 16	$ 16	$ 32	$ 3	$ (79)	$ (22)	$ (7)	$ -	$ (108)	$ (63)	$ 1	$ (62)	$ 36	$ (99)
Less: Impacts of DAC	-	-	-	-	(164)	(2)	1	-	(165)	(28)	-	(28)	2	(191)
Less: Impacts of tax	5	6	11	1	29	(8)	(3)	(1)	17	(8)	-	(8)	16	37
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ 11**	**$ 10**	**$ 21**	**$ 2**	**$ 56**	**$ (12)**	**$ (5)**	**$ 1**	**$ 40**	**$ (27)**	**$ 1**	**$ (26)**	**$ 18**	**$ 55**
Three months ended March 31, 2011														
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ (21)	$ (13)	$ (34)	$ (4)	$ (32)	$ (31)	$ (9)	$ 1	$ (71)	$ (281)	$ (3)	$ (284)	$ (12)	$ (405)
Less: Impacts of DAC	-	-	-	-	(22)	(3)	(1)	-	(26)	(12)	-	(12)	1	(37)
Less: Impacts of tax	(7)	(5)	(12)	(1)	(4)	(10)	(2)	-	(16)	(97)	(1)	(98)	(4)	(131)
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ (14)**	**$ (8)**	**$ (22)**	**$ (3)**	**$ (6)**	**$ (18)**	**$ (6)**	**$ 1**	**$ (29)**	**$ (172)**	**$ (2)**	**$ (174)**	**$ (9)**	**$ (237)**
Three months ended June 30, 2011														
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ 14	$ 10	$ 24	$ 3	$ (13)	$ 8	$ 11	$ -	$ 6	$ 28	$ 4	$ 32	$ 8	$ 73
Less: Impacts of DAC	-	-	-	-	106	9	6	-	121	(55)	-	(55)	1	67
Less: Impacts of tax	(11)	(1)	(12)	(2)	(47)	(5)	(9)	-	(61)	(10)	1	(9)	(2)	(86)
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ 25**	**$ 11**	**$ 36**	**$ 5**	**$ (72)**	**$ 4**	**$ 14**	**$ -**	**$ (54)**	**$ 93**	**$ 3**	**$ 96**	**$ 9**	**$ 92**
Three months ended September 30, 2011														
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ (49)	$ 7	$ (42)	$ (10)	$ (238)	$ 31	$ (2)	$ -	$ (209)	$ 890	$ (5)	$ 885	$ (50)	$ 574
Less: Impacts of DAC	-	-	-	-	(1)	16	7	-	22	592	-	592	(6)	608
Less: Impacts of tax	(17)	2	(15)	(4)	(85)	5	(3)	-	(83)	123	(4)	119	(15)	2
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ (32)**	**$ 5**	**$ (27)**	**$ (6)**	**$ (152)**	**$ 10**	**$ (6)**	**$ -**	**$ (148)**	**$ 175**	**$ (1)**	**$ 174**	**$ (29)**	**$ (36)**
Three months ended December 31, 2011														
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ 11	$ (4)	$ 6	$ 2	$ (315)	$ 22	$ (10)	$ 1	$ (302)	$ (65)	$ 3	$ (62)	$ (42)	$ (397)
Less: Impacts of DAC	-	-	-	-	(111)	(14)	(1)	-	(126)	43	-	43	-	(83)
Less: Impacts of tax	3	(2)	-	-	(71)	12	(3)	2	(60)	(27)	1	(26)	(16)	(101)
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ 8**	**$ (2)**	**$ 6**	**$ 2**	**$ (133)**	**$ 24**	**$ (6)**	**$ (1)**	**$ (116)**	**$ (81)**	**$ 2**	**$ (79)**	**$ (26)**	**$ (213)**

[1] The above tables show the components of net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses). The impacts of DAC are calculated consistent with the Company's accounting policy on amortization of DAC.
The impacts of tax are calculated at an effective tax rate of 35% as applicable. Impacts of tax also includes any increase in the deferred tax asset valuation allowance.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

COMPONENTS OF NET REALIZED CAPITAL GAINS (LOSSES), AFTER-TAX AND DAC, EXCLUDED FROM CORE EARNINGS (LOSSES) [1]

Year ended December 31, 2010	**Property & Casualty Commercial**	**Group Benefits**	**Total Commercial Markets**	**Total Consumer Markets**	**Individual Annuity**	**Individual Life**	**Retirement Plans**	**Mutual Funds**	**Total Wealth Management**	**Life Other Operations**	**Property & Casualty Other Operations**	**Total Runoff**	**Corporate**	**Consolidated**
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ 12	$ 49	$ 61	$ 2	$ (353)	$ 23	$ (12)	$ -	$ (342)	$ (428)	$ 24	$ (404)	$ 68	$ (615)
Less: Impacts of DAC	-	-	-	-	(365)	(17)	8	-	(374)	(37)	-	(37)	6	(405)
Less: Impacts of tax	20	22	42	4	10	19	3	(1)	31	(97)	8	(89)	30	18
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ (8)**	**$ 27**	**$ 19**	**$ (2)**	**$ 2**	**$ 21**	**$ (23)**	**$ 1**	**$ 1**	**$ (294)**	**$ 16**	**$ (278)**	**$ 32**	**$ (228)**
Year ended December 31, 2011														
Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses)	$ (45)	$ -	$ (45)	$ (9)	$ (598)	$ 30	$ (10)	$ 2	$ (576)	$ 572	$ (1)	$ 571	$ (96)	$ (155)
Less: Impacts of DAC	-	-	-	-	(28)	8	11	-	(9)	568	-	568	(4)	555
Less: Impacts of tax	(32)	(6)	(38)	(7)	(207)	2	(17)	2	(220)	(11)	(3)	(14)	(37)	(316)
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses)	**$ (13)**	**$ 6**	**$ (7)**	**$ (2)**	**$ (363)**	**$ 20**	**$ (4)**	**$ -**	**$ (347)**	**$ 15**	**$ 2**	**$ 17**	**$ (55)**	**$ (394)**

[1] The above tables show the components of net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses). The impacts of DAC are calculated consistent with the Company's accounting policy on amortization of DAC. The impacts of tax are calculated at an effective tax rate of 35%, as applicable. Impacts of tax also includes any increase in the deferred tax asset valuation allowance.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

Property and Casualty Insurance Product

UNPAID LOSS AND LOSS ADJUSTMENT EXPENSE RESERVE ROLLFORWARD

	For the three months ended December 31, 2011			
	Property and Casualty Commercial	Consumer Markets	PC Other Ops	Total PC
Beginning liabilities for unpaid losses and loss adjustment expenses, gross	**15,286**	**2,152**	**4,179**	**21,617**
Reinsurance and other recoverables	2,428	9	730	3,167
Beginning liabilities for unpaid losses and loss adjustment expenses, net	**12,858**	**2,143**	**3,449**	**18,450**
Provision for unpaid losses and loss adjustment expenses				
Current accident year before catastrophes	1,142	634	-	1,776
Current accident year catastrophes	15	(1)	-	14
Prior accident years	109	(17)	6	98
Total provision for unpaid losses and loss adjustment expenses	**1,266**	**616**	**6**	**1,888**
Payments	(1,030)	(707)	(84)	(1,821)
Ending liabilities for unpaid losses and loss adjustment expenses, net	**13,094**	**2,052**	**3,371**	**18,517**
Reinsurance and other recoverables	2,343	9	681	3,033
Ending liabilities for unpaid losses and loss adjustment expenses, gross	**15,437**	**2,061**	**4,052**	**21,550**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

Property and Casualty Insurance Product

UNPAID LOSS AND LOSS ADJUSTMENT EXPENSE RESERVE ROLLFORWARD

	For the year ended December 31, 2011			
	Property and Casualty Commercial	Consumer Markets	PC Other Ops	Total PC
Beginning liabilities for unpaid losses and loss adjustment expenses, gross	**14,727**	**2,177**	**4,121**	**21,025**
Reinsurance and other recoverables	2,361	17	699	3,077
Beginning liabilities for unpaid losses and loss adjustment expenses, net	**12,366**	**2,160**	**3,422**	**17,948**
Provision for unpaid losses and loss adjustment expenses				
Current accident year before catastrophes	4,139	2,536	-	6,675
Current accident year catastrophes	320	425	-	745
Prior accident years	125	(75)	317	367
Total provision for unpaid losses and loss adjustment expenses	**4,584**	**2,886**	**317**	**7,787**
Payments	(3,856)	(2,994)	(368)	(7,218)
Ending liabilities for unpaid losses and loss adjustment expenses, net	**13,094**	**2,052**	**3,371**	**18,517**
Reinsurance and other recoverables	2,343	9	681	3,033
Ending liabilities for unpaid losses and loss adjustment expenses, gross	**15,437**	**2,061**	**4,052**	**21,550**

COMMERCIAL MARKETS

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL MARKETS
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Earned premiums	$ 2,496	$ 2,526	$ 2,579	$ 2,553	$ 2,554	2%	-	$ 9,968	$ 10,212	2%
Fee income	14	16	14	16	16	14%	-	54	62	15%
Net investment income	347	346	345	319	311	(10%)	(3%)	1,364	1,321	(3%)
Other revenues	24	23	26	28	20	(17%)	(29%)	96	97	1%
Net realized capital gains (losses)	29	(37)	23	(45)	6	(79%)	NM	49	(53)	NM
Total revenues	**2,910**	**2,874**	**2,987**	**2,871**	**2,907**	**-**	**1%**	**11,531**	**11,639**	**1%**
Losses and loss adjustment expenses	1,767	1,830	1,997	1,983	2,080	18%	5%	6,701	7,890	18%
Amortization of deferred policy acquisition costs	350	350	353	354	354	1%	-	1,414	1,411	-
Insurance operating costs and other expenses	454	472	461	451	416	(8%)	(8%)	1,776	1,800	1%
Goodwill impairment	-	-	-	-	30	-	-	-	30	-
Total benefits and expenses	**2,571**	**2,652**	**2,811**	**2,788**	**2,880**	**12%**	**3%**	**9,891**	**11,131**	**13%**
Income from continuing operations before income taxes	**339**	**222**	**176**	**83**	**27**	**(92%)**	**(67%)**	**1,640**	**508**	**(69%)**
Income tax expense (benefit) [1]	87	44	11	4	(19)	NM	NM	472	40	(92%)
Income from continuing operations	**252**	**178**	**165**	**79**	**46**	**(82%)**	**(42%)**	**1,168**	**468**	(60%)
Income (loss) from discontinued operations, net of tax	1	160	(3)	(2)	(5)	NM	(150%)	12	150	NM
Net income	**253**	**338**	**162**	**77**	**41**	**(84%)**	**(47%)**	**1,180**	**618**	**(48%)**
Less: Income (loss) from discontinued operations, net of tax	1	160	(3)	(2)	(5)	NM	(150%)	12	150	NM
Less: Net realized capital gains (losses), after-tax, excluded from core earnings [1][2]	21	(22)	36	(27)	6	(71%)	NM	19	(7)	NM
Core earnings	**$ 231**	**$ 200**	**$ 129**	**$ 106**	**$ 40**	**(83%)**	**(62%)**	**$ 1,149**	**$ 475**	**(59%)**

[1] The three months ended June 30, 2011 includes a benefit of $21, related to the release of a tax valuation allowance.

[2] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL MARKETS
PROPERTY & CASUALTY COMMERCIAL
OPERATING RESULTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
UNDERWRITING RESULTS										
Written premiums	$ 1,449	$ 1,645	$ 1,498	$ 1,551	$ 1,482	2%	(4%)	$ 5,796	$ 6,176	7%
Change in unearned premium reserve	(17)	147	(19)	(2)	(77)	NM	NM	52	49	(6%)
Earned premiums	1,466	1,498	1,517	1,553	1,559	6%	-	5,744	6,127	7%
Losses and loss adjustment expenses										
Current accident year before catastrophes [1]	945	962	950	1,085	1,142	21%	5%	3,579	4,139	16%
Current accident year catastrophes	18	46	166	93	15	(17%)	(84%)	152	320	111%
Prior accident years [2]	(22)	(6)	31	(9)	109	NM	NM	(361)	125	NM
Total losses and loss adjustment expenses	941	1,002	1,147	1,169	1,266	35%	8%	3,370	4,584	36%
Underwriting expenses [3]	443	455	455	454	435	(2%)	(4%)	1,779	1,799	1%
Dividends to policyholders [4]	5	4	4	5	5	-	-	5	18	NM
Underwriting results	**77**	**37**	**(89)**	**(75)**	**(147)**	**NM**	**(96%)**	**590**	**(274)**	**NM**
Net investment income	242	242	239	217	212	(12%)	(2%)	935	910	(3%)
Periodic net coupon settlements on credit derivatives, before-tax	(2)	(2)	(1)	(2)	-	100%	100%	(9)	(5)	44%
Other expenses	(45)	(40)	(34)	(35)	(29)	36%	17%	(138)	(138)	-
Goodwill impairment	-	-	-	-	(30)	-	-	-	(30)	-
Income tax (expense) benefit	(71)	(56)	(16)	(19)	19	NM	NM	(387)	(72)	81%
Core earnings	**201**	**181**	**99**	**86**	**25**	**(88%)**	**(71%)**	**991**	**391**	**(61%)**
Add: Net realized capital gains (losses), after-tax [5]	11	(14)	25	(32)	8	(27%)	NM	(8)	(13)	(63%)
Income from continuing operations, net of tax	**212**	**167**	**124**	**54**	**33**	**(84%)**	**(39%)**	**983**	**378**	**(62%)**
Add: Income (loss) from discontinued operations, net of tax	1	160	(3)	(2)	(5)	NM	(150%)	12	150	NM
Net Income	**$ 213**	**$ 327**	**$ 121**	**$ 52**	**$ 28**	**(87%)**	**(46%)**	**$ 995**	**$ 528**	**(47%)**

[1] The three months ended December 31, 2010 included current accident year reserve strengthening of $44 primarily driven by workers compensation and programs business. The three months ended September 30, 2011 included current accident year reserve strengthening of $47 predominantly related to workers compensation business. The three months ended December 31, 2011 included current accident year reserve strengthening of $87 predominantly related to workers compensation business.

[2] Included within prior accident years development were the following reserve strengthenings (releases):

	THREE MONTHS ENDED					YEAR ENDED DECEMBER 31,	
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	2010	2011
Auto liability	(3)	(1)	-	(4)	1	(54)	(4)
Workers' compensation	Comm(17)		(1) 4	7	161	(70)	171
Package business	1	(7)	3	(42)	(30)	(19)	(76)
General liability	(14)	6	6	(8)	(44)	(108)	(40)
Professional liability	(1)	(9)	2	29	7	(88)	29
Fidelity & Surety	4	-	(2)	(7)	2	(5)	(7)
Commercial Property	(3)	2	(7)	1	-	(16)	(4)
Uncollectible reinsurance	-	-	-	-	-	(30)	-
Discount accretion on workers' compensation	6	7	10	15	6	26	38
Catastrophes	-	(5)	10	2	5	1	12
Other reserve re-estimates, net	5	2	5	(2)	1	2	6
Total prior accident years development	(22)	(6)	31	(9)	109	(361)	125

[3] The year ended December 31, 2010 included taxes, licenses and fees reserve strengthening of $20 due to an increase in the assessment for New York state funds and taxes. The year ended December 31, 2011 included taxes, licenses and fees reserve releases of $12.

[4] The year ended December 31, 2010 included a decrease in prior year dividends of $12.

[5] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL MARKETS
PROPERTY & CASUALTY COMMERCIAL
UNDERWRITING RESULTS

	THREE MONTHS ENDED Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31, 2010	2011	Change
UNDERWRITING RESULTS										
Written premiums	$ 1,449	$ 1,645	$ 1,498	$ 1,551	$ 1,482	2%	(4%)	$ 5,796	$ 6,176	7%
Change in unearned premium reserve	(17)	147	(19)	(2)	(77)	NM	NM	52	49	(6%)
Earned premiums	1,466	1,498	1,517	1,553	1,559	6%	-	5,744	6,127	7%
Losses and loss adjustment expenses										
Current accident year before catastrophes [1]	945	962	950	1,085	1,142	21%	5%	3,579	4,139	16%
Current accident year catastrophes	18	46	166	93	15	(17%)	(84%)	152	320	111%
Prior accident years [2]	(22)	(6)	31	(9)	109	NM	NM	(361)	125	NM
Total losses and loss adjustment expenses	941	1,002	1,147	1,169	1,266	35%	8%	3,370	4,584	36%
Underwriting expenses [3]	443	455	455	454	435	(2%)	(4%)	1,779	1,799	1%
Dividends to policyholders [4]	5	4	4	5	5	-	-	5	18	NM
Underwriting results	**77**	**37**	**(89)**	**(75)**	**(147)**	**NM**	**(96%)**	**590**	**(274)**	**NM**
UNDERWRITING RATIOS										
Losses and loss adjustment expenses										
Current accident year before catastrophes [1]	64.4	64.3	62.6	69.9	73.3	(8.9)	(3.4)	62.3	67.6	(5.3)
Current accident year catastrophes	1.2	3.1	11.0	6.0	1.0	0.2	5.0	2.7	5.2	(2.5)
Prior accident years [2]	(1.5)	(0.4)	2.1	(0.6)	7.0	(8.5)	(7.6)	(6.3)	2.0	(8.3)
Total losses and loss adjustment expenses	64.2	66.9	75.6	75.3	81.2	(17.0)	(5.9)	58.7	74.8	(16.1)
Expenses	30.2	30.4	30.0	29.2	27.9	2.3	1.3	31.0	29.4	1.6
Policyholder dividends	0.3	0.3	0.3	0.3	0.3	-	-	0.1	0.3	(0.2)
Combined ratio	**94.7**	**97.5**	**105.8**	**104.8**	**109.4**	**(14.7)**	**(4.6)**	**89.7**	**104.5**	**(14.8)**
Catastrophes										
Current year	1.2	3.0	11.0	6.0	1.0	0.2	5.0	2.7	5.2	(2.5)
Prior year	-	(0.3)	0.7	0.1	0.3	(0.3)	(0.2)	-	0.2	(0.2)
Catastrophe ratio	1.3	2.7	11.6	6.1	1.3	-	4.8	2.7	5.4	(2.7)
Combined ratio before catastrophes	**93.5**	**94.8**	**94.2**	**98.7**	**108.1**	**(14.6)**	**(9.4)**	**87.1**	**99.1**	**(12.0)**
Combined ratio before catastrophes and prior year development	**95.0**	**94.9**	**92.8**	**99.4**	**101.5**	**(6.5)**	**(2.1)**	**93.4**	**97.2**	**(3.8)**
STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR)										
Standard Commercial Lines Renewal Written Price Increases [5]	1%	3%	3%	4%	5%	4%	1%	1%	4%	3%
Standard Commercial Lines Policy Count Retention [5]	83%	83%	82%	82%	83%	-	1%	84%	82%	(2%)
New Business Premium $	$ 270	$ 303	$ 286	$ 271	$ 237	(12%)	(13%)	$ 1,122	$ 1,097	(2%)
Standard Commercial Lines Policies in Force [5]	1,211,047	1,229,758	1,250,152	1,256,229	1,252,820	3%	-			

[1] The three months ended December 31, 2010 included current accident year reserve strengthening of $44, or 3.0 points, primarily driven by workers compensation and programs business. The three months ended September 30, 2011 included current accident year reserve strengthening of $47, or 3.0 points, predominantly related to workers compensation business. The three months ended December 31, 2011 included current accident year reserve strengthening of $87, or 5.6 points, predominantly related to workers compensation business.

[2] Refer to footnote 2 on page 16 for a summary of reserve strengthenings (releases) that are included within prior accident years development.

[3] The year ended December 31, 2010 included taxes, licenses and fees reserve strengthening of $20 due to an increase in the assessment for New York state funds and taxes. The year ended December 31, 2011 included taxes, licenses and fees reserve releases of $12.

[4] The year ended December 31, 2010 included a decrease in prior year dividends of $12.

[5] Standard commercial lines consist of The Hartford's small commercial and middle market lines of business.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL MARKETS
GROUP BENEFITS
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
Revenues	**Dec. 31, 2010**	**Mar. 31, 2011**	**Jun. 30, 2011**	**Sept. 30, 2011**	**Dec. 31, 2011**			**2010**	**2011**	**Change**
Premiums and other considerations										
Direct premiums	$ 1,025	$ 1,024	$ 1,058	$ 996	$ 995	(3%)	-	$ 4,200	$ 4,073	(3%)
Reinsurance premiums	5	4	4	4	-	(100%)	(100%)	24	12	(50%)
Net premiums	**1,030**	**1,028**	**1,062**	**1,000**	**995**	**(3%)**	**-**	**4,224**	**4,085**	(3%)
Administrative Services Only ("ASO") fees	10	11	11	11	11	10%	-	39	44	13%
Other fees	4	5	3	5	5	25%	-	15	18	20%
Total fee income	**14**	**16**	**14**	**16**	**16**	**14%**	**-**	**54**	**62**	**15%**
Total premiums and other considerations	**1,044**	**1,044**	**1,076**	**1,016**	**1,011**	**(3%)**	**-**	**4,278**	**4,147**	**(3%)**
Net investment income	105	104	106	102	99	(6%)	(3%)	429	411	(4%)
Net realized capital losses - core	(1)	(1)	-	(1)	(1)	-	-	(3)	(3)	-
Total core revenues	**1,148**	**1,147**	**1,182**	**1,117**	**1,109**	**(3%)**	**(1%)**	**4,704**	**4,555**	**(3%)**
Net realized gains (losses), before tax and DAC, excluded from core revenues	16	(13)	10	7	(4)	NM	NM	49	-	(100%)
Total revenues	**1,164**	**1,134**	**1,192**	**1,124**	**1,105**	**(5%)**	**(2%)**	**4,753**	**4,555**	**(4%)**
Benefits and Expenses										
Benefits and losses										
Death benefits	286	340	319	300	283	(1%)	(6%)	1,217	1,242	2%
Other contract benefits	481	488	478	486	485	1%	-	1,865	1,937	4%
Change in reserve	59	-	53	28	46	(22%)	64%	249	127	(49%)
Total benefits and losses	**826**	**828**	**850**	**814**	**814**	**(1%)**	**-**	**3,331**	**3,306**	**(1%)**
Other insurance expenses										
Commissions & wholesaling expenses	125	136	136	125	121	(3%)	(3%)	546	518	(5%)
Operating expenses	133	133	135	135	131	(2%)	(3%)	522	534	2%
Premium taxes and other expenses [1]	25	31	23	21	25	-	19%	93	100	8%
Subtotal - expenses before deferral	**283**	**300**	**294**	**281**	**277**	**(2%)**	**(1%)**	**1,161**	**1,152**	**(1%)**
Deferred policy acquisition costs	(11)	(14)	(13)	(13)	(8)	27%	38%	(50)	(48)	4%
Total other insurance expense	**272**	**286**	**281**	**268**	**269**	**(1%)**	**-**	**1,111**	**1,104**	**(1%)**
Amortization of deferred policy acquisition costs	15	14	14	14	13	(13%)	(7%)	61	55	(10%)
Total benefits and expenses	**1,113**	**1,128**	**1,145**	**1,096**	**1,096**	**(2%)**	**-**	**4,503**	**4,465**	**(1%)**
Core earnings before income taxes	**35**	**19**	**37**	**21**	**13**	**(63%)**	**(38%)**	**201**	**90**	**(55%)**
Income tax expense	5	-	7	1	(2)	NM	NM	43	6	(86%)
Core earnings	**30**	**19**	**30**	**20**	**15**	**(50%)**	**(25%)**	**158**	**84**	**(47%)**
Net realized gains (losses), net of tax and DAC, excluded from core earnings [2]	10	(8)	11	5	(2)	NM	NM	27	6	(78%)
Net income	**40**	**11**	**41**	**25**	**13**	**(67%)**	**(48%)**	**185**	**90**	**(51%)**
After-Tax Profit as % of Revenues										
Core earnings	2.6%	1.7%	2.6%	1.8%	1.4%	(1.2)	(0.4)	3.4%	1.9%	(1.5)
Net income	3.4%	1.0%	3.6%	2.2%	1.2%	(2.2)	(1.0)	3.9%	2.0%	(1.9)

[1] The three months ended March 31, 2011 includes a one-time payment to a third-party administrator of $8, before-tax.

[2] See pages 11 and 12 for disclosure of the components of net realized gains (losses), net of tax and DAC, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL MARKETS
GROUP BENEFITS
SUPPLEMENTAL DATA

		THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
		Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
PREMIUMS	**Fully Insured - Ongoing Premiums**										
	Group disability	$ 470	$ 462	$ 452	$ 452	$ 452	(4%)	-	$ 1,892	$ 1,818	(4%)
	Group life	513	516	512	501	495	(4%)	(1%)	2,052	2,024	(1%)
	Other	47	50	49	47	48	2%	2%	222	194	(13%)
	Total fully insured - ongoing premiums	**$ 1,030**	**$ 1,028**	**$ 1,013**	**$ 1,000**	**$ 995**	**(3%)**	**-**	**$ 4,166**	**$ 4,036**	**(3%)**
	Total buyouts [1]	-	-	49	-	-	-	-	58	49	(16%)
	Total premiums	**1,030**	**1,028**	**1,062**	**1,000**	**$ 995**	**(3%)**	**(1%)**	**4,224**	**4,085**	**(3%)**
	Group disability - premium equivalents [2]	99	105	107	109	111	12%	2%	394	432	10%
	Total premiums and premium equivalent	**$ 1,129**	**$ 1,133**	**$ 1,169**	**$ 1,109**	**$ 1,106**	**(2%)**	**-**	**$ 4,618**	**$ 4,517**	**(2%)**
SALES (GROSS ANNUALIZED NEW PREMIUMS)	**Fully Insured - Ongoing Sales**										
	Group disability	$ 37	$ 109	$ 41	$ 36	$ 33	(11%)	(8%)	$ 237	$ 219	(8%)
	Group life	47	128	48	53	40	(15%)	(25%)	332	269	(19%)
	Other	2	7	3	2	5	150%	150%	14	17	21%
	Total fully insured - ongoing sales	**86**	**244**	**92**	**91**	**78**	**(9%)**	**(14%)**	**583**	**505**	**(13%)**
	Total buyouts [1]	-	-	49	(1)	-	-	100%	58	48	(17%)
	Total sales	**86**	**244**	**141**	**90**	**78**	**(9%)**	**(13%)**	**641**	**553**	**(14%)**
	Group disability premium equivalents [2]	8	47	22	23	14	75%	(39%)	92	106	15%
	Total sales and premium equivalents	**$ 94**	**$ 291**	**$ 163**	**$ 113**	**$ 92**	**(2%)**	**(19%)**	**$ 733**	**$ 659**	**(10%)**
RATIOS [3]	Loss Ratio	79.1%	79.3%	78.0%	80.1%	80.5%	1.4	0.4	77.6%	79.5%	1.9
	Expense Ratio [4]	27.5%	28.7%	28.7%	27.8%	27.9%	0.4	0.1	27.8%	28.3%	0.5
GAAP RESERVES [5]	Group disability	$ 5,127	$ 5,164	$ 5,225	$ 5,259	5,307	4%	1%			
	Group life	1,250	1,217	1,210	1,206	1,202	(4%)	-			
	Other	79	76	75	75	77	(3%)	3%			
	Total GAAP reserves	**$ 6,456**	**$ 6,457**	**$ 6,510**	**$ 6,540**	**$ 6,586**	**2%**	**1%**			

[1] Takeover of open claim liabilities and other non-recurring premium amounts.

[2] ASO fees and claims under claim management agreements.

[3] Ratios calculated excluding the effects of buyout premiums.

[4] The three months ended March 31, 2011 includes a one-time payment to a third-party administrator totaling 0.7 points.

[5] Reserve balances for the three months ended December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011 are net of reinsurance recoverables of $209, $212, $219, $225, and $233, respectively.

CONSUMER MARKETS

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSUMER MARKETS
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Earned premiums	$ 971	$ 956	$ 939	$ 930	$ 922	(5%)	(1%)	$ 3,947	$ 3,747	(5%)
Net investment income	48	50	49	46	42	(13%)	(9%)	187	187	-
Other revenues	49	40	36	35	45	(8%)	29%	172	156	(9%)
Net realized capital gains (losses)	2	(4)	2	(10)	1	(50%)	NM	-	(11)	-
Total revenues	**1,070**	**1,042**	**1,026**	**1,001**	**1,010**	**(6%)**	**1%**	**4,306**	**4,079**	**(5%)**
Losses and loss adjustment expenses	739	599	904	767	616	(17%)	(20%)	2,951	2,886	(2%)
Amortization of deferred policy acquisition costs	164	161	160	159	159	(3%)	-	667	639	(4%)
Insurance operating costs and other expenses [1]	128	120	240	106	112	(13%)	6%	493	578	17%
Total benefits and expenses	**1,031**	**880**	**1,304**	**1,032**	**887**	**(14%)**	**(14%)**	**4,111**	**4,103**	**-**
Income (loss) before income taxes	**39**	**162**	**(278)**	**(31)**	**123**	**NM**	**NM**	**195**	**(24)**	**NM**
Income tax expense (benefit)	9	52	(104)	(15)	38	NM	NM	52	(29)	NM
Net income (loss)	**30**	**110**	**(174)**	**(16)**	**85**	**183%**	**NM**	**143**	**5**	**(97%)**
Less: Net realized capital gains (losses), after-tax, excluded from core earnings (losses) [2]	2	(3)	5	(6)	2	-	NM	(2)	(2)	-
Core earnings (losses)	**$ 28**	**$ 113**	**$ (179)**	**$ (10)**	**$ 83**	**196%**	**NM**	**$ 145**	**$ 7**	**(95%)**

[1] The three months ended June 30, 2011 includes a charge of $113, before-tax, related to a discontinued software program.

[2] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSUMER MARKETS
OPERATING RESULTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
UNDERWRITING RESULTS										
Written premiums	$ 896	$ 884	$ 969	$ 964	$ 858	(4%)	(11%)	$ 3,886	$ 3,675	(5%)
Change in unearned premium reserve	(75)	(72)	30	34	(64)	15%	NM	(61)	(72)	(18%)
Earned premiums	971	956	939	930	922	(5%)	(1%)	3,947	3,747	(5%)
Losses and loss adjustment expenses										
Current accident year before catastrophes	703	616	623	663	634	(10%)	(4%)	2,737	2,536	(7%)
Current accident year catastrophes	71	32	281	113	(1)	NM	NM	300	425	42%
Prior accident years [1]	(35)	(49)	-	(9)	(17)	51%	(89%)	(86)	(75)	13%
Total losses and loss adjustment expenses	739	599	904	767	616	(17%)	(20%)	2,951	2,886	(2%)
Underwriting expenses	237	233	236	226	223	(6%)	(1%)	957	918	(4%)
Underwriting results	**(5)**	**124**	**(201)**	**(63)**	**83**	**NM**	**NM**	**39**	**(57)**	**NM**
Net investment income	48	50	49	46	42	(13%)	(9%)	187	187	-
Periodic net coupon settlements on credit derivatives, before-tax	(1)	-	(1)	-	(1)	-	-	(2)	(2)	-
Other expenses [2]	(6)	(8)	(128)	(4)	(3)	50%	25%	(31)	(143)	NM
Income tax benefit (expense)	(8)	(53)	102	11	(38)	NM	NM	(48)	22	NM
Core earnings (losses)	**28**	**113**	**(179)**	**(10)**	**83**	**196%**	**NM**	**145**	**7**	**(95%)**
Add: Net realized capital gains (losses), after-tax [3]	2	(3)	5	(6)	2	-	NM	(2)	(2)	-
Net income (loss)	**$ 30**	**$ 110**	**$ (174)**	**$ (16)**	**$ 85**	**183%**	**NM**	**$ 143**	**$ 5**	**(97%)**

[1] Included within prior accident years development were the following reserve strengthenings (releases):

	THREE MONTHS ENDED					YEAR ENDED DECEMBER 31,	
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	2010	2011
Auto liability	$ (33)	$ (55)	$ (9)	$ (19)	$ (10)	$ (115)	$ (93)
Homeowners	(4)	(14)	1	14	(2)	23	(1)
Catastrophes	(1)	19	9	-	(3)	10	25
Other reserve re-estimates, net	3	1	(1)	(4)	(2)	(4)	(6)
Total prior accident years development	$ (35)	$ (49)	$ -	$ (9)	$ (17)	$ (86)	$ (75)

[2] The three months ended June 30, 2011 includes a charge of $113, before-tax, related to a discontinued software program.

[3] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSUMER MARKETS
UNDERWRITING RESULTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
UNDERWRITING RESULTS										
Written premiums	$ 896	$ 884	$ 969	$ 964	$ 858	(4%)	(11%)	$ 3,886	$ 3,675	(5%)
Change in unearned premium reserve	(75)	(72)	30	34	(64)	15%	NM	(61)	(72)	(18%)
Earned premiums	971	956	939	930	922	(5%)	(1%)	3,947	3,747	(5%)
Losses and loss adjustment expenses										
Current accident year before catastrophes	703	616	623	663	634	(10%)	(4%)	2,737	2,536	(7%)
Current accident year catastrophes	71	32	281	113	(1)	NM	NM	300	425	42%
Prior accident years [1]	(35)	(49)	-	(9)	(17)	51%	(89%)	(86)	(75)	13%
Total losses and loss adjustment expenses	739	599	904	767	616	(17%)	(20%)	2,951	2,886	(2%)
Underwriting expenses	237	233	236	226	223	(6%)	(1%)	957	918	(4%)
Underwriting results	**(5)**	**124**	**(201)**	**(63)**	**83**	**NM**	**NM**	**39**	**(57)**	**NM**
UNDERWRITING RATIOS										
Losses and loss adjustment expenses										
Current accident year before catastrophes	72.4	64.3	66.5	71.3	68.8	3.6	2.5	69.4	67.7	1.7
Current accident year catastrophes	7.3	3.4	29.9	12.2	(0.1)	7.4	12.3	7.6	11.3	(3.7)
Prior accident years [1]	(3.6)	(5.1)	(0.0)	(1.0)	(1.8)	(1.8)	0.8	(2.2)	(2.0)	(0.2)
Total losses and loss adjustment expenses	76.0	62.6	96.4	82.5	66.8	9.2	15.7	74.8	77.0	(2.2)
Expenses	24.4	24.4	25.1	24.3	24.2	0.2	0.1	24.2	24.5	(0.3)
Combined ratio	**100.4**	**87.0**	**121.5**	**106.8**	**91.0**	**9.4**	**15.8**	**99.0**	**101.5**	**(2.5)**
Catastrophes										
Current year	7.3	3.4	29.9	12.2	(0.1)	7.4	12.3	7.6	11.3	(3.7)
Prior year	-	2.0	1.0	-	(0.3)	0.3	0.3	0.3	0.7	(0.4)
Catastrophe ratio	7.2	5.4	30.8	12.2	(0.4)	7.6	12.6	7.8	12.0	(4.2)
Combined ratio before catastrophes	**93.2**	**81.6**	**90.6**	**94.6**	**91.4**	**1.8**	**3.2**	**91.2**	**89.5**	**1.7**
Combined ratio before catastrophes and prior year development	**96.8**	**88.7**	**91.6**	**95.6**	**93.0**	**3.8**	**2.6**	**93.6**	**92.2**	**1.4**
PRODUCT										
Automobile	103.1	85.7	99.5	100.3	100.3	2.8	-	97.1	96.4	0.7
Homeowners	94.1	89.2	172.8	122.1	71.0	23.1	51.1	104.0	113.7	(9.7)
Total	**100.4**	**87.0**	**121.5**	**106.8**	**91.0**	**9.4**	**15.8**	**99.0**	**101.5**	**(2.5)**

[1] Refer to footnote 1 on page 21 for a summary of reserve strengthenings (releases) that are included within prior accident years development.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSUMER MARKETS
WRITTEN AND EARNED PREMIUMS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec, 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec, 31, 2011			2010	2011	Change
BUSINESS UNIT										
WRITTEN PREMIUMS [1]										
AARP	$ 653	$ 647	$ 724	$ 717	$ 630	(4%)	(12%)	$ 2,819	$ 2,718	(4%)
Agency	231	224	233	232	216	(6%)	(7%)	1,014	905	(11%)
Other	12	13	12	15	12	-	(20%)	53	52	(2%)
Total	**$ 896**	**$ 884**	**$ 969**	**$ 964**	**$ 858**	**(4%)**	**(11%)**	**$ 3,886**	**$ 3,675**	**(5%)**
EARNED PREMIUMS [1]										
AARP	$ 707	$ 698	$ 694	$ 687	$ 685	(3%)	-	$ 2,850	$ 2,764	(3%)
Agency	251	243	234	229	224	(11%)	(2%)	1,040	930	(11%)
Other	13	15	11	14	13	-	(7%)	57	53	(7%)
Total	**$ 971**	**$ 956**	**$ 939**	**$ 930**	**$ 922**	**(5%)**	**(1%)**	**$ 3,947**	**$ 3,747**	**(5%)**
PRODUCT LINE										
WRITTEN PREMIUMS [1]										
Automobile	$ 630	$ 641	$ 665	$ 657	$ 599	(5%)	(9%)	$ 2,745	$ 2,562	(7%)
Homeowners	266	243	304	307	259	(3%)	(16%)	1,141	1,113	(2%)
Total	**$ 896**	**$ 884**	**$ 969**	**$ 964**	**$ 858**	**(4%)**	**(11%)**	**$ 3,886**	**$ 3,675**	**(5%)**
EARNED PREMIUMS [1]										
Automobile	$ 684	$ 672	$ 657	$ 649	$ 641	(6%)	(1%)	$ 2,806	$ 2,619	(7%)
Homeowners	287	284	282	281	281	(2%)	-	1,141	1,128	(1%)
Total	**$ 971**	**$ 956**	**$ 939**	**$ 930**	**$ 922**	**(5%)**	**(1%)**	**$ 3,947**	**$ 3,747**	**(5%)**
STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR)										
Renewal Written Price Increases										
Automobile	7%	7%	6%	4%	3%	(4%)	(1%)	6%	5%	(1%)
Homeowners	10%	9%	9%	8%	6%	(4%)	(2%)	10%	8%	(2%)
Policy Count Retention										
Automobile	81%	82%	82%	83%	83%	2%	-	83%	83%	-
Homeowners	84%	83%	84%	84%	84%	-	-	85%	84%	(1%)
New Business Premium $										
Automobile	$ 62	$ 66	$ 75	$ 80	$ 77	24%	(4%)	$ 311	$ 298	(4%)
Homeowners	$ 20	$ 19	$ 23	$ 26	$ 23	15%	(12%)	$ 106	$ 91	(14%)
Policies in force										
Automobile	2,226,351	2,178,719	2,137,351	2,106,385	2,080,535	(7%)	(1%)			
Homeowners	1,426,107	1,402,264	1,380,301	1,358,162	1,338,676	(6%)	(1%)			

[1] The difference between written premiums and earned premiums is attributable to the change in unearned premium reserve.

WEALTH MANAGEMENT

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
OPERATING RESULTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
REVENUES										
Earned premiums [1]	$ 45	$ 44	$ 33	$ 42	$ 35	(22%)	(17%)	$ 134	$ 154	15%
Fee income [1]	892	883	886	855	812	(9%)	(5%)	3,473	3,436	(1%)
Net investment income	391	406	410	406	395	1%	(3%)	1,570	1,617	3%
Net realized capital gains losses - core	2	2	-	2	-	(100%)	(100%)	(3)	4	NM
Total core revenues	**1,330**	**1,335**	**1,329**	**1,305**	**1,242**	**(7%)**	**(5%)**	**5,174**	**5,211**	**1%**
Net realized gains (losses) and other, before tax and DAC, excluded from core revenues	(108)	(71)	6	(209)	(302)	(180%)	(44%)	(342)	(576)	(68%)
Total revenues	**1,222**	**1,264**	**1,335**	**1,096**	**940**	**(23%)**	**(14%)**	**4,832**	**4,635**	**(4%)**
BENEFITS AND EXPENSES										
Benefits, losses and loss adjustment expenses [1][2]	482	508	519	729	479	(1%)	(34%)	2,013	2,235	11%
Amortization of deferred policy acquisition costs and present value of future profits [1]	107	124	197	459	110	3%	(76%)	478	890	86%
Insurance operating costs and other expenses	395	397	395	360	370	(6%)	3%	1,521	1,522	-
Total benefits and expenses	**984**	**1,029**	**1,111**	**1,548**	**959**	**(3%)**	**(38%)**	**4,012**	**4,647**	**16%**
CORE EARNINGS										
Core earnings before income taxes	**346**	**306**	**218**	**(243)**	**283**	**(18%)**	**NM**	**1,162**	**564**	**(51%)**
Income tax expense (benefit) [1][2][3]	86	70	(14)	(126)	55	(36%)	NM	265	(15)	NM
Core earnings	**260**	**236**	**232**	**(117)**	**228**	**(12%)**	**NM**	**897**	**579**	**(35%)**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings [1][3][4]	40	(29)	(54)	(148)	(116)	NM	22%	1	(347)	NM
Income (loss) from discontinued operations	40	-	-	-	-	(100%)	-	37	-	(100%)
Net income	**$ 340**	**$ 207**	**$ 178**	**$ (265)**	**$ 112**	**(67%)**	**NM**	**$ 935**	**$ 232**	**(75%)**

[1] The DAC unlock recorded in the periods presented below affected each income statement line item as follows:

	THREE MONTHS ENDED					YEAR ENDED DECEMBER 31,	
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011	2010	2011
Earned Premiums	$ -	$ -	$ 1	$ (3)	$ 1	$ (6)	$ (1)
Fee Income	-	(1)	2	22	12	8	35
Benefits, losses and loss adjustment expense	(46)	(28)	(8)	166	(61)	(70)	69
Amortization of deferred policy acquisition costs	(83)	(46)	26	288	(38)	(237)	230
Income tax expense (benefit)	44	25	(4)	(153)	39	108	(93)
Core earnings (loss)	**85**	**48**	**(11)**	**(282)**	**73**	**201**	**(172)**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings	13	2	(56)	(15)	(45)	(12)	(114)
Net income (loss)	**$ 98**	**$ 50**	**$ (67)**	**$ (297)**	**$ 28**	**$ 189**	**$ (286)**

[2] The three months ended June 30, 2011 includes a tax benefit of $52 related to the resolution of a tax matter with the IRS for the computation of dividends received deductions for years 1998, 2000 and 2001.

[3] The three months ended June 30, 2011 includes a benefit of $22 related to the release of a deferred tax valuation allowance.

[4] See pages 11 and 12 for disclosure of the components of net realized gains (losses), net of tax and DAC, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

WEALTH MANAGEMENT

FINANCIAL HIGHLIGHTS EXCLUDING IMPACTS OF DAC unlock

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
CORE EARNINGS BY SEGMENT	**Dec. 31, 2010**	**March 31, 2011**	**June 30, 2011**	**Sept. 30, 2011**	**Dec. 31, 2011**			**2010**	**2011**	**Change**
Individual Annuity	$ 96	$ 99	$ 144	$ 83	$ 86	(10%)	4%	$ 373	$ 412	10%
Individual Life	44	45	52	46	40	(9%)	(13%)	185	183	(1%)
Retirement Plans	11	17	20	12	9	(18%)	(25%)	44	58	32%
Mutual Funds	24	27	27	24	20	(17%)	(17%)	94	98	4%
Wealth Management core earnings, excluding DAC unlock	**175**	**188**	**243**	**165**	**155**	**(11%)**	**(6%)**	**696**	**751**	**8%**
DAC unlock impacts on net income	98	50	(67)	(297)	28	(71%)	NM	189	(286)	NM
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings	27	(31)	2	(133)	(71)	NM	47%	13	(233)	NM
Income (loss) from discontinued operations	40	-	-	-	-	(100%)	-	37	-	(100%)
Wealth Management net income	**340**	**207**	**178**	**(265)**	**112**	**(67%)**	**NM**	**935**	**232**	**(75%)**
DAC unlock IMPACT ON REVENUES										
Individual Annuity	(2)	(1)	2	-	-	100%	-	(8)	1	NM
Individual Life	2	-	1	19	13	NM	(32%)	10	33	NM
Total DAC unlock impact on core revenues	**-**	**(1)**	**3**	**19**	**13**	**NM**	**(32%)**	**2**	**34**	NM
DAC unlock impact on net realized gains (losses), before tax and DAC, excluded from core earnings	-	-	3	-	2	NM	NM	-	5	-
Total DAC unlock impact on revenues	**-**	**(1)**	**6**	**19**	**15**	**NM**	**(21%)**	**2**	**39**	NM
DAC unlock IMPACT ON CORE EARNINGS (LOSSES) BY SEGMENT										
Individual Annuity	83	46	(5)	(179)	75	(10%)	NM	152	(63)	NM
Individual Life	(1)	(2)	(2)	(65)	(1)	-	98%	23	(70)	NM
Retirement Plans	3	4	(4)	(38)	(1)	NM	97%	26	(39)	NM
DAC unlock impact on core earnings (losses) [1]	**85**	**48**	**(11)**	**(282)**	**73**	**(14%)**	**NM**	**201**	**(172)**	**NM**
DAC unlock impact on net realized gains (losses), net of tax and DAC, excluded from core earnings [2] [3]	13	2	(56)	(15)	(45)	NM	NM	(12)	(114)	NM
DAC unlock impact from discontinued operations	-	-	-	-	-	-	-	-	-	-
DAC unlock impact on net income (loss)	**$ 98**	**$ 50**	**$ (67)**	**$ (297)**	**$ 28**	**(71%)**	**NM**	**$ 189**	**$ (286)**	**NM**

[1] Included in the year ended December 31, 2010 are the impacts of assumption updates of $(15), $28 and $18 for Individual Annuity, Individual Life and Retirement Plans, respectively. Included in the year ended December 31, 2011 are the impacts of assumption updates of $(26), $(63) and $(36) for Individual Annuity, Individual Life and Retirement Plans, respectively.

[2] Included in the three months ended December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011 are income tax expense (benefits) of $19, $(1), $(29), $(6), and $(27), respectively. Included in the year ended December 31, 2010 and 2011 are income tax benefits of $(5) and $(63), respectively.

[3] Included in the year ended December 31, 2010 are the impacts of assumption updates of $35, $1 and $(5) for Individual Annuity, Individual Life and Retirement Plans, respectively. Included in the three months ended September 30, 2011 are the impacts of assumption updates of $(6) and $(1) for Individual Annuity and Retirement Plans, respectively.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
DEFERRED POLICY ACQUISITION COSTS and PRESENT VALUE OF FUTURE PROFITS ("DAC")

	U.S. Annuity	Individual Life	Retirement Plans	Mutual Funds	Total Wealth Management
YEAR-TO-DATE					
Balance, December 31, 2010	**$ 3,216**	**$ 2,626**	**$ 842**	**$ 43**	**$ 6,727**
Adjustments to unrealized gains and losses on securities available - for - sale and other	240	99	(25)	-	314
Balance excluding adjustments to unrealized gains and losses on securities available - for - sale and other	3,456	2,725	817	43	7,041
Capitalization	65	342	127	31	565
Amortization - Deferred Policy Acquisition Costs	(411)	(117)	(65)	(47)	(640)
Amortization - Present Value of Future Profits	(4)	(17)	-	-	(21)
Amortization - Realized Capital Gains / Losses	181	(10)	(1)	-	170
Effect of Currency Translation Adjustment	-	-	-	-	-
Balance, December 31, 2011	3,038	2,846	810	27	6,721
Adjustments to unrealized gains and losses on securities available - for - sale and other	(236)	(288)	(96)	-	(620)
Balance, December 31, 2011 including adjustments to unrealized gains and losses on securities available-for-sale and other	**$ 2,802**	**$ 2,558**	**$ 714**	**$ 27**	**$ 6,101**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
SUPPLEMENTAL DATA - ANNUITY DEATH AND LIVING BENEFITS

	As of December 31, 2010	As of March 31, 2011	As of June 30, 2011	As of September 30, 2011	As of December 31, 2011
U.S. VARIABLE ANNUITY BUSINESS					
S&P 500 Index Value at end of period	1,257.64	1,325.83	1,320.64	1,131.42	1,257.60
Total Account Value with Guaranteed Minimum Death Benefits ("GMDB")	$ 90,831	$ 90,968	$ 87,303	$ 73,831	$ 76,239
GMDB Gross net amount of risk	10,746	8,616	8,598	15,934	12,070
% of GMDB NAR reinsured	60%	63%	64%	54%	57%
GMDB Retained net amount of risk	4,331	3,152	3,136	7,306	5,136
GMDB net GAAP liability [1]	367	348	347	441	380
Total Account Value with Guaranteed Minimum Withdrawal Benefits ("GMWB")	44,803	44,616	42,501	35,566	36,604
GMWB Gross net amount of risk	1,296	744	745	3,025	1,888
% of GMWB NAR reinsured	17%	20%	21%	16%	16%
GMWB Retained net amount of risk	1,080	595	592	2,533	1,587
GMWB Net GAAP Liability [2]	1,330	1,074	1,176	2,276	2,082

[1] For the three months ended December 31, 2010, there was a decrease to the GMDB/GMIB liability as a result of the unlock, for U.S. variable annuity business of $(51). For the three months ended March 31, 2011 the amount was $(25). For the three months ended June 30, 2011, the amount was $(10). For the three months ended September 30, 2011, the amount was $89. For the three months ended December 31, 2011, the amount was $(54).

[2] Policies with a guaranteed living benefit (a GMWB in the US) also have a guaranteed death benefit. The net amount at risk ("NAR") for each benefit is shown, however these benefits are not additive. When a policy terminates due to death, any NAR related to GMWB is released. Similarly, when a policy goes into benefit status on a GMWB or, by contract, the GMDB NAR is reduced to $0.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
INDIVIDUAL ANNUITY
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Revenues										
Premiums and other considerations										
Variable annuity fees	$ 361	$ 358	$ 352	$ 322	$ 303	(16%)	(6%)	$ 1,419	$ 1,335	(6%)
Other fees [1]	19	19	25	21	13	(32%)	(38%)	83	78	(6%)
Total fee income	**380**	**377**	**377**	**343**	**316**	**(17%)**	**(8%)**	**1,502**	**1,413**	**(6%)**
Direct premiums	90	85	76	86	80	(11%)	(7%)	314	327	4%
Reinsurance premiums [1]	(21)	(20)	(20)	(20)	(18)	14%	10%	(91)	(78)	14%
Net premiums	**69**	**65**	**56**	**66**	**62**	(10%)	(6%)	**223**	**249**	12%
Total premiums and other considerations	**449**	**442**	**433**	**409**	**378**	**(16%)**	**(8%)**	**1,725**	**1,662**	**(4%)**
Net investment income										
Net investment income on G/A assets	172	178	179	168	153	(11%)	(9%)	751	678	(10%)
Other net investment income	23	19	17	23	31	35%	35%	63	90	43%
Total net investment income	**195**	**197**	**196**	**191**	**184**	**(6%)**	**(4%)**	**814**	**768**	**(6%)**
Net realized capital gains - core	4	2	-	3	-	(100%)	(100%)	5	5	-
Total core revenues	**648**	**641**	**629**	**603**	**562**	**(13%)**	**(7%)**	**2,544**	**2,435**	**(4%)**
Net realized losses and other, before tax and DAC, excluded from core revenues	(79)	(32)	(13)	(238)	(315)	NM	(32%)	(353)	(598)	(69%)
Total revenues	**569**	**609**	**616**	**365**	**247**	**(57%)**	**(32%)**	**2,191**	**1,837**	**(16%)**
Benefits and Expenses										
Benefits and losses										
Death benefits [1]	(14)	-	15	119	(34)	(143%)	NM	46	100	117%
Other contract benefits	43	41	39	44	43	-	(2%)	151	167	11%
Change in reserve	62	57	47	63	48	(23%)	(24%)	207	215	4%
Sales inducements [1]	3	8	12	20	4	33%	(80%)	37	44	19%
Interest credited on G/A assets	156	148	151	143	143	(8%)	-	649	585	(10%)
Total benefits and losses	**250**	**254**	**264**	**389**	**204**	**(18%)**	**(48%)**	**1,090**	**1,111**	**2%**
Other insurance expenses										
Commissions & wholesaling expenses	103	109	107	96	108	5%	13%	433	420	(3%)
Operating expenses	53	44	45	43	46	(13%)	7%	188	178	(5%)
Premium taxes and other expenses	-	2	2	2	(2)	-	NM	17	4	(76%)
Subtotal - expenses before deferral	**156**	**155**	**154**	**141**	**152**	**(3%)**	**8%**	**638**	**602**	**(6%)**
Deferred policy acquisition costs	(18)	(15)	(16)	(16)	(18)	-	(13%)	(96)	(65)	32%
Total other insurance expense	**138**	**140**	**138**	**125**	**134**	**(3%)**	**7%**	**542**	**537**	**(1%)**
Amortization of deferred policy acquisition costs [1]	30	68	128	281	30	-	(89%)	273	507	86%
Total benefits and expenses	**418**	**462**	**530**	**795**	**368**	**(12%)**	**(54%)**	**1,905**	**2,155**	**13%**
Core earnings (loss) before income taxes	**230**	**179**	**99**	**(192)**	**194**	**(16%)**	**NM**	**639**	**280**	**(56%)**
Income tax expense (benefit) [1] [2]	51	34	(40)	(96)	33	(35%)	NM	114	(69)	NM
Core earnings (loss) [1]	**179**	**145**	**139**	**(96)**	**161**	**(10%)**	**NM**	**525**	**349**	**(34%)**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings [3]	56	(6)	(72)	(152)	(133)	NM	13%	2	(363)	NM
Net income (loss) [1]	**$ 235**	**$ 139**	**$ 67**	**$ (248)**	**$ 28**	**(88%)**	**NM**	**$ 527**	**$ (14)**	**NM**
RETURN ON ASSETS (After-tax bps)										
Core earnings	76.2	60.9	59.6	(45.2)	81.1	6%	NM	54.5	39.7	(27%)
Net income (loss)	100.0	58.4	28.7	(116.9)	14.1	(86%)	NM	54.7	(1.6)	NM

[1] The DAC unlock recorded in the periods presented below affected each income statement line item as follows:

	THREE MONTH ENDED					YEAR ENDED DECEMBER 31,	
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011	2010	2011
Other Fees	$ (2)	$ (1)	$ 1	$ 3	$ (1)	$ (2)	$ 2
Reinsurance Premiums	-	-	1	(3)	1	(6)	(1)
Death Benefits	(41)	(25)	(10)	88	(54)	(67)	(1)
Sales Inducements	(5)	(3)	2	10	(2)	(2)	7
Amortization of deferred policy acquisition costs	(82)	(43)	16	178	(59)	(172)	92
Income tax expense (benefit)	43	24	(1)	(97)	40	81	(34)
Core earnings (loss)	**83**	**46**	**(5)**	**(179)**	**75**	**152**	**(63)**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings	13	1	(55)	(9)	(46)	(9)	(109)
Net income (loss)	**96**	**47**	**(60)**	**(188)**	**29**	**143**	**(172)**

[2] The three months ended June 30, 2011 include a tax benefit of $45 related to the resolution of a tax matter with the IRS for the computation of dividends received deductions for years 1998, 2000 and 2001.

[3] See pages 11 and 12 for disclosure of the components of net realized gains (losses), net of tax and DAC, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
INDIVIDUAL ANNUITY
SUPPLEMENTAL DATA - ACCOUNT VALUE ROLL FORWARD

	THREE MONTHS ENDED				
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011
VARIABLE ANNUITIES					
Beginning balance	**$ 80,357**	**$ 83,013**	**$ 82,977**	**$ 79,347**	**$ 66,716**
Deposits	286	250	227	192	216
Surrenders	(2,723)	(2,963)	(3,141)	(2,445)	(2,207)
Death benefits/annuitizations/annuity payouts [1]	(398)	(419)	(392)	(344)	(346)
Transfers	(3)	(47)	(44)	(45)	(44)
Net Flows	(2,838)	(3,179)	(3,350)	(2,642)	(2,381)
Change in market value/change in reserve/interest credited	5,498	3,142	(281)	(9,989)	4,425
Other [2]	(4)	1	1	-	-
Ending balance	**$ 83,013**	**$ 82,977**	**$ 79,347**	**$ 66,716**	**$ 68,760**
FIXED MARKET VALUE ADJUSTED ("MVA") AND OTHER					
Beginning balance	**$ 12,397**	**$ 12,223**	**$ 12,136**	**$ 11,978**	**$ 11,727**
Deposits	19	13	20	36	42
Surrenders	(241)	(173)	(203)	(301)	(175)
Death benefits/annuitizations/annuity payouts [1]	(150)	(152)	(167)	(165)	(163)
Transfers	51	66	68	73	62
Net Flows	(321)	(246)	(282)	(357)	(234)
Change in market value/change in reserve/interest credited	147	159	124	106	138
Ending balance	**$ 12,223**	**$ 12,136**	**$ 11,978**	**$ 11,727**	**$ 11,631**
TOTAL INDIVIDUAL ANNUITY					
Beginning balance	**$ 92,754**	**$ 95,236**	**$ 95,113**	**$ 91,325**	**$ 78,443**
Deposits	305	263	247	228	258
Surrenders	(2,964)	(3,136)	(3,344)	(2,746)	(2,382)
Death benefits/annuitizations/annuity payouts [1]	(548)	(571)	(559)	(509)	(509)
Transfers	48	19	24	28	18
Net Flows	(3,159)	(3,425)	(3,632)	(2,999)	(2,615)
Change in market value/change in reserve/interest credited	5,645	3,301	(157)	(9,883)	4,563
Other [2]	(4)	1	1	-	-
Ending balance	**$ 95,236**	**$ 95,113**	**$ 91,325**	**$ 78,443**	**$ 80,391**

[1] Includes transfers from the accumulation phase to the annuitization phase.
[2] Includes a bonus on certain products, front end loads on A share products and annual maintenance fees.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
INDIVIDUAL LIFE
INCOME STATEMENTS

Revenues	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011	Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31, 2010	YEAR ENDED DECEMBER 31, 2011	Change
Premiums and other considerations										
Variable life fees	$ 14	$ 13	$ 14	$ 12	$ 12	(14%)	-	$ 52	$ 51	(2%)
Cost of insurance charges	161	163	165	169	172	7%	2%	635	669	5%
Other fees [1]	74	58	56	86	81	9%	(6%)	268	281	5%
Total fee income	**249**	**234**	**235**	**267**	**265**	**6%**	**(1%)**	**955**	**1,001**	**5%**
Direct premiums	37	35	38	38	38	3%	-	140	149	6%
Reinsurance premiums	(63)	(59)	(63)	(63)	(66)	(5%)	(5%)	(236)	(251)	(6%)
Net premiums	**(26)**	**(24)**	**(25)**	**(25)**	**(28)**	(8%)	(12%)	**(96)**	**(102)**	(6%)
Total premiums and other considerations	**223**	**210**	**210**	**242**	**237**	**6%**	**(2%)**	**859**	**899**	**5%**
Net investment income										
Net investment income on G/A assets	98	106	106	107	107	9%	-	400	426	7%
Other net investment income (loss)	3	5	9	8	8	167%	-	-	30	-
Total net investment income	**101**	**111**	**115**	**115**	**115**	**14%**	**-**	**400**	**456**	**14%**
Net realized capital gains (losses) - core	(1)	-	-	(1)	1	NM	NM	(2)	-	100%
Total core revenues	**323**	**321**	**325**	**356**	**353**	**9%**	**(1%)**	**1,257**	**1,355**	**8%**
Net realized gains (losses) and other, before tax and DAC, excluded from core revenues	(22)	(31)	8	31	22	NM	(29%)	23	30	30%
Total revenues	**301**	**290**	**333**	**387**	**375**	**25%**	**(3%)**	**1,280**	**1,385**	**8%**
Benefits and Expenses										
Benefits and losses										
Death benefits	87	105	102	108	108	24%	-	362	423	17%
Other contract benefits	5	6	8	8	7	40%	(13%)	25	29	16%
Change in reserve [1]	2	6	6	77	11	NM	(86%)	1	100	NM
Sales inducements	1	-	1	-	1	-	-	4	2	(50%)
Interest credited on G/A assets	62	65	63	66	68	10%	3%	253	262	4%
Total benefits and losses	**157**	**182**	**180**	**259**	**195**	**24%**	**(25%)**	**645**	**816**	**27%**
Other insurance expenses										
Commissions & wholesaling expenses	50	43	47	55	66	32%	20%	176	211	20%
Operating expenses	71	59	63	66	70	(1%)	6%	252	258	2%
Premium taxes and other expenses	15	12	14	12	18	20%	50%	48	56	17%
Subtotal - expenses before deferral	**136**	**114**	**124**	**133**	**154**	**13%**	**16%**	**476**	**525**	**10%**
Deferred policy acquisition costs	(84)	(70)	(77)	(91)	(104)	(24%)	(14%)	(295)	(342)	(16%)
Total other insurance expense	**52**	**44**	**47**	**42**	**50**	**(4%)**	**19%**	**181**	**183**	**1%**
Amortization of deferred policy acquisition costs and present value of future profits [1]	52	34	33	92	54	4%	(41%)	135	213	58%
Total benefits and expenses	**261**	**260**	**260**	**393**	**299**	**15%**	**(24%)**	**961**	**1,212**	**26%**
Core earnings before income taxes	**62**	**61**	**65**	**(37)**	**54**	**(13%)**	**NM**	**296**	**143**	**(52%)**
Income tax expense (benefit) [1] [2]	19	18	15	(18)	15	(21%)	NM	88	30	(66%)
Core earnings (loss) [1]	**43**	**43**	**50**	**(19)**	**39**	**(9%)**	**NM**	**208**	**113**	**(46%)**
Net realized gains (losses), net of tax and DAC, excluded from core earnings [3]	(12)	(18)	4	10	24	NM	140%	21	20	(5%)
Net income (loss) [1]	**$ 31**	**$ 25**	**$ 54**	**$ (9)**	**$ 63**	**103%**	**NM**	**$ 229**	**$ 133**	**(42%)**
Earnings Margin (After-tax)										
Core earnings	13.3%	13.4%	15.4%	(5.3%)	11.0%	(2.3)	16.3	16.6%	8.3%	(8.3)
Net income	10.3%	8.6%	16.2%	(2.3%)	16.8%	6.5	19.1	17.9%	9.6%	(8.3)

[1] The DAC unlock recorded in the periods presented below affected each income statement line item as follows:

	THREE MONTH ENDED Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011	YEAR ENDED DECEMBER 31, 2010	2011
Other Fees	$ 2	$ -	$ 1	$ 19	$ 13	$ 10	$ 33
Change in reserve	-	-	-	66	(4)	(2)	62
Amortization of deferred policy acquisition costs	3	3	4	53	19	(26)	79
Income tax expense (benefit)	-	(1)	(1)	(35)	(1)	13	(38)
Core earnings (loss)	**(1)**	**(2)**	**(2)**	**(65)**	**(1)**	**23**	**(70)**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings (losses)	-	1	-	(1)	1	5	1
Net income (loss)	**(1)**	**(1)**	**(2)**	**(66)**	**-**	**28**	**(69)**

[2] The three months ended June 30, 2011 include a tax benefit of $3 related to the resolution of a tax matter with the IRS for the computation of dividends received deductions for years 1998, 2000 and 2001.

[3] See pages 11 and 12 for disclosure of the components of net realized gains (losses), net of tax and DAC, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
INDIVIDUAL LIFE
SUPPLEMENTAL DATA

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
SALES BY DISTRIBUTION										
National Accounts	$ 26	$ 22	$ 28	$ 29	$ 39	48%	32%	$ 98	$ 118	20%
Independent	25	28	25	31	36	45%	18%	97	120	23%
Other	3	4	3	2	2	(19%)	10%	12	11	(6%)
Total sales by distribution	**$ 54**	**$ 54**	**$ 56**	**$ 62**	**$ 77**	**43%**	**24%**	**$ 207**	**$ 249**	**20%**
SALES BY PRODUCT										
Variable Life	$ 7	$ 7	$ 8	$ 6	$ 6	(14%)	-	$ 31	$ 27	(13%)
Universal life	43	43	43	52	67	56%	29%	159	205	29%
Term/other life	4	4	5	4	4	-	-	17	17	-
Total sales by product	**$ 54**	**$ 54**	**$ 56**	**$ 62**	**$ 77**	**43%**	**24%**	**$ 207**	**$ 249**	**20%**
PREMIUMS & DEPOSITS										
Variable life	$ 148	$ 127	$ 130	$ 134	$ 126	(15%)	(6%)	$ 557	$ 517	(7%)
Universal life/other life	329	288	318	378	419	27%	11%	1,143	1,403	23%
Term/other	42	37	39	43	42	-	(2%)	152	161	6%
Total Premiums & Deposits	**$ 519**	**$ 452**	**$ 487**	**$ 555**	**$ 587**	**13%**	**6%**	**$ 1,852**	**$ 2,081**	**12%**
ACCOUNT VALUE										
General account	$ 6,690	$ 6,808	$ 6,954	$ 7,126	$ 7,337	10%	3%			
Separate account	5,553	5,662	5,412	4,682	4,963	(11%)	6%			
Total account value	**$ 12,243**	**$ 12,470**	**$ 12,366**	**$ 11,808**	**$ 12,300**	**-**	**4%**			
ACCOUNT VALUE BY PRODUCT										
Variable life	$ 6,115	$ 6,235	$ 5,993	$ 5,259	$ 5,535	(9%)	5%			
Universal life/other life	6,128	6,235	6,373	6,549	6,765	10%	3%			
Total account value by product	**$ 12,243**	**$ 12,470**	**$ 12,366**	**$ 11,808**	**$ 12,300**	**-**	**4%**			
LIFE INSURANCE IN-FORCE										
Variable life	$ 74,044	$ 72,946	$ 71,977	$ 70,926	$ 69,716	(6%)	(2%)			
Universal life	58,789	59,613	60,759	62,052	64,006	9%	3%			
Term	75,797	77,138	78,714	80,249	81,494	8%	2%			
Total life insurance in-force	**$ 208,630**	**$ 209,697**	**$ 211,450**	**$ 213,227**	**$ 215,216**	**3%**	**1%**			

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
INDIVIDUAL LIFE
SUPPLEMENTAL DATA - ACCOUNT VALUE ROLL FORWARD

		THREE MONTHS ENDED				
		Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011
VARIABLE LIFE	**Beginning balance**	$ 5,757	$ 6,115	$ 6,235	$ 5,993	$ 5,259
	First year & single premiums	15	13	16	15	12
	Renewal premiums	133	114	114	119	114
	Premiums and deposits	148	127	130	134	126
	Surrenders	(106)	(98)	(102)	(91)	(100)
	Death benefits	(14)	(19)	(17)	(20)	(15)
	Net Flows	28	10	11	23	11
	Policy fees	(123)	(108)	(111)	(120)	(109)
	Change in market value/interest credited	453	218	(142)	(637)	374
	Ending balance	$ 6,115	$ 6,235	$ 5,993	$ 5,259	$ 5,535
UNIVERSAL LIFE [1]	**Beginning balance**	$ 5,995	$ 6,128	$ 6,235	$ 6,373	$ 6,549
	First year & single premiums	165	143	165	210	251
	Renewal premiums	164	145	153	168	168
	Premiums and deposits	329	288	318	378	419
	Surrenders	(49)	(43)	(36)	(44)	(44)
	Death benefits	(30)	(35)	(29)	(29)	(26)
	Net Flows	250	210	253	305	349
	Policy fees	(177)	(160)	(173)	(193)	(194)
	Change in market value/interest credited	60	57	58	64	61
	Ending balance	$ 6,128	$ 6,235	$ 6,373	$ 6,549	$ 6,765
INDIVIDUAL LIFE	**Beginning balance**	$ 11,752	$ 12,243	$ 12,470	$ 12,366	$ 11,808
	First year & single premiums	180	156	181	225	263
	Renewal premiums	297	259	267	287	282
	Premiums and deposits	477	415	448	512	545
	Surrenders	(155)	(141)	(138)	(135)	(144)
	Death benefits	(44)	(54)	(46)	(49)	(41)
	Net Flows	278	220	264	328	360
	Policy fees	(300)	(268)	(284)	(313)	(303)
	Change in market value/interest credited	513	275	(84)	(573)	435
	Ending balance	$ 12,243	$ 12,470	$ 12,366	$ 11,808	$ 12,300

[1] Includes Universal Life, Interest Sensitive Whole Life, Modified Guaranteed Life Insurance and Other.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
RETIREMENT PLANS
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
Revenues	**Dec. 31, 2010**	**March 31, 2011**	**June 30, 2011**	**Sept. 30, 2011**	**Dec. 31, 2011**			**2010**	**2011**	**Change**
Premiums and other considerations										
Variable annuity and life fees	$ 63	$ 65	$ 67	$ 63	$ 60	(5%)	(5%)	$ 230	$ 255	11%
Mutual fund and other fees	29	29	32	29	28	(3%)	(3%)	122	118	(3%)
Total fee income	**92**	**94**	**99**	**92**	**88**	**(4%)**	**(4%)**	**352**	**373**	**6%**
Direct premiums	2	3	2	1	1	(50%)	-	7	7	-
Total premiums and other considerations	**94**	**97**	**101**	**93**	**89**	**(5%)**	**(4%)**	**359**	**380**	**6%**
Net investment income										
Net investment income on G/A assets	94	96	96	97	94	-	(3%)	356	383	8%
Other net investment income	3	3	4	3	3	-	-	8	13	63%
Total net investment income	**97**	**99**	**100**	**100**	**97**	**-**	**(3%)**	**364**	**396**	**9%**
Net realized losses - core	(1)	(0)	-	-	-	100%	-	(6)	-	100%
Total core revenues	**190**	**196**	**201**	**193**	**186**	**(2%)**	**(4%)**	**717**	**776**	**8%**
Net realized gains (losses), before tax and DAC, excluded from core revenues	(7)	(9)	11	(2)	(10)	(43%)	NM	(12)	(10)	17%
Total revenues	**183**	**187**	**212**	**191**	**176**	**(4%)**	**(8%)**	**705**	**766**	**9%**
Benefits and Expenses										
Benefits and losses										
Death benefits [1]	-	1	(2)	2	(1)	-	NM	(0)	0	-
Other contract benefits	15	16	15	15	13	(13%)	(13%)	60	59	(2%)
Change in reserve	(5)	(7)	(5)	(7)	(5)	-	29%	(28)	(24)	14%
Sales inducements [1]	-	-	1	1	1	-	-	(0)	3	-
Interest credited on G/A assets	64	62	66	70	72	13%	3%	246	270	10%
Total benefits and losses	**74**	**72**	**75**	**81**	**80**	**8%**	**(1%)**	**278**	**308**	**11%**
Other insurance expenses										
Commissions & wholesaling expenses	48	49	46	46	46	(4%)	-	177	187	6%
Operating expenses	72	70	68	68	66	(8%)	(3%)	278	272	(2%)
Premium taxes and other expenses	6	7	6	5	4	(33%)	(20%)	22	22	-
Subtotal - expenses before deferral	**126**	**126**	**120**	**119**	**116**	**(8%)**	**(3%)**	**477**	**481**	**1%**
Deferred policy acquisition costs	(36)	(36)	(30)	(31)	(30)	17%	3%	(137)	(127)	7%
Total other insurance expense	**90**	**90**	**90**	**88**	**86**	**(4%)**	**(2%)**	**340**	**354**	**4%**
Amortization of deferred policy acquisition costs [1]	12	10	24	74	15	25%	(80%)	19	123	NM
Total benefits and expenses	**176**	**172**	**189**	**243**	**181**	**3%**	**(26%)**	**637**	**785**	**23%**
Core earnings (loss) before income taxes	**14**	**24**	**12**	**(50)**	**5**	**(64%)**	**NM**	**80**	**(9)**	**NM**
Income tax expense (benefit) [1] [2]	-	3	(4)	(24)	(3)	-	88%	10	(28)	NM
Core earnings (loss) [2]	**14**	**21**	**16**	**(26)**	**8**	**(43%)**	**NM**	**70**	**19**	**(73%)**
Net realized gains (losses), net of tax and DAC, excluded from core earnings [3]	(5)	(6)	14	(6)	(6)	(20%)	-	(23)	(4)	83%
Net income (loss) [1]	**$ 9**	**$ 15**	**$ 30**	**$ (32)**	**$ 2**	**(78%)**	**NM**	**$ 47**	**$ 15**	**(68%)**
RETURN ON ASSETS (After-tax bps)										
Core earnings	10.9	15.5	11.5	(19.7)	6.3	(42%)	NM	14.5	3.6	(75%)
Net income (loss)	7.0	11.1	21.6	(24.3)	1.6	(77%)	NM	9.7	2.9	(70%)

[1] The DAC unlock recorded in the periods presented below affected each income statement line item as follows:

	THREE MONTH ENDED					YEAR ENDED DECEMBER 31,	
	Dec. 31, 2010	**March 31, 2011**	**June 30, 2011**	**Sept. 30, 2011**	**Dec. 31, 2011**	**2010**	**2011**
Death Benefits	$ -	$ -	$ -	$ 1	$ (1)	$ -	$ -
Sales Inducements	-	-	-	1	-	(1)	1
Amortization of deferred policy acquisition costs	(4)	(6)	6	57	2	(39)	59
Income tax expense (benefit)	1	2	(2)	(21)	-	14	(21)
Core earnings (loss)	**3**	**4**	**(4)**	**(38)**	**(1)**	**26**	**(39)**
Less: Net realized gains (losses), net of tax and DAC, excluded from core earnings	-	-	(1)	(5)	-	(8)	(6)
Net income (loss)	**3**	**4**	**(5)**	**(43)**	**(1)**	**18**	**(45)**

[2] The three months ended June 30, 2011 include a tax benefit of $4 related to the resolution of a tax matter with the IRS for the computation of dividends received deductions for years 1998, 2000 and 2001.

[3] See pages 11 and 12 for disclosure of the components of net realized gains (losses), net of tax and DAC, for the periods presented herein.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
RETIREMENT PLANS
SUPPLEMENTAL DATA - ASSETS UNDER MANAGEMENT

	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011	Year Over Year 3 Month Change	Sequential 3 Month Change
RETIREMENT PLANS							
General account	$ 7,280	$ 7,502	$ 7,638	$ 8,042	$ 8,374	15%	4%
Guaranteed separate account	6	-	-	-	-	(100%)	-
Non-guaranteed separate account	25,654	27,522	27,443	23,799	25,525	(1%)	7%
Total Retirement Plans account value	**$ 32,940**	**$ 35,024**	**$ 35,081**	**$ 31,841**	**$ 33,899**	**3%**	**6%**
401(k)/403(b)/457 mutual funds	19,578	20,324	20,474	17,844	18,403	(6%)	3%
Total Retirement Plans Assets Under Management	**$ 52,518**	**$ 55,348**	**$ 55,555**	**$ 49,685**	**$ 52,302**	**-**	**5%**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
RETIREMENT PLANS
SUPPLEMENTAL DATA - ACCOUNT VALUE AND ASSET ROLL FORWARD

		THREE MONTHS ENDED,				
		Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011
401(k) GROUP ANNUITY ACCOUNT VALUE	**Beginning balance**	**$ 18,764**	**$ 20,291**	**$ 21,891**	**$ 21,963**	**$ 19,769**
	Deposits	1,211	1,807	1,194	1,425	1,239
	Surrenders	(874)	(921)	(1,049)	(911)	(1,150)
	Death benefits/annuity payouts	(18)	(18)	(20)	(19)	(17)
	Transfers [1]	-	(26)	1	11	47
	Net Flows	319	842	126	506	119
	Change in market value/change in reserve/interest credited	1,209	758	(54)	(2,700)	1,236
	Other	(1)	-	-	-	-
	Ending balance	**$ 20,291**	**$ 21,891**	**$ 21,963**	**$ 19,769**	**$ 21,124**
403(b)/457 GROUP ANNUITY ACCOUNT VALUE	**Beginning balance**	**$ 11,874**	**$ 12,649**	**$ 13,133**	**$ 13,118**	**$ 12,072**
	Deposits	369	359	326	330	336
	Surrenders	(239)	(255)	(347)	(259)	(216)
	Death benefits/annuity payouts	(12)	(12)	(12)	(12)	(11)
	Transfers [1]	-	(0)	0	3	2
	Net Flows	118	92	(33)	62	111
	Change in market value/change in reserve/interest credited	658	392	18	(1,108)	592
	Other	(1)	-	-	-	-
	Ending balance	**$ 12,649**	**$ 13,133**	**$ 13,118**	**$ 12,072**	**$ 12,775**
401(k)/403(b)/457 MUTUAL FUNDS ASSETS	**Beginning balance**	**$ 18,602**	**$ 19,578**	**$ 20,324**	**$ 20,474**	**$ 17,844**
	Reclassificiation of AUA to AUM [2]	-	-	267	-	-
	Deposits	491	697	549	715	459
	Surrenders	(825)	(995)	(814)	(511)	(1,127)
	Death benefits/annuity payouts	-	-	(2)	2	1
	Transfers [1]	-	26	(1)	(14)	(49)
	Net Flows	(334)	(272)	(268)	192	(716)
	Change in market value/change in reserve/interest credited	1,308	1,018	151	(2,822)	1,275
	Other	2	-	-	-	-
	Ending balance	**$ 19,578**	**$ 20,324**	**$ 20,474**	**$ 17,844**	**$ 18,403**
TOTAL RETIREMENT	**Beginning balance**	**$ 49,240**	**$ 52,518**	**$ 55,348**	**$ 55,555**	**$ 49,685**
	Reclassificiation of AUA to AUM [2]	-	-	267	-	-
	Deposits	2,071	2,863	2,069	2,470	2,034
	Surrenders	(1,938)	(2,171)	(2,210)	(1,681)	(2,493)
	Death benefits/annuity payouts	(30)	(30)	(34)	(29)	(27)
	Net Flows	103	662	(175)	760	(486)
	Change in market value/change in reserve/interest credited	3,175	2,168	115	(6,630)	3,103
	Ending balance	**$ 52,518**	**$ 55,348**	**$ 55,555**	**$ 49,685**	**$ 52,302**

[1] Includes internal product exchanges, policyholder balance transfers from the accumulation phase to the annuitization phase, and death benefit remaining on deposit.
[2] Specific plans were identified that required reclassification from AUA to AUM.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
MUTUAL FUNDS
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
Revenues	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Fee income	$ 171	$ 178	$ 175	$ 153	$ 143	(16%)	(7%)	$ 664	$ 649	(2%)
Net investment income	(2)	(1)	(1)	-	(1)	50%	-	(8)	(3)	63%
Total core revenues	**169**	**177**	**174**	**153**	**141**	**(17%)**	**(8%)**	**656**	**645**	**(2%)**
Net realized gains, before tax and DAC, excluded from core revenues	-	1	-	-	1	-	-	-	2	-
Total revenues	**169**	**178**	**174**	**153**	**142**	**(16%)**	**(7%)**	**656**	**647**	**(1%)**
Benefits and Expenses										
Benefits and claims	**1**	-	-	-	-	**(100%)**	-	-	-	-
Other insurance expenses										
Commissions & wholesaling expenses	95	101	94	75	71	(25%)	(5%)	356	341	(4%)
Operating expenses	31	29	31	31	30	(3%)	(3%)	118	121	3%
Premium taxes and other expenses	(1)	4	4	5	4	NM	(20%)	21	17	(19%)
Subtotal - expenses before deferral	**125**	**134**	**129**	**111**	**105**	**(16%)**	**(5%)**	**495**	**479**	**(3%)**
Deferred policy acquisition costs	(10)	(11)	(9)	(6)	(5)	50%	17%	(37)	(31)	16%
Total other insurance expense	**115**	**123**	**120**	**105**	**100**	**(13%)**	**(5%)**	**458**	**448**	**(2%)**
Amortization of deferred policy acquisition costs	13	12	12	12	11	(15%)	(8%)	51	47	(8%)
Total benefits and expenses	**129**	**135**	**132**	**117**	**111**	**(14%)**	**(5%)**	**509**	**495**	**(3%)**
Core earnings before income taxes	**40**	**42**	**42**	**36**	**30**	**(25%)**	**(17%)**	**147**	**150**	**2%**
Income tax expense	16	15	15	12	10	(38%)	(17%)	53	52	(2%)
Core earnings	**24**	**27**	**27**	**24**	**20**	**(17%)**	**(17%)**	**94**	**98**	**4%**
Net realized gains (losses), net of tax and DAC, excluded from core earnings [1]	1	1	-	-	(1)	NM	-	1	-	(100%)
Income (Loss) from discontinued operations [2]	40	-	-	-	-	(100%)	-	37	-	(100%)
Net income	**$ 65**	**$ 28**	**$ 27**	**$ 24**	**$ 19**	**(71%)**	**(21%)**	**$ 132**	**$ 98**	**(26%)**
RETURN ON ASSETS (After-tax bps)										
Core earnings	9.9	10.6	10.6	10.5	9.5	(4%)	(10%)	9.8	10.5	7%
Net income	26.6	11.0	10.6	10.5	9.0	(66%)	(14%)	13.7	10.5	(23%)

[1] See pages 11 and 12 for disclosure of the components of net realized gains (losses), net of tax and DAC, for the periods presented herein.

[2] Included in the three months ended December 31, 2010 is a gain of $41, after-tax, from the sale of the Canadian mutual funds business.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
MUTUAL FUNDS
SUPPLEMENTAL DATA [1]

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
NON-PROPRIETARY MUTUAL FUNDS DEPOSITS										
Retail Mutual Funds	$ 3,355	$ 3,934	$ 3,131	$ 2,051	$ 1,760	(48%)	(14%)	$ 12,732	$ 10,876	(15%)
Investment Only Mutual Funds	604	807	676	2,228	493	(18%)	(78%)	2,506	4,204	68%
529 College Savings Plan	71	80	65	59	65	(8%)	10%	213	269	26%
Total Non-Proprietary Mutual Funds Deposits	**$ 4,030**	**$ 4,821**	**$ 3,872**	**$ 4,338**	**$ 2,318**	**(42%)**	**(47%)**	**$ 15,451**	**$ 15,349**	**(1%)**
ASSETS UNDER MANAGEMENT										
Retail mutual fund assets	$ 48,753	$ 51,064	$ 49,584	$ 39,258	$ 40,228	(17%)	2%			
Investment Only mutual fund assets	6,659	7,298	6,954	6,625	6,983	5%	5%			
Proprietary mutual fund assets [2]	43,602	44,044	42,204	35,494	36,770	(16%)	4%			
529 College Savings Plan assets	1,472	1,583	1,612	1,424	1,557	6%	9%			
Total Mutual Fund Assets	**$ 100,486**	**$ 103,989**	**$ 100,354**	**$ 82,801**	**$ 85,538**	**(15%)**	**3%**			

[1] Supplemental data related to the Canadian business was removed from this schedule for all periods presented herein as a result of the sale of this business which occurred in the three months ended, December 31, 2010. Approximately $1.8 billion of AUM were transferred out to a third party as a result of the sale.
[2] Includes Company sponsored mutual fund assets that are held in separate accounts supporting variable insurance and investment products.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
MUTUAL FUNDS
SUPPLEMENTAL DATA - ASSET ROLL FORWARD

	THREE MONTHS ENDED				
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011
NON-PROPRIETARY MUTUAL FUNDS					
Beginning balance	**$ 51,686**	**$ 56,884**	**$ 59,945**	**$ 58,150**	**$ 47,307**
Deposits	4,030	4,821	3,872	4,338	2,318
Redemptions	(3,471)	(3,827)	(5,054)	(6,734)	(4,112)
Net Flows	559	994	(1,182)	(2,396)	(1,794)
Change in market value	4,749	2,095	(635)	(8,430)	3,271
Other [1]	(110)	(28)	22	(17)	(16)
Ending balance	**$ 56,884**	**$ 59,945**	**$ 58,150**	**$ 47,307**	**$ 48,768**
PROPRIETARY MUTUAL FUNDS [2]					
Beginning balance	**$ 41,778**	**$ 43,602**	**$ 44,044**	**$ 42,204**	**$ 35,494**
Net Flows	(1,571)	(1,507)	(1,604)	(1,244)	(1,442)
Change in market value	3,395	1,949	(236)	(5,466)	2,718
Ending balance	**$ 43,602**	**$ 44,044**	**$ 42,204**	**$ 35,494**	**$ 36,770**

[1] Includes front end loads on A share products.

[2] Includes Company sponsored mutual fund assets that are held in separate accounts supporting variable insurance and investment products.

RUNOFF OPERATIONS

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
RUNOFF OPERATIONS
FINANCIAL HIGHLIGHTS

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
CORE EARNINGS BY SEGMENT										
International Annuity	$ 34	$ 72	$ 63	$ 126	$ 41	21%	(67%)	$ 180	$ 302	68%
Institutional Annuity	25	11	7	(9)	(9)	NM	-	(5)	-	100%
Private Placement Life Insurance	7	10	10	11	10	43%	(9%)	35	41	17%
Life Other Operations core earnings	**66**	**93**	**80**	**128**	**42**	**(36%)**	**(67%)**	**210**	**343**	**63%**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings [1]	(27)	(172)	93	175	(81)	NM	NM	(294)	15	NM
Income (loss) from discontinued operations	(4)	-	-	-	-	100%	-	(6)	-	100%
Life Other Operations net income (loss)	**$ 35**	**$ (79)**	**$ 173**	**$ 303**	**$ (39)**	**NM**	**NM**	**$ (90)**	**$ 358**	**NM**
Property & Casualty Other Operations core earnings [2]	13	23	(167)	9	16	23%	78%	(69)	(119)	(72%)
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings [1]	1	(2)	3	(1)	2	100%	NM	16	2	(88%)
Property & Casualty Other Operations net income (loss)	**$ 14**	**$ 21**	**$ (164)**	**$ 8**	**$ 18**	**29%**	**125%**	**$ (53)**	**$ (117)**	**(121%)**
Runoff operations core earnings (loss)	**79**	**116**	**(87)**	**137**	**58**	**(27%)**	**(58%)**	**141**	**224**	**59%**
Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings [1]	(26)	(174)	96	174	(79)	NM	NM	(278)	17	NM
Income (loss) from discontinued operations	(4)	-	-	-	-	100%	-	(6)	-	100%
Runoff operations net income (loss)	**$ 49**	**$ (58)**	**$ 9**	**$ 311**	**$ (21)**	**NM**	**NM**	**$ (143)**	**$ 241**	**NM**
LIFE OTHER OPERATIONS SUPPLEMENTAL DATA										
Return on Assets (After-tax bps)										
Core earnings	28.6	40.4	34.8	56.1	18.6	(34%)	(66%)	22.4	37.5	73%
Net income (loss)	15.2	(34.3)	75.2	132.7	(17.3)	NM	NM	(9.6)	39.2	NM
DAC unlock impact on core earnings by segment										
International Annuity	$ (35)	$ 13	$ (10)	$ 59	$ (27)	23%	NM	$ (70)	$ 35	NM
Institutional Annuity	(1)	-	-	(4)	1	NM	NM	(2)	(3)	(50%)
Life Other Operations	**$ (36)**	**$ 13**	**$ (10)**	**$ 55**	**$ (26)**	**28%**	**NM**	**$ (72)**	**$ 32**	**NM**
Other supplemental data										
International Annuity Net Income	$ 60	$ (107)	$ 103	$ 350	$ (49)	NM	NM	$ (17)	$ 297	NM

[1] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax, for the periods presented herein.
[2] The year ended December 31, 2010 included net asbestos reserve strengthening and net environmental reserve strengthening of $169 and $62, respectively. The three months ended June 30, 2011 included net asbestos reserve strengthening of $290. The three months ended September 30, 2011 included net environmental reserve strengthening of $19.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
RUNOFF OPERATIONS
LIFE OTHER OPERATIONS
SUPPLEMENTAL DATA - ACCOUNT VALUE DATA

	THREE MONTHS ENDED					Year Over Year 3 Month Change	Sequential 3 Month Change
	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011		
ACCOUNT VALUE BY SEGMENT							
Variable Annuity	$ 33,507	$ 33,027	$ 32,981	$ 31,438	$ 31,162	(7%)	(1%)
Fixed and other annuity	4,596	4,463	4,824	5,013	4,786	4%	(5%)
Total International Annuity account value	**$ 38,103**	**$ 37,490**	**$ 37,805**	**$ 36,451**	**$ 35,948**	**(6%)**	**(1%)**
Institutional Annuity account value [1]	$ 19,674	$ 19,326	$ 19,230	$ 19,477	$ 19,330	(2%)	(1%)
Private Placement Life Insurance account value	$ 36,042	$ 36,424	$ 36,700	$ 35,989	$ 36,335	1%	1%

INTERNATIONAL ANNUITY ACCOUNT VALUE ROLL FORWARD

	Dec. 31, 2010	March 31, 2011	June 30, 2011	Sept. 30, 2011	Dec. 31, 2011
VARIABLE ANNUITIES — **Beginning balance**	**$ 33,177**	**$ 33,507**	**$ 33,027**	**$ 32,981**	**$ 31,438**
Deposits/Premiums/other	1	1	1	-	-
Surrenders	(363)	(285)	(291)	(296)	(291)
Death benefits/annuitizations/other [2]	(159)	(192)	(166)	(165)	(164)
Net Flows	(521)	(476)	(456)	(461)	(455)
Change in market value/currency/change in reserve/interest credited	(57)	610	(404)	(2,477)	141
Effect of currency translation	908	(614)	814	1,395	38
Ending balance	**$ 33,507**	**$ 33,027**	**$ 32,981**	**$ 31,438**	**$ 31,162**
FIXED MVA AND OTHER [3] — **Beginning balance**	**$ 4,703**	**$ 4,596**	**$ 4,463**	**$ 4,824**	**$ 5,013**
Surrenders	(58)	(43)	(31)	(44)	(59)
Death benefits/annuitizations/other [2]	(209)	(23)	246	(16)	(204)
Net Flows	(267)	(66)	215	(60)	(263)
Change in market value/currency/change in reserve/interest credited	23	31	22	19	28
Effect of currency translation	137	(98)	124	230	8
Ending balance	**$ 4,596**	**$ 4,463**	**$ 4,824**	**$ 5,013**	**$ 4,786**
TOTAL INTERNATIONAL ANNUITY — **Beginning balance**	**$ 37,880**	**$ 38,103**	**$ 37,490**	**$ 37,805**	**$ 36,451**
Deposits/Premiums/other	1	1	1	-	-
Surrenders	(421)	(328)	(322)	(340)	(350)
Death benefits/annuitizations/other [2]	(368)	(215)	80	(181)	(368)
Net Flows	(788)	(542)	(241)	(521)	(718)
Change in market value/change in reserve/interest credited	(34)	641	(382)	(2,458)	169
Effect of currency translation	1,045	(712)	938	1,625	46
Ending balance	**$ 38,103**	**$ 37,490**	**$ 37,805**	**$ 36,451**	**$ 35,948**

[1] Included in the balance is approximately $1.4 billion for the three months ended December 31, 2010 and March 31, 2011, approximately $1.5 billion for the three months ended June 30, 2011 and September 30, 2011 and approximately $1.3 billion for the three months ended December 31, 2011 related to an intrasegment funding agreement which is eliminated in consolidation.

[2] Included in the three months ended December 31, 2011 are current period payments of $201 and interest credited of $14.6 related to 3 Win "GMIB" policies that triggered in fourth quarter 2008 and first quarter 2009 for option (2), which are included in the fixed MVA and other - death benefits/annuitizations/other and change in market value/change in reserve/interest credited. The 3 Win guaranteed minimum benefit "GMIB" requires the policyholder to elect one of the two options; either (1) receive 80% of their initial deposit without surrender penalty or (2) receive 100% of the initial deposit via a 15 year pay out annuity.

material future profit or loss to the Company.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
RUNOFF OPERATIONS
LIFE OTHER OPERATIONS
DEFERRED POLICY ACQUISITION COSTS and PRESENT VALUE OF FUTURE PROFITS ("DAC")

	International Annuity	Institutional Annuity	PPLI	Life Other Operations
YEAR-TO-DATE				
Balance, December 31, 2010	**$ 1,680**	**$ 85**	**$ 34**	**$ 1,799**
Adjustments to unrealized gains and losses on securities available - for - sale and other	(63)	1	-	(62)
Balance excluding adjustments to unrealized gains and losses on securities available - for - sale and other	1,617	86	34	1,737
Capitalization	-	-	1	1
Amortization - Deferred Policy Acquisition Costs	(226)	(8)	(2)	(236)
Amortization - Present Value of Future Profits	-	-	-	-
Amortization - Realized Capital Gains / Losses	(143)	-	-	(143)
Amortization - Unlock - Core	316	(4)	-	312
Amortization - Unlock - Non-core	(425)	-	-	(425)
Effect of Currency Translation Adjustment	83	-	-	83
Balance, December 31, 2011	1,222	74	33	1,329
Adjustments to unrealized gains and losses on securities available - for - sale and other	(7)	(1)	-	(8)
Balance, December 31, 2011 including adjustments to unrealized gains and losses on securities available-for-sale and other	**$ 1,215**	**$ 73**	**$ 33**	**$ 1,321**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
LIFE OTHER OPERATIONS
SUPPLEMENTAL DATA - ANNUITY DEATH AND INCOME BENEFITS

	As of December 31, 2010	As of March 31, 2011	As of June 30, 2011	As of September 30, 2011	As of December 31, 2011
JAPAN VARIABLE ANNUITY BUSINESS					
Yen / $	81.1	82.9	80.8	77.1	76.9
Total Account Value with GMDB	$ 31,249	$ 30,778	$ 30,785	$ 29,522	$ 29,234
GMDB Gross net amount of risk	8,847	7,962	8,469	11,035	10,857
% of GMDB NAR reinsured	14%	15%	15%	13%	13%
GMDB Retained net amount of risk	7,593	6,750	7,233	9,583	9,413
Total Account Value with Guaranteed Minimum Income Benefits ("GMIB")	26,731	28,655	28,835	27,471	27,282
GMIB Retained net amount of risk [2]	5,846	5,410	5,777	7,662	7,502
GMDB/GMIB net GAAP liability [1]	652	607	635	907	930

[1] For the three months ended December 31, 2010, there was a decrease to the GMDB/GMIB liability as a result of the unlock, for the Japan variable annuity business $(46). For the three months ended March 31, 2011 the amount was $(21). For the three months ended June 30, 2011, the amount was $17. For the three months ended September 30, 2011, the amount was $249. For the three months ended December 31, 2011 the amount was $33.

[2] Policies with a guaranteed living benefit (a GMIB in Japan) also have a guaranteed death benefit. The net amount at risk ("NAR") for each benefit is shown, however these benefits are not additive. When a policy terminates due to death, any NAR related to GMIB is released. Similarly, when a policy goes into benefit status on a GMIB, its GMDB NAR is released.

CORPORATE

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CORPORATE
INCOME STATEMENTS

	THREE MONTHS ENDED					Year Over Year 3 Month	Sequential 3 Month	YEAR ENDED DECEMBER 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011	Change	Change	2010	2011	Change
Earned premiums	$ 3	$ (1)	$ 1	$ -	$ -	(100%)	-	$ 2	$ -	(100%)
Fee income	44	53	53	55	48	9%	(13%)	187	209	12%
Net investment income	14	16	13	1	(7)	NM	NM	81	23	(72%)
Net realized capital gains (losses)	38	(11)	6	(51)	(40)	NM	22%	66	(96)	NM
Other revenues	(1)	-	-	-	-	100%	-	(1)	-	100%
Total revenues	**98**	**57**	**73**	**5**	**1**	**(99%)**	**(80%)**	**335**	**136**	**(59%)**
Benefits, losses and loss adjustment expenses	(2)	1	1	(6)	1	NM	NM	(2)	(3)	(50%)
Insurance operating costs and other expenses [1]	74	60	65	57	20	(73%)	(65%)	325	202	(38%)
Interest expense	128	128	128	128	124	(3%)	(3%)	508	508	-
Total benefits and expenses	**200**	**189**	**194**	**179**	**145**	**(27%)**	**(19%)**	**831**	**707**	**(15%)**
Loss from continuing operations before income taxes	**(102)**	**(132)**	**(121)**	**(174)**	**(144)**	**(41%)**	**17%**	**(496)**	**(571)**	**(15%)**
Income tax benefit [2] [3]	(51)	(44)	(47)	(62)	(48)	6%	23%	(168)	(201)	(20%)
Loss from continuing operations	**(51)**	**(88)**	**(74)**	**(112)**	**(96)**	**(88%)**	**14%**	**(328)**	**(370)**	**(13%)**
Add: Income (loss) from discontinued operations [4]	(2)	2	(77)	5	6	NM	20%	(107)	(64)	40%
Net Loss	**(53)**	**(86)**	**(151)**	**(107)**	**(90)**	**(70%)**	**16%**	**(435)**	**(434)**	**-**
Less: Net realized capital gains (losses), net of tax and DAC, excluded from core losses [5]	18	(9)	9	(29)	(26)	NM	10%	32	(55)	NM
Less: Income (loss) from discontinued operations [4]	(2)	2	(77)	5	6	NM	20%	(107)	(64)	40%
Core losses	**$ (69)**	**$ (79)**	**$ (83)**	**$ (83)**	**$ (70)**	**(1%)**	**16%**	**$ (360)**	**$ (315)**	**12%**

[1] Includes a before-tax charge of $73 for a litigation settlement in the year ended December 31, 2010.

[2] The year ended December 31, 2010 included a tax charge of $19 related to a decrease in deferred tax assets as a result of recent federal legislation that will reduce the tax deduction available to the Company related to retiree health care costs beginning in 2013.

[3] The three months ended December 31, 2010 includes an income tax benefit of $18 related to tax adjustments for prior years.

[4] The year ended December 31, 2010 includes a goodwill impairment of $101, after-tax, related to the purchase of the Federal Trust Corporation. Additionally, the three months ended June 30, 2011 includes an after-tax charge of $74 related to the disposition of Federal Trust Corporation.

[5] See pages 11 and 12 for disclosure of the components of net realized capital gains (losses), net of tax and DAC, for the periods presented herein.

CONSOLIDATED INVESTMENTS

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTMENT EARNINGS BEFORE-TAX

	Three Months Ended					Year Over Year 3 Month Change	Sequential 3 Month Change	Year Ended December 31,		
	Dec. 31, 2010	Mar. 31, 2011	Jun. 30, 2011	Sept. 30, 2011	Dec. 31, 2011			2010	2011	Change
Net Investment Income (Loss)										
Fixed maturities [1]										
Taxable	$ 736	$ 719	$ 744	$ 711	$ 723	(2%)	2%	$ 2,972	$ 2,897	(3%)
Tax-exempt	125	127	126	125	121	(3%)	(3%)	517	499	(3%)
Total fixed maturities	861	846	870	836	844	(2%)	1%	3,489	3,396	(3%)
Equity securities, trading	131	803	(597)	(1,890)	325	148%	NM	(774)	(1,359)	(76%)
Equity securities, available-for-sale	14	11	8	8	9	(36%)	13%	53	36	(32%)
Mortgage loans	67	63	67	75	76	13%	1%	260	281	8%
Policy loans	31	33	34	32	32	3%	-	132	131	(1%)
Limited partnerships and other alternative investments [2]	75	100	78	67	(2)	NM	NM	216	243	13%
Other [3]	78	81	77	73	70	(10%)	(4%)	329	301	(9%)
Subtotal	1,257	1,937	537	(799)	1,354	8%	NM	3,705	3,029	(18%)
Less: Investment expense	37	26	30	29	31	(16%)	7%	115	116	1%
Total net investment income	**$ 1,220**	**$ 1,911**	**$ 507**	**$ (828)**	**$ 1,323**	**8%**	**NM**	**$ 3,590**	**$ 2,913**	**(19%)**
Less: Equity securities, trading	131	803	(597)	(1,890)	325	148%	NM	(774)	(1,359)	(76%)
Total net investment income excluding trading securities	**$ 1,089**	**$ 1,108**	**$ 1,104**	**$ 1,062**	**$ 998**	**(8%)**	**(6%)**	**$ 4,364**	**$ 4,272**	**(2%)**
Annualized investment yield, before-tax [4]	4.5%	4.6%	4.6%	4.3%	4.0%	(0.5)	(0.3)	4.5%	4.4%	(0.1)
Annualized investment yield, after-tax [4]	3.1%	3.2%	3.1%	2.9%	2.8%	(0.3)	(0.1)	3.1%	3.0%	(0.1)
Net Realized Capital Gains (Losses)										
Gross gains on sales	$ 182	$ 61	$ 261	$ 197	$ 174	(4%)	(12%)	$ 836	$ 693	(17%)
Gross losses on sales	(229)	(133)	(98)	(63)	(90)	61%	(43%)	(522)	(384)	26%
Net impairment losses	(59)	(55)	(23)	(60)	(36)	39%	40%	(434)	(174)	60%
Valuation allowances on mortgage loans	2	(3)	26	-	1	(50%)	-	(154)	24	NM
Japanese fixed annuity contract hedges, net [5]	5	(17)	6	9	5	-	(44%)	27	3	(89%)
Periodic net coupon settlements on credit derivatives/Japan [6]	(2)	(7)	(2)	1	(2)	-	NM	(17)	(10)	41%
Results of variable annuity hedge program										
U.S. GMWB derivatives, net	208	56	(33)	(323)	(97)	NM	70%	89	(397)	NM
U.S. macro hedge	(303)	(84)	(17)	106	(221)	27%	NM	(445)	(216)	51%
Total U.S. program	(95)	(28)	(50)	(217)	(318)	NM	(47%)	(356)	(613)	(72%)
International program	27	(319)	52	1,132	(90)	NM	NM	11	775	NM
Total results of variable annuity hedge program	(68)	(347)	2	915	(408)	NM	NM	(345)	162	NM
Other net gain (loss) [7]	80	98	(103)	(424)	(30)	NM	93%	(2)	(459)	NM
Total net realized capital gains (losses)	**$ (89)**	**$ (403)**	**$ 69**	**$ 575**	**$ (386)**	**NM**	**NM**	**$ (611)**	**$ (145)**	**76%**

[1] Includes income on short-term bonds.
[2] Includes income on real estate joint ventures and hedge fund investments outside of limited partnerships.
[3] Primarily represents income from derivatives that qualify for hedge accounting and hedge fixed maturities.
[4] Yields calculated using annualized net investment income (excluding income related to equity securities, trading) divided by the monthly average invested assets at cost, amortized cost, or adjusted carrying value, as applicable, excluding equity securities, trading, and consolidated variable interest entity non-controlling interests.
[5] Relates to the Japanese fixed annuity product (adjustment of product liability for changes in spot currency exchange rates, related derivative hedging instruments, excluding periodic net coupon settlements, and Japan fair value option securities).
[6] Included in core earnings.
[7] Primarily consists of gains and losses on non-qualifying derivatives and fixed maturities, FVO, Japan 3Win related foreign currency swaps, and other investment gains and losses.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPOSITION OF INVESTED ASSETS

	December 31, 2010		March 31, 2011		June 30, 2011		September 30, 2011		December 31, 2011	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Fixed maturities, available-for-sale, at fair value [1]	$ 77,820	59.4%	$ 78,268	60.3%	$ 78,132	59.3%	$ 80,263	59.0%	$ 81,809	60.6%
Fixed maturities, at fair value using fair value option	649	0.5%	1,230	0.9%	1,227	0.9%	1,323	1.0%	1,328	1.0%
Equity securities, trading, at fair value [2]	32,820	25.1%	32,339	24.9%	32,278	24.4%	30,770	22.6%	30,499	22.6%
Equity securities, available-for-sale, at fair value [3]	973	0.7%	993	0.8%	1,081	0.8%	989	0.7%	921	0.7%
Mortgage loans [4]	4,489	3.4%	4,736	3.7%	5,304	4.0%	5,590	4.1%	5,728	4.2%
Policy loans, at outstanding balance	2,181	1.7%	2,181	1.7%	2,188	1.7%	2,176	1.6%	2,001	1.5%
Limited partnerships and other alternative investments [5]	1,918	1.5%	1,972	1.5%	2,028	1.5%	2,506	1.8%	2,532	1.9%
Other investments [6]	1,617	1.2%	640	0.5%	973	0.7%	2,857	2.1%	2,394	1.8%
Short-term investments [7]	8,528	6.5%	7,330	5.7%	8,861	6.7%	9,704	7.1%	7,736	5.7%
Total investments	**$ 130,995**	**100.0%**	**$ 129,689**	**100.0%**	**$ 132,072**	**100.0%**	**$ 136,178**	**100.0%**	**$ 134,948**	**100.0%**
Less: Equity securities, trading	32,820	25.1%	32,339	24.9%	32,278	24.4%	30,770	22.6%	30,499	22.6%
Total investments excluding trading securities	**$ 98,175**	**74.9%**	**$ 97,350**	**75.1%**	**$ 99,794**	**75.6%**	**$ 105,408**	**77.4%**	**$ 104,449**	**77.4%**
Asset-backed securities ("ABS")	$ 2,889	3.7%	$ 3,150	4.0%	$ 3,297	4.2%	$ 3,504	4.4%	$ 3,153	3.9%
Collateralized debt obligations ("CDOs")	2,611	3.4%	2,674	3.4%	2,575	3.3%	2,465	3.1%	2,487	3.0%
Commercial mortgage-backed securities ("CMBS")	7,917	10.2%	7,709	9.8%	7,277	9.3%	6,960	8.7%	6,951	8.5%
Corporate	39,884	51.2%	40,913	52.3%	41,629	53.2%	43,316	53.9%	44,011	53.9%
Foreign government/government agencies	1,683	2.2%	1,802	2.3%	1,864	2.4%	1,944	2.4%	2,161	2.6%
Municipal - taxable	1,199	1.5%	1,237	1.6%	1,299	1.7%	1,649	2.1%	1,757	2.1%
Municipal - tax-exempt	10,925	14.0%	11,090	14.2%	11,482	14.7%	11,515	14.3%	11,503	14.1%
Residential mortgage-backed securities ("RMBS")	5,683	7.3%	5,014	6.4%	5,214	6.7%	5,336	6.6%	5,757	7.0%
U.S. Treasuries	5,029	6.5%	4,679	6.0%	3,495	4.5%	3,574	4.5%	4,029	4.9%
Total fixed maturities, AFS [8]	**$ 77,820**	**100.0%**	**$ 78,268**	**100.0%**	**$ 78,132**	**100.0%**	**$ 80,263**	**100.0%**	**$ 81,809**	**100.0%**
U.S. government/government agencies	$ 9,918	12.7%	$ 8,947	11.5%	$ 8,073	10.3%	$ 8,423	10.5%	$ 9,364	11.4%
AAA	10,174	13.1%	10,155	13.0%	9,409	12.0%	10,497	13.1%	10,113	12.4%
AA	15,554	20.0%	15,518	19.8%	15,900	20.4%	15,921	19.8%	15,844	19.4%
A	19,460	25.0%	19,723	25.2%	20,470	26.2%	21,584	26.9%	21,053	25.7%
BBB	19,153	24.6%	20,212	25.8%	20,568	26.3%	20,626	25.7%	21,760	26.6%
BB & below	3,561	4.6%	3,713	4.7%	3,712	4.8%	3,212	4.0%	3,675	4.5%
Total fixed maturities, AFS [8]	**$ 77,820**	**100.0%**	**$ 78,268**	**100.0%**	**$ 78,132**	**100.0%**	**$ 80,263**	**100.0%**	**$ 81,809**	**100.0%**

[1] Includes $277, $275, $25, $1 and $153 in Corporate at December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.
[2] These assets support the Global Annuity-International variable annuity business. Changes in these balances are also reflected in the respective liabilities.
[3] Includes $97, $100, $100, $96 and $104 in Corporate at December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.
[4] Includes $202, $194, $138, $128 and $0 in Corporate at December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.
[5] Includes real estate joint ventures and hedge fund investments outside of limited partnerships.
[6] Primarily relates to derivative instruments. Additionally, includes $48, $49, $27, $27 and $29 in Corporate at December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.
[7] Includes $1,780, $1,999, $2,274, $2,293 and $1,437 in the Corporate segment at December 31, 2010, March 31, 2011, June 30, 2011, September 30, 2011 and December 31, 2011, respectively.
[8] Available-for-sale ("AFS").

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPOSITION OF INVESTED ASSETS
LIFE [1]

	December 31, 2010		March 31, 2011		June 30, 2011		September 30, 2011		December 31, 2011	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Fixed maturities, available-for-sale, at fair value	$ 52,429	52.1%	$ 52,781	53.3%	$ 52,834	52.3%	$ 54,329	51.9%	$ 55,633	53.3%
Fixed maturities, at fair value using fair value option	639	0.6%	1,217	1.2%	1,214	1.2%	1,314	1.3%	1,317	1.3%
Equity securities, trading, at fair value [2]	32,820	32.6%	32,339	32.7%	32,278	31.9%	30,770	29.4%	30,499	29.3%
Equity securities, available-for-sale, at fair value	502	0.5%	523	0.5%	603	0.6%	563	0.5%	515	0.5%
Mortgage loans	3,915	3.9%	4,162	4.2%	4,578	4.5%	4,779	4.6%	4,979	4.8%
Policy loans, at outstanding balance	2,181	2.2%	2,181	2.2%	2,188	2.2%	2,176	2.1%	2,001	1.9%
Limited partnerships and other alternative investments [3]	957	1.0%	985	1.0%	1,024	1.0%	1,320	1.3%	1,318	1.3%
Other investments [4]	1,486	1.5%	450	0.5%	799	0.8%	2,717	2.6%	2,244	2.2%
Short-term investments	5,631	5.6%	4,398	4.4%	5,565	5.5%	6,619	6.3%	5,641	5.4%
Total investments	**$ 100,560**	**100.0%**	**$ 99,036**	**100.0%**	**$ 101,083**	**100.0%**	**$ 104,587**	**100.0%**	**$ 104,147**	**100.0%**
Less: Equity securities, trading	32,820	32.6%	32,339	32.7%	32,278	31.9%	30,770	29.4%	30,499	29.3%
Total investments excluding trading securities	**$ 67,740**	**67.4%**	**$ 66,697**	**67.3%**	**$ 68,805**	**68.1%**	**$ 73,817**	**70.6%**	**$ 73,648**	**70.7%**
ABS	$ 2,442	4.7%	$ 2,655	5.0%	$ 2,732	5.2%	$ 2,778	5.1%	$ 2,491	4.5%
CDOs	2,087	4.0%	2,144	4.1%	2,047	3.9%	1,949	3.6%	1,968	3.5%
CMBS	5,495	10.5%	5,364	10.2%	4,967	9.4%	4,715	8.7%	4,667	8.4%
Corporate	30,204	57.6%	31,218	59.0%	31,595	59.7%	33,007	60.7%	33,719	60.6%
Foreign government/government agencies	1,160	2.2%	1,200	2.3%	1,285	2.4%	1,409	2.6%	1,605	2.9%
Municipal - taxable	1,068	2.0%	1,110	2.1%	1,167	2.2%	1,508	2.8%	1,603	2.9%
Municipal - tax-exempt	2,267	4.3%	2,304	4.4%	2,417	4.6%	2,500	4.6%	2,450	4.4%
RMBS	4,302	8.2%	3,779	7.2%	3,738	7.1%	3,797	7.0%	4,000	7.2%
U.S. Treasuries	3,404	6.5%	3,007	5.7%	2,886	5.5%	2,666	4.9%	3,130	5.6%
Total fixed maturities, AFS	**$ 52,429**	**100.0%**	**$ 52,781**	**100.0%**	**$ 52,834**	**100.0%**	**$ 54,329**	**100.0%**	**$ 55,633**	**100.0%**
U.S. government/government agencies	$ 6,809	13.0%	$ 5,939	11.3%	$ 5,869	11.1%	$ 5,806	10.7%	$ 6,509	11.7%
AAA	6,288	12.0%	6,174	11.7%	5,747	10.9%	6,426	11.8%	6,212	11.2%
AA	8,304	15.8%	8,208	15.6%	8,152	15.4%	8,498	15.6%	8,353	15.0%
A	14,177	27.1%	14,551	27.5%	14,873	28.2%	15,798	29.1%	15,528	27.8%
BBB	13,915	26.5%	14,854	28.1%	15,218	28.8%	15,165	27.9%	16,108	29.0%
BB & below	2,936	5.6%	3,055	5.8%	2,975	5.6%	2,636	4.9%	2,923	5.3%
Total fixed maturities, AFS	**$ 52,429**	**100.0%**	**$ 52,781**	**100.0%**	**$ 52,834**	**100.0%**	**$ 54,329**	**100.0%**	**$ 55,633**	**100.0%**

[1] Please refer to the basis of presentation for a description of the statutory legal entity view for Life.
[2] These assets support the International variable annuity business. Changes in these balances are also reflected in the respective liabilities.
[3] Includes a real estate joint venture.
[4] Primarily relates to derivative instruments.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPOSITION OF INVESTED ASSETS
PROPERTY & CASUALTY [1]

	December 31, 2010		March 31, 2011		June 30, 2011		September 30, 2011		December 31, 2011	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Fixed maturities, available-for-sale, at fair value	$ 25,114	89.7%	$ 25,212	90.0%	$ 25,273	88.9%	$ 25,933	89.3%	$ 26,023	89.5%
Fixed maturities, at fair value using fair value option	10	-	13	-	13	0.1%	9	-	11	-
Equity securities, available-for-sale, at fair value	374	1.3%	370	1.3%	378	1.3%	330	1.1%	302	1.0%
Mortgage loans	372	1.3%	380	1.4%	588	2.1%	683	2.4%	749	2.6%
Limited partnerships and other alternative investments [2]	961	3.4%	987	3.5%	1,004	3.5%	1,186	4.1%	1,214	4.2%
Other investments [3]	83	0.3%	141	0.5%	147	0.5%	113	0.4%	121	0.4%
Short-term investments	1,117	4.0%	933	3.3%	1,022	3.6%	792	2.7%	658	2.3%
Total investments	**$ 28,031**	**100.0%**	**$ 28,036**	**100.0%**	**$ 28,425**	**100.0%**	**$ 29,046**	**100.0%**	**$ 29,078**	**100.0%**
ABS	$ 447	1.8%	$ 495	2.0%	$ 565	2.2%	$ 726	2.8%	$ 651	2.5%
CDOs	524	2.1%	530	2.1%	528	2.1%	516	2.0%	519	2.0%
CMBS	2,422	9.6%	2,345	9.3%	2,310	9.1%	2,245	8.7%	2,284	8.8%
Corporate	9,680	38.5%	9,695	38.5%	10,034	39.7%	10,309	39.7%	10,292	39.5%
Foreign government/government agencies	523	2.1%	602	2.4%	579	2.3%	535	2.1%	551	2.1%
Municipal - taxable	131	0.5%	127	0.5%	132	0.5%	141	0.5%	154	0.6%
Municipal - tax-exempt	8,654	34.5%	8,783	34.8%	9,061	35.9%	9,015	34.8%	9,053	34.8%
RMBS	1,360	5.4%	1,215	4.8%	1,456	5.8%	1,538	5.9%	1,757	6.8%
U.S. Treasuries	1,373	5.5%	1,420	5.6%	608	2.4%	908	3.5%	762	2.9%
Total fixed maturities, AFS	**$ 25,114**	**100.0%**	**$ 25,212**	**100.0%**	**$ 25,273**	**100.0%**	**$ 25,933**	**100.0%**	**$ 26,023**	**100.0%**
U.S. government/government agencies	$ 2,837	11.3%	$ 2,737	10.9%	$ 2,183	8.6%	$ 2,617	10.1%	$ 2,718	10.4%
AAA	3,886	15.5%	3,981	15.8%	3,662	14.5%	4,071	15.7%	3,889	14.9%
AA	7,248	28.8%	7,308	28.9%	7,745	30.7%	7,423	28.6%	7,487	28.8%
A	5,280	21.0%	5,170	20.5%	5,596	22.1%	5,785	22.3%	5,525	21.3%
BBB	5,238	20.9%	5,358	21.3%	5,350	21.2%	5,461	21.1%	5,652	21.7%
BB & below	625	2.5%	658	2.6%	737	2.9%	576	2.2%	752	2.9%
Total fixed maturities, AFS	**$ 25,114**	**100.0%**	**$ 25,212**	**100.0%**	**$ 25,273**	**100.0%**	**$ 25,933**	**100.0%**	**$ 26,023**	**100.0%**

[1] Please refer to the basis of presentation for a description of the statutory legal entity view for Property & Casualty.
[2] Includes a real estate joint venture and hedge fund investments outside of limited partnerships.
[3] Primarily relates to derivative instruments.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
GROSS UNREALIZED LOSS AGING
AVAILABLE-FOR-SALE SECURITIES

	December 31, 2011			December 31, 2010		
	Amortized Cost	Fair Value	Unrealized Loss [1] [2]	Amortized Cost	Fair Value	Unrealized Loss [1] [2]
Total AFS Securities						
Three months or less	$ 3,933	$ 3,672	$ (261)	$ 17,431	$ 16,783	$ (643)
Greater than three months to six months	2,617	2,517	(100)	732	690	(42)
Greater than six months to nine months	1,181	1,097	(84)	438	397	(41)
Greater than nine months to eleven months	106	95	(11)	185	169	(16)
Twelve months or more	11,613	9,324	(2,218)	15,599	12,811	(2,754)
Total	**$ 19,450**	**$ 16,705**	**$ (2,674)**	**$ 34,385**	**$ 30,850**	**$ (3,496)**

[1] As of December 31, 2011, fixed maturities, AFS, represented $2,471, or 92%, of the Company's total unrealized loss on AFS securities. The Company held no securities of a single issuer that were in an unrealized loss position in excess of 5% of the total unrealized loss amount as of December 31, 2011 and 2010.

[2] Unrealized losses exclude the change in fair value of bifurcated embedded derivative features of certain securities. Subsequent changes in fair value are recorded in net realized capital gains (losses).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTED ASSET EXPOSURES
AS OF DECEMBER 31, 2011

Top Ten Corporate and Equity, AFS, Exposures by Sector	**Cost or Amortized Cost**	**Fair Value**	**Percent of Total Invested Assets [1]**
Utilities	$ 8,350	$ 9,170	8.9%
Financial services	8,242	7,873	7.6%
Consumer non-cyclical	5,985	6,616	6.3%
Technology and communications	4,360	4,742	4.5%
Basic industry	4,114	4,426	4.2%
Energy	3,338	3,704	3.5%
Capital goods	3,330	3,628	3.5%
Consumer cyclical	2,299	2,497	2.4%
Transportation	1,285	1,402	1.3%
Other	914	874	0.8%
Total	**$ 42,217**	**$ 44,932**	**43.0%**

Top Ten Exposures by Issuer [2]			
Government of Japan [3]	$ 899	$ 899	0.8%
Government of United Kingdom	486	512	0.5%
AT&T Inc.	341	405	0.4%
National Grid PLC	332	385	0.4%
State of California	328	352	0.3%
State of Massachusetts	309	342	0.3%
Verizon Communications Inc.	264	305	0.3%
JPMorgan Chase & Co.	319	278	0.3%
Berkshire Hathaway Inc.	230	272	0.3%
Pfizer Inc.	222	262	0.2%
Total	**$ 3,730**	**$ 4,012**	**3.8%**

[1] Excludes equity securities, trading.
[2] Excludes U.S. government and government agency securities, mortgage obligations issued by government sponsored agencies, cash equivalent securities, short-term investments, exposures resulting from derivative transactions and equity securities, trading.
[3] The majorityy of these investments are included in fixed maturities, at fair value using the fair value option, and changes in the fair value are recorded in net realized capital gains and losses.