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THE HARTFORD

INVESTOR FINANCIAL SUPPLEMENT

SEPTEMBER 30, 2010

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

Address:

One Hartford Plaza
Hartford, CT 06155

Internet address:

<http://www.thehartford.com>

Contacts:

Rick Costello
Senior Vice President
Investor Relations
Phone (860) 547-8480

Margaret Mann
Program Assistant
Investor Relations
Phone (860) 547-3800

As of October 27, 2010

Insurance Financial Strength Ratings:

| | A.M. Best | Fitch | Standard & Poor's | Moody's |
|--|-----------|-------|-------------------|---------|
| 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 has changed its reporting segments effective for third quarter 2010 reporting. The segment changes reflect the manner in which the Company is currently organized for purposes of making operating decisions and assessing performance. Accordingly, segment data for prior reporting periods has been adjusted to reflect the new segment reporting. As a result, the Company created three customer focused divisions: Commercial Markets, Consumer Markets and Wealth Management.
- The Commercial Markets division consists of the reporting segments of Property & Casualty Commercial and Group Benefits. Property & Casualty Commercial provides workers' compensation, property, automobile, 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, specialty casualty coverages and third-party administrator services.
- 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 Global Annuity, Life Insurance, Retirement Plans and Mutual Funds. Global Annuity offers individual variable, fixed market value adjusted, and single premium immediate annuities in the U.S. and administers investments, retirement savings and other insurance and savings products to individuals and groups outside of the U.S., primarily in Japan and Europe. Life insurance sells a variety of life insurance products, including variable universal life, universal life, and term life, as well as variable private placement life insurance owned by corporations and high net worth individuals. Retirement Plans provides products and services to corporations pursuant to Section 401(k) and products and services to municipalities and not-for-profit organizations under Section 457 and 403(b) of the IRS code. Mutual Funds offers retail, proprietary and investment-only mutual funds and 529 college savings plans.
- The Hartford includes in Corporate and Other the Company's debt financing and related interest expense, as well as other capital raising activities, certain property and casualty insurance operations of The Hartford that have discontinued writing new business and includes substantially all of the Company's asbestos and environmental exposures, banking operations and certain purchase accounting adjustments and other charges not allocated to the segments.
- 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.
- Noncontrolling interest ("NCI") represents the minority interest portion of the equity of a subsidiary that is not attributable, directly or indirectly, to The Hartford.
- 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.
- Assets under management 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 the market or through net flow.
- Assets under administration 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, securities lending collateral 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.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

BASIS OF PRESENTATION (CONTINUED)

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 the net effect of certain realized capital gains and 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 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 our 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 our 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 pages 2 and 2a.
- 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 our 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 14 and 19, 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 14 and 19, 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, 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 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 excluding net realized gains (losses), net of tax and DAC, excluded from core earnings. 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 ROA, 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 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 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 ROA when reviewing the Company's performance.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

BASIS OF PRESENTATION (CONTINUED)

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 are important measures 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 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 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. 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 accumulated other comprehensive income ("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 accumulated other comprehensive income ("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 MCP preferred stock is included in average common stockholders' equity and MCP preferred dividends are excluded from net 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 | | | | | Year Over 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|--|--------------------|------------------|------------------|------------------|-------------------|--------------------------------|---------------------------------|------------------------------------|-----------|----------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| | | | | | | | | | | |
| Net income (loss) | \$ (220) | \$ 557 | \$ 319 | \$ 76 | \$ 666 | NM | NM | \$ (1,444) | \$ 1,061 | NM |
| Core earnings | \$ 660 | \$ 689 | \$ 545 | \$ 92 | \$ 710 | 8% | NM | \$ 107 | \$ 1,347 | NM |
| Total revenues [1] | \$ 5,230 | \$ 6,440 | \$ 6,319 | \$ 3,336 | \$ 6,673 | 28% | 100% | \$ 18,261 | \$ 16,328 | (11%) |
| Total assets | \$ 316,720 | \$ 307,717 | \$ 317,282 | \$ 314,150 | \$ 313,926 | (1%) | - | | | |
| PER SHARE AND SHARES DATA [2] | | | | | | | | | | |
| Basic earnings per common share | | | | | | | | | | |
| Net income (loss) available to common shareholders | \$ (0.79) | \$ 1.29 | \$ (0.42) | \$ 0.15 | \$ 1.48 | NM | NM | \$ (4.52) | \$ 1.30 | NM |
| Core earnings available to common shareholders | \$ 1.68 | \$ 1.64 | \$ 0.16 | \$ 0.18 | \$ 1.58 | (6%) | NM | \$ 0.13 | \$ 1.97 | NM |
| Diluted earnings (losses) per common share | | | | | | | | | | |
| Net income (loss) available to common shareholders | \$ (0.79) | \$ 1.19 | \$ (0.42) | \$ 0.14 | \$ 1.34 | NM | NM | \$ (4.52) | \$ 1.21 | NM |
| Core earnings available to common shareholders | \$ 1.56 | \$ 1.51 | \$ 0.14 | \$ 0.17 | \$ 1.43 | (8%) | NM | \$ 0.12 | \$ 1.82 | NM |
| Weighted average common shares outstanding (basic) | 356.1 | 382.7 | 393.7 | 443.9 | 444.1 | 88.0 sh | 0.2 sh | 334.1 | 427.2 | 93.1 sh |
| Weighted average common shares outstanding and dilutive potential common shares (diluted) | 382.5 | 416.2 | 428.5 | 480.2 | 495.3 | 112.8 sh | 15.1 sh | 343.6 | 461.1 | 117.5 sh |
| Common shares outstanding | 383.0 | 383.0 | 443.9 | 444.1 | 444.4 | 61.4 sh | 0.3 sh | 383.0 | 444.4 | 61.4 sh |
| Book value per common share | \$ 37.90 | \$ 38.92 | \$ 38.94 | \$ 41.29 | \$ 45.80 | 21% | 11% | | | |
| Per common share impact of AOCI | \$ (8.40) | \$ (8.64) | \$ (5.35) | \$ (3.10) | \$ 0.44 | NM | NM | | | |
| Book value per common share (excluding AOCI) | \$ 46.30 | \$ 47.56 | \$ 44.29 | \$ 44.39 | \$ 45.36 | (2%) | 2% | | | |
| Book value per diluted share | \$ 34.64 | \$ 35.96 | \$ 35.17 | \$ 38.16 | \$ 42.11 | 22% | 10% | | | |
| Per diluted share impact of AOCI | \$ (7.67) | \$ (7.99) | \$ (4.68) | \$ (2.79) | \$ 0.39 | NM | NM | | | |
| Book value per diluted share (excluding AOCI) | \$ 42.31 | \$ 43.95 | \$ 39.85 | \$ 40.95 | \$ 41.72 | (1%) | 2% | | | |
| Common shares outstanding and dilutive potential common shares | 419.1 | 414.5 | 507.3 | 495.0 | 496.5 | 77.4 sh | 1.5 sh | | | |
| FINANCIAL RATIOS | | | | | | | | | | |
| ROE (net income last 12 months to common stockholder equity including AOCI) [3] | (17.2%) | (8.4%) | 0.2% | 0.9% | 6.1% | 23.3 | 5.2 | | | |
| ROE (core earnings last 12 months to common stockholder equity excluding AOCI) [3] | (1.0%) | 3.8% | 10.6% | 7.4% | 7.8% | 8.8 | 0.4 | | | |
| Debt to capitalization, including AOCI | 25.1% | 24.6% | 27.8% | 25.9% | 24.0% | (1.1) | (1.9) | | | |
| Annualized investment yield, after-tax | 2.9% | 2.9% | 3.0% | 3.3% | 3.1% | 0.2 | (0.2) | 2.8% | 3.1% | 0.3 |

[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 September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010 and September 30, 2010, respectively, and the nine months ended September 30, 2009 and 2010, respectively.

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

[3] See page 10 for a computation of return-on-equity 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 | NINE MONTHS ENDED SEPTEMBER 30, | | |
|--|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|------------------------------------|-----------------|--------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| Property & Casualty Commercial | \$ 258 | \$ 318 | \$ 242 | \$ 258 | \$ 300 | 16% | 16% | \$ 718 | \$ 800 | 11% |
| Group Benefits | 85 | 79 | 50 | 34 | 44 | (48%) | 29% | 192 | 128 | (33%) |
| Commercial Markets core earnings | 343 | 397 | 292 | 292 | 344 | - | 18% | 910 | 928 | 2% |
| Consumer Markets core earnings (losses) | 24 | 62 | 63 | (15) | 69 | 188% | NM | 112 | 117 | 4% |
| Global Annuity [1] | 381 | 251 | 209 | (9) | 259 | (32%) | NM | (588) | 459 | NM |
| Life Insurance | 34 | 37 | 48 | 60 | 85 | 150% | 42% | 91 | 193 | 112% |
| Retirement Plans | 15 | (1) | 11 | 10 | 35 | 133% | NM | (33) | 56 | NM |
| Mutual Funds | 11 | 17 | 26 | 22 | 19 | 73% | (14%) | 17 | 67 | NM |
| Wealth Management core earnings (losses) [1] | 441 | 304 | 294 | 83 | 398 | (10%) | NM | (513) | 775 | NM |
| Corporate and Other core losses [2][3] | (148) | (74) | (104) | (268) | (101) | 32% | 62% | (402) | (473) | (18%) |
| CONSOLIDATED | | | | | | | | | | |
| Core earnings | 660 | 689 | 545 | 92 | 710 | 8% | NM | 107 | 1,347 | NM |
| Add: Net realized capital losses, net of tax and DAC, excluded from core earnings [4][5] | (880) | (132) | (226) | (16) | (44) | 95% | (175%) | (1,551) | (286) | 82% |
| Net income (loss) | \$ (220) | \$ 557 | \$ 319 | \$ 76 | \$ 666 | NM | NM | \$ (1,444) | \$ 1,061 | NM |
| PER SHARE DATA (6) | | | | | | | | | | |
| Diluted earnings (losses) per common share | | | | | | | | | | |
| Core earnings available to common shareholder: | \$ 1.56 | \$ 1.51 | \$ 0.14 | \$ 0.17 | \$ 1.43 | (8%) | NM | \$ 0.12 | \$ 1.82 | NM |
| Net income (loss) available to common shareholder: | \$ (0.79) | \$ 1.19 | \$ (0.42) | \$ 0.14 | \$ 1.34 | NM | NM | \$ (4.52) | \$ 1.21 | NM |

[1] Includes the after-tax charges of \$40 recorded in the nine months ended September 30, 2009, for the effect of the triggering of the guaranteed minimum income benefit for the 3Win product on amortization of deferred policy acquisition costs and policyholder benefits.

[2] Includes an after-tax charge of \$32 for goodwill impairments in the nine months ended September 30, 2009 and an after-tax charge of \$47 for a litigation settlement in the three months ended March 31, 2010 and nine months ended September 30, 2010. Also, includes an after-tax charge of \$100 for Goodwill impairments in the three months ended June 30, 2010 and nine months ended September 30, 2010.

[3] Includes the after-tax restructuring charges of \$22, \$21 and \$10 recorded in the three months ended September 30, 2009, December 31, 2009 and June 30, 2010, respectively.

[4] 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.

[5] Includes those net realized capital losses not included in core earnings (losses). See page 9 for further analysis.

[6] 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 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | |
|--|--------------------|---------------|---------------|--------------|---------------|--------------------------------|---------------------------------|-------------------|-----------------|--------------|
| | Sept. 30, | Dec. 31, | Mar. 31, | Jun. 30, | Sept. 30, | | | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | | | 2009 | 2010 | Change |
| Earned premiums | \$ 3,499 | \$ 3,504 | \$ 3,527 | \$ 3,506 | \$ 3,513 | - | - | \$ 10,920 | \$ 10,546 | (3%) |
| Fee income | 1,140 | 1,207 | 1,189 | 1,195 | 1,173 | 3% | (2%) | 3,369 | 3,557 | 6% |
| Net investment income (loss): | | | | | | | | | | |
| Securities available-for-sale and other | 1,049 | 1,041 | 1,060 | 1,153 | 1,083 | 3% | (6%) | 2,990 | 3,296 | 10% |
| Equity securities, trading [1] | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Total net investment income (loss) | 1,687 | 1,792 | 1,761 | (1,496) | 2,126 | 26% | NM | 5,427 | 2,391 | (56%) |
| Realized capital gains (losses): | | | | | | | | | | |
| Total other-than-temporary impairment ("OTTI") losses | (760) | (645) | (340) | (292) | (146) | 81% | 50% | (1,546) | (778) | 50% |
| OTTI losses recognized in other comprehensive income | 224 | 211 | 188 | 184 | 31 | (86%) | (83%) | 472 | 403 | (15%) |
| Net OTTI losses recognized in earnings | (536) | (434) | (152) | (108) | (115) | 79% | (6%) | (1,074) | (375) | 65% |
| Net realized capital gains (losses), excluding OTTI losses recognized in earnings | (683) | 240 | (124) | 119 | (146) | 79% | NM | (742) | (151) | 80% |
| Total net realized capital gains (losses) | (1,219) | (194) | (276) | 11 | (261) | 79% | NM | (1,816) | (526) | 71% |
| Other revenues | 123 | 131 | 118 | 120 | 122 | (1%) | 2% | 361 | 360 | - |
| Total revenues | 5,230 | 6,440 | 6,319 | 3,336 | 6,673 | 28% | 100% | 18,261 | 16,328 | (11%) |
| Benefits, losses and loss adjustment expenses | 3,070 | 3,032 | 3,133 | 3,592 | 3,037 | (1%) | (15%) | 10,799 | 9,762 | (10%) |
| Benefits, losses and loss adjustment expenses - returns credited on International variable annuities [1] | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Amortization of deferred policy acquisition costs and present value of future profits | 687 | 647 | 651 | 938 | 438 | (36%) | (53%) | 3,620 | 2,027 | (44%) |
| Insurance operating costs and expenses | 1,174 | 1,163 | 1,179 | 1,177 | 1,105 | (6%) | (6%) | 3,472 | 3,461 | - |
| Interest expense | 118 | 119 | 120 | 132 | 128 | 8% | (3%) | 357 | 380 | 6% |
| Goodwill impairment | - | - | - | 153 | - | - | (100%) | 32 | 153 | NM |
| Total benefits and expenses | 5,687 | 5,712 | 5,784 | 3,343 | 5,751 | 1% | 72% | 20,717 | 14,878 | (28%) |
| Income (loss) before income taxes | (457) | 728 | 535 | (7) | 922 | NM | NM | (2,456) | 1,450 | NM |
| Income tax expense (benefit) | (237) | 171 | 216 | (83) | 256 | NM | NM | (1,012) | 389 | NM |
| Net income (loss) | (220) | 557 | 319 | 76 | 666 | NM | NM | (1,444) | 1,061 | NM |
| Less: Net realized capital losses, net of tax and DAC, excluded from core earnings [2] | (880) | (132) | (226) | (16) | (44) | 95% | (175%) | (1,551) | (286) | 82% |
| Core earnings | \$ 660 | \$ 689 | \$ 545 | \$ 92 | \$ 710 | 8% | NM | \$ 107 | \$ 1,347 | NM |

[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.

CONSOLIDATED BALANCE SHEETS

| | THREE MONTHS ENDED | | | | | Year Over | Sequential |
|--|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | 3 Month Change | 3 Month Change |
| Investments | | | | | | | |
| Fixed maturities, available-for-sale, at fair value | \$ 68,641 | \$ 71,153 | \$ 75,584 | \$ 77,132 | \$ 79,736 | 16% | 3% |
| Fixed maturities, at fair value using the fair value option | - | - | - | - | 564 | NM | NM |
| Equity securities, trading, at fair value | 33,463 | 32,321 | 32,053 | 30,183 | 32,495 | (3%) | 8% |
| Equity securities, available-for-sale, at fair value | 1,397 | 1,221 | 1,153 | 1,103 | 1,168 | (16%) | 6% |
| Mortgage loans | 6,328 | 5,938 | 5,162 | 4,673 | 4,684 | (26%) | - |
| Policy loans, at outstanding balance | 2,209 | 2,174 | 2,177 | 2,182 | 2,180 | (1%) | - |
| Limited partnerships and other alternative investments | 1,812 | 1,790 | 1,736 | 1,774 | 1,819 | - | 3% |
| Other investments | 1,679 | 602 | 941 | 2,293 | 1,427 | (15%) | (38%) |
| Short-term investments | 13,910 | 10,357 | 8,545 | 8,731 | 9,517 | (32%) | 9% |
| Total investments | 129,439 | 125,556 | 127,351 | 128,071 | 133,590 | 3% | 4% |
| Cash | 2,417 | 2,142 | 2,079 | 2,998 | 1,707 | (29%) | (43%) |
| Premiums receivable and agents' balances | 3,482 | 3,404 | 3,402 | 3,371 | 3,370 | (3%) | - |
| Reinsurance recoverables | 5,604 | 5,384 | 5,179 | 5,485 | 5,242 | (6%) | (4%) |
| Deferred policy acquisition costs and present value of future profits | 11,040 | 10,686 | 10,270 | 9,689 | 9,386 | (15%) | (3%) |
| Deferred income taxes | 3,820 | 3,940 | 3,322 | 2,828 | 1,721 | (55%) | (39%) |
| Goodwill | 1,204 | 1,204 | 1,204 | 1,051 | 1,051 | (13%) | - |
| Property and equipment, net | 1,032 | 1,026 | 1,032 | 1,150 | 1,143 | 11% | (1%) |
| Other assets | 2,724 | 3,981 | 3,245 | 4,624 | 2,497 | (8%) | (46%) |
| Separate account assets | 155,958 | 150,394 | 160,198 | 154,883 | 154,219 | (1%) | - |
| Total assets | \$ 316,720 | \$ 307,717 | \$ 317,282 | \$ 314,150 | \$ 313,926 | (1%) | - |
| Future policy benefits, unpaid losses and loss adjustment expenses | \$ 39,851 | \$ 39,631 | \$ 39,550 | \$ 40,008 | \$ 39,890 | - | - |
| Other policyholder funds and benefits payable | 47,996 | 45,852 | 45,388 | 46,394 | 45,889 | (4%) | (1%) |
| Other policyholder funds and benefits payable - International variable annuities | 33,439 | 32,296 | 32,027 | 30,161 | 32,470 | (3%) | 8% |
| Unearned premiums | 5,324 | 5,221 | 5,293 | 5,291 | 5,296 | (1%) | - |
| Debt | 5,835 | 5,839 | 6,872 | 6,600 | 6,603 | 13% | - |
| Consumer notes | 1,193 | 1,136 | 834 | 452 | 384 | (68%) | (15%) |
| Other liabilities | 9,643 | 9,454 | 9,280 | 11,470 | 8,266 | (14%) | (28%) |
| Separate account liabilities | 155,958 | 150,394 | 160,198 | 154,883 | 154,219 | (1%) | - |
| Total liabilities | 299,239 | 289,823 | 299,442 | 295,259 | 293,017 | (2%) | (1%) |
| Common equity, excluding AOCI | 17,733 | 18,217 | 19,661 | 19,714 | 20,159 | 14% | 2% |
| Preferred stock | 2,940 | 2,960 | 556 | 556 | 556 | (81%) | - |
| AOCI, net of tax | (3,217) | (3,312) | (2,377) | (1,379) | 194 | NM | NM |
| Total stockholders' equity | 17,456 | 17,865 | 17,840 | 18,891 | 20,909 | 20% | 11% |
| Noncontrolling Interest | 25 | 29 | - | - | - | (100%) | - |
| Total equity | 17,481 | 17,894 | 17,840 | 18,891 | 20,909 | 20% | 11% |
| Total liabilities and equity | \$ 316,720 | \$ 307,717 | \$ 317,282 | \$ 314,150 | \$ 313,926 | (1%) | - |

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

CAPITAL STRUCTURE

| | THREE MONTHS ENDED | | | | | Year Over | Sequential |
|---|--------------------|-----------|-----------|-----------|-----------|-----------|------------|
| | Sept. 30, | Dec. 31, | Mar. 31, | Jun. 30, | Sept. 30, | Year | 3 Month |
| | 2009 | 2009 | 2010 | 2010 | 2010 | 3 Month | 3 Month |
| | | | | | | Change | Change |
| DEBT | | | | | | | |
| Short-term debt (includes current maturities of long-term debt and capital lease obligations) | \$ 342 | \$ 343 | \$ 275 | \$ - | \$ - | (100%) | - |
| Senior notes | 3,778 | 3,779 | 4,877 | 4,879 | 4,880 | 29% | - |
| Junior subordinated debentures | 1,715 | 1,717 | 1,720 | 1,721 | 1,723 | - | - |
| Total debt [1] | \$ 5,835 | \$ 5,839 | \$ 6,872 | \$ 6,600 | \$ 6,603 | 13% | - |
| STOCKHOLDERS' EQUITY | | | | | | | |
| Common stockholders' equity, excluding AOCI, net of tax | \$ 17,733 | \$ 18,217 | \$ 19,661 | \$ 19,714 | \$ 20,159 | 14% | 2% |
| Preferred stock | 2,940 | 2,960 | 556 | 556 | 556 | (81%) | - |
| AOCI, net of tax | (3,217) | (3,312) | (2,377) | (1,379) | 194 | NM | NM |
| Total stockholders' equity | \$ 17,456 | \$ 17,865 | \$ 17,840 | \$ 18,891 | \$ 20,909 | 20% | 11% |
| CAPITALIZATION | | | | | | | |
| Total capitalization, including AOCI, net of tax | \$ 23,291 | \$ 23,704 | \$ 24,712 | \$ 25,491 | \$ 27,512 | 18% | 8% |
| Total capitalization, excluding AOCI, net of tax | \$ 26,508 | \$ 27,016 | \$ 27,089 | \$ 26,870 | \$ 27,318 | 3% | 2% |
| DEBT TO CAPITALIZATION RATIOS [1] | | | | | | | |
| Total debt to capitalization, including AOCI | 25.1% | 24.6% | 27.8% | 25.9% | 24.0% | (1.1) | (1.9) |
| Total debt to capitalization, excluding AOCI | 22.0% | 21.6% | 25.4% | 24.6% | 24.2% | 2.2 | (0.4) |
| Total rating agency adjusted debt to capitalization [2] [3] [4] | 31.9% | 31.9% | 26.0% | 29.7% | 27.6% | (4.3) | (2.1) |

[1] The Hartford excludes consumer notes from total debt for capital structure analysis. Consumer notes were \$1,193, \$1,136, \$834, \$452 and \$384 as of September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010 and September 30, 2010, 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 \$1.4 billion, \$1.5 billion, \$1.4 billion and \$1.4 billion for the three months ended September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010 and September 30, 2010, respectively.

[3] Effective June 30, 2010, due to a rating agency methodology change, total adjusted debt to capitalization reflects 25% equity credit for the junior subordinated debentures and the discount value of the Allianz transaction. In addition, this methodology change now includes total AOCI. All periods prior to June 30, 2010 reflect 75% equity credit for the junior subordinated debentures and the discount value of the Allianz transaction and reflect only the deferred pension losses component of AOCI. At September 30, 2010, the impact on total adjusted debt to capitalization of the change in equity credit from 75% to 25% is 3.9 percentage points and the impact of the AOCI change is (1.0) percentage points. At June 30, 2010, the impact on total adjusted debt to capitalization of the change in equity credit from 75% to 25% is 4.2 percentage points and the impact of the AOCI change is 0.3 percentage points.

[4] Reflects 25% equity credit for the preferred stock of the CPP transaction and 100% equity credit for the mandatory convertible preferred stock.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
STATUTORY SURPLUS TO GAAP STOCKHOLDERS' EQUITY RECONCILIATION

| | <u>September 30, 2010</u> | <u>December 31, 2009</u> |
|--|---------------------------|--------------------------|
| Statutory Capital and Surplus | | |
| Total Life | \$ 7,557 | \$ 7,324 |
| Total Property & Casualty | 7,690 | 7,364 |
| Life and P&C Statutory Capital and Surplus | \$ 15,247 | \$ 14,688 |
| GAAP Adjustments | | |
| Investment in subsidiaries | 2,515 | 1,010 |
| Deferred policy acquisition costs | 9,385 | 10,686 |
| Deferred taxes | (946) | 900 |
| Benefit reserves | (4,107) | (4,111) |
| Unrealized gains (losses) on investments, net of impairments | 1,790 | (3,272) |
| Asset valuation reserve and interest maintenance reserve | 429 | 149 |
| Goodwill | 600 | 571 |
| Non-admitted assets | 1,323 | 1,393 |
| Other, net | (1,070) | (875) |
| Life and P&C GAAP Stockholders' Equity | \$ 25,166 | \$ 21,139 |
| HFSG Corporate GAAP Stockholders' Equity | (4,257) | (3,245) |
| Total GAAP Stockholders' Equity | \$ 20,909 | \$ 17,894 |

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

| | THREE MONTHS ENDED | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change |
|--|--------------------|-------------------|-------------------|-------------------|-------------------|--|---------------------------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | |
| Fixed maturities net unrealized gain (loss) | \$ (2,823) | \$ (2,416) | \$ (1,601) | \$ (819) | \$ 389 | NM | NM |
| Equities net unrealized loss | (3) | (73) | (29) | (92) | (42) | NM | 54% |
| Other-than-temporary impairment losses recognized in AOCI | (176) | (224) | (192) | (171) | (127) | 28% | 26% |
| Net deferred gain on cash-flow hedging instruments | 375 | 257 | 323 | 486 | 565 | 51% | 16% |
| Total net unrealized gain (loss) | (2,627) | (2,456) | (1,499) | (596) | 785 | NM | NM |
| Foreign currency translation adjustments | 279 | 199 | 163 | 240 | 404 | 45% | 68% |
| Pension and other postretirement adjustment | (869) | (1,055) | (1,041) | (1,023) | (995) | (14%) | 3% |
| Total accumulated other comprehensive income (loss) | \$ (3,217) | \$ (3,312) | \$ (2,377) | \$ (1,379) | \$ 194 | NM | NM |

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPUTATION OF BASIC AND DILUTED EARNINGS (LOSSES) PER COMMON SHARE

| | THREE MONTHS ENDED | | | | | NINE MONTHS ENDED | |
|---|--------------------|------------------|------------------|------------------|-------------------|-----------------------|----------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | SEPTEMBER 30, 2009 | 2010 |
| Numerator: | | | | | | | |
| Net income (loss) | \$ (220) | \$ 557 | \$ 319 | \$ 76 | \$ 666 | \$ (1,444) | \$ 1,061 |
| Less: MCP preferred dividends | - | - | 1 | 11 | 10 | - | 22 |
| Less: CPP preferred dividends and accretion of discount | 62 | 62 | 482 | - | - | 65 | 482 |
| Net income (loss) available to common shareholders | (282) | 495 | (164) | 65 | 656 | (1,509) | 557 |
| Add: Impact of assumed conversion of preferred shares to common [4] | - | - | - | - | 10 | - | - |
| Net income (loss) available to common shareholders and assumed conversion of preferred shares | (282) | 495 | (164) | 65 | 666 | (1,509) | 557 |
| Net income (loss) available to common shareholders | (282) | 495 | (164) | 65 | 656 | (1,509) | 557 |
| Less: Net realized capital losses, net of tax and DAC, excluded from core earnings [1] | (880) | (132) | (226) | (16) | (44) | (1,551) | (286) |
| Core earnings available to common shareholders | \$ 598 | \$ 627 | \$ 62 | \$ 81 | \$ 700 | \$ 42 | \$ 843 |
| Add: Impact of assumed conversion of preferred shares to common [4] | - | - | - | - | 10 | - | 22 |
| Core earnings available to common shareholders and assumed conversion of preferred shares | 598 | 627 | 62 | 81 | 710 | 42 | 865 |
| Denominator: | | | | | | | |
| Weighted average common shares outstanding (basic) | 356.1 | 382.7 | 393.7 | 443.9 | 444.1 | 334.1 | 427.2 |
| Dilutive effect of stock compensation | 1.1 | 1.3 | 1.2 | 1.1 | 1.4 | 0.8 | 1.3 |
| Dilutive effect of CPP Warrants [2] | 25.3 | 32.0 | 32.3 | 32.6 | 29.0 | 8.7 | 31.3 |
| Dilutive effect of Allianz warrants [3] | - | 0.2 | 1.3 | 2.6 | - | - | 1.3 |
| Weighted average common shares outstanding and dilutive potential common shares (diluted), before assumed conversion of preferred shares | 382.5 | 416.2 | 428.5 | 480.2 | 474.5 | 343.6 | 461.1 |
| Dilutive effect of assumed conversion of MCP [4] | - | - | - | - | 20.8 | - | 14.9 |
| Weighted average common shares outstanding and dilutive potential common shares (diluted) and assumed conversion of preferred shares | 382.5 | 416.2 | 428.5 | 480.2 | 495.3 | 343.6 | 476.0 |
| Basic earnings (losses) per common share | | | | | | | |
| Net income (loss) available to common shareholders | \$ (0.79) | \$ 1.29 | \$ (0.42) | \$ 0.15 | \$ 1.48 | \$ (4.52) | \$ 1.30 |
| Less: Net realized capital losses, net of tax and DAC, excluded from core earnings, and MCP preferred dividends | (2.47) | (0.35) | (0.58) | (0.03) | (0.10) | (4.65) | (0.67) |
| Core earnings available to common shareholders | 1.68 | 1.64 | 0.16 | 0.18 | 1.58 | 0.13 | 1.97 |
| Diluted earnings (losses) per common share [5] | | | | | | | |
| Net income (loss) available to common shareholders | \$ (0.79) | \$ 1.19 | \$ (0.42) | \$ 0.14 | \$ 1.38 | \$ (4.52) | \$ 1.21 |
| Add: Impact of assumed conversion of preferred shares to common [4] | - | - | - | - | (0.04) | - | - |
| Net income (loss) available to common shareholders and assumed conversion of preferred shares | (0.79) | 1.19 | (0.42) | 0.14 | 1.34 | (4.52) | 1.21 |
| Net income (loss) available to common shareholders | \$ (0.79) | \$ 1.19 | \$ (0.42) | \$ 0.14 | \$ 1.38 | \$ (4.52) | \$ 1.21 |
| Add: Difference arising from shares used for the denominator between net loss and core earnings | - | - | 0.03 | - | - | 0.12 | - |
| Less: Net realized capital losses, net of tax and DAC, excluded from core earnings | (2.35) | (0.32) | (0.53) | (0.03) | (0.10) | (4.52) | (0.62) |
| Core earnings available to common shareholders | 1.56 | 1.51 | 0.14 | 0.17 | 1.48 | 0.12 | 1.83 |
| Add: Impact of assumed conversion of preferred shares to common [4] | - | - | - | - | (0.05) | - | (0.01) |
| Core earnings available to common shareholders and assumed conversion of preferred shares | 1.56 | 1.51 | 0.14 | 0.17 | 1.43 | 0.12 | 1.82 |

[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.

[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 March 31, 2010 and June 30, 2010, would have been convertible into 3.4 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 | NINE MONTHS ENDED SEPTEMBER 30, | | |
|---|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|------------------------------------|----------|--------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| | | | | | | | | | | |
| Net Realized Capital Gains (Losses), After-Tax and DAC | | | | | | | | | | |
| Gains/losses on sales, net | \$ 59 | \$ 68 | \$ (30) | \$ 150 | \$ 88 | 49% | (41%) | \$ (295) | \$ 209 | NM |
| Net impairment losses | (336) | (276) | (113) | (62) | (104) | 69% | (68%) | (684) | (282) | 59% |
| Japanese fixed annuity contract hedges, net [1] | (5) | 12 | (10) | 17 | 7 | NM | (59%) | 18 | 14 | (22%) |
| Results of variable annuity hedge program | | | | | | | | | | |
| GMWB derivatives, net | (132) | 297 | 84 | (235) | 132 | NM | NM | 425 | (19) | NM |
| Macro hedge program | (303) | (142) | (75) | 193 | (187) | 38% | NM | (531) | (69) | 87% |
| Total results of variable annuity hedge program | (435) | 155 | 9 | (42) | (55) | 87% | (31%) | (106) | (88) | 17% |
| Other net gain (loss) [2] | (168) | (99) | (83) | (78) | 20 | NM | NM | (513) | (139) | 73% |
| | | | | | | | | | | |
| Total net realized capital gains (losses), after-tax and DAC | \$ (885) | \$ (140) | \$ (227) | \$ (15) | \$ (44) | 95% | (193%) | \$ (1,580) | \$ (286) | 82% |
| | | | | | | | | | | |
| Reconciliation of Net Realized Capital Gains (Losses), net of tax and DAC, excluded from Core Earnings (Losses) to Total Net Realized Capital Gains (Losses) - After-Tax and DAC | | | | | | | | | | |
| Total net realized capital losses | \$ (885) | \$ (140) | \$ (227) | \$ (15) | \$ (44) | 95% | (193%) | \$ (1,580) | \$ (286) | 82% |
| Less: total net realized capital gains (losses) included in core earnings (losses) | (5) | (8) | (1) | 1 | - | 100% | (100%) | (29) | - | 100% |
| Total net realized capital losses, after tax and DAC, excluded from core earnings (losses) | \$ (880) | \$ (132) | \$ (226) | \$ (16) | \$ (44) | 95% | (175%) | \$ (1,551) | \$ (286) | 82% |

[1] Represents realized gains and losses related to currency remeasurement on yen denominated fixed annuity liabilities and changes in fair value of the associated foreign currency swaps. While economically hedged, volatility exists due to a difference in the basis of accounting between the yen liabilities (historical cost) and the currency swaps (fair value). The primary difference relates to changes in Japan interest rates which are included in the fair value of the currency swaps but not the yen liabilities. If the economic impact of the change in Japan interest rates was permitted to be reflected in the value of the yen denominated fixed annuity liabilities, an estimated realized gain (loss) of \$(2) \$(8), \$3, \$(8) and \$(12) would have been recognized as an adjustment to this amount in the three months ended September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010 and September 30, 2010, respectively, and an estimated realized loss of \$(2) and \$(19) would have been recognized as an adjustment to this amount in the nine months ended September 30, 2009 and 2010, respectively.

[2] Other net gain (loss) includes approximately \$300 in losses related to a contingent obligation associated with the Allianz transaction, recorded in Corporate for the nine months ended September 30, 2009. Other net gain (loss) also includes losses on Japan 3 Win related foreign currency swaps, changes in fair value on non-qualifying derivatives and fixed maturities, at fair value using the fair value option, and other investment gains and losses.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

COMPUTATION OF RETURN-ON-EQUITY MEASURES

| | THREE MONTHS ENDED | | | | |
|--|--------------------|------------------|------------------|------------------|-------------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 |
| Numerator [1]: | | | | | |
| Net income (loss) available to common shareholders - last 12 months | \$ (2,323) | \$ (1,014) | \$ 32 | \$ 126 | \$ 1,074 |
| Core earnings (losses) available to common shareholders - last 12 months | \$ (174) | \$ 669 | \$ 1,907 | \$ 1,380 | \$ 1,492 |
| Denominator [2]: | | | | | |
| Average common stockholders' equity, including AOCI | 13,536.5 | 12,086.5 | 12,850.0 | 14,706.0 | 17,712.5 |
| Less: Average AOCI | (3,686.0) | (5,416.0) | (5,089.0) | (3,994.5) | (1,511.5) |
| Average common stockholders' equity, excluding AOCI | 17,222.5 | 17,502.5 | 17,939.0 | 18,700.5 | 19,224.0 |
| ROE (net income (loss) last 12 months to common stockholders' equity, including AOCI) [3] | (17.2%) | (8.4%) | 0.2% | 0.9% | 6.1% |
| ROE (core earnings (losses) last 12 months to common stockholders' equity, excluding AOCI) [3] | (1.0%) | 3.8% | 10.6% | 7.4% | 7.8% |

[1] For a reconciliation of net income (loss) to core earnings (losses), 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 excluded from net loss available to common shareholders and core earnings (losses) 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]

| | Property & Casualty Commercial | Group Benefits | Total Commercial Markets | Total Consumer Markets | Global Annuity | Life Insurance | Retirement Plans | Mutual Funds | Total Wealth Management | Corporate and Other | Consolidated |
|---|--------------------------------|----------------|--------------------------|------------------------|-----------------|----------------|------------------|---------------|-------------------------|---------------------|-----------------|
| <i>Three months ended September 30, 2009</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ (63) | \$ (31) | \$ (94) | \$ (14) | \$ (925) | \$ (34) | \$ (88) | \$ - | \$ (1,047) | \$ (60) | \$ (1,215) |
| Less: Impacts of DAC | - | - | - | - | 159 | 2 | (12) | - | 149 | (4) | 145 |
| Less: Impacts of tax | (22) | (11) | (33) | (5) | (383) | (10) | (27) | - | (420) | (22) | (480) |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ (41) | \$ (20) | \$ (61) | \$ (9) | \$ (701) | \$ (26) | \$ (49) | \$ - | \$ (776) | \$ (34) | \$ (880) |
| <i>Three months ended December 31, 2009</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ 148 | \$ (53) | \$ 95 | \$ 35 | \$ (134) | \$ (30) | \$ (103) | \$ - | \$ (267) | \$ (47) | \$ (184) |
| Less: Impacts of DAC | - | - | - | - | 15 | (4) | (13) | - | (2) | (1) | (3) |
| Less: Impacts of tax | 51 | (19) | 32 | 12 | (36) | (10) | (31) | - | (77) | (16) | (49) |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ 97 | \$ (34) | \$ 63 | \$ 23 | \$ (113) | \$ (16) | \$ (59) | \$ - | \$ (188) | \$ (30) | \$ (132) |
| <i>Three months ended March 31, 2010</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ (29) | \$ 10 | \$ (19) | \$ (5) | \$ (198) | \$ (27) | \$ (14) | \$ 1 | \$ (238) | \$ (10) | \$ (272) |
| Less: Impacts of DAC | - | - | - | - | (61) | - | (3) | - | (64) | 1 | (63) |
| Less: Impacts of tax | 7 | 9 | 16 | 2 | (8) | (3) | 6 | 1 | (4) | 3 | 17 |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ (36) | \$ 1 | \$ (35) | \$ (7) | \$ (129) | \$ (24) | \$ (17) | \$ - | \$ (170) | \$ (14) | \$ (226) |
| <i>Three months ended June 30, 2010</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ 17 | \$ 23 | \$ 40 | \$ 3 | \$ (110) | \$ 59 | \$ 7 | \$ - | \$ (44) | \$ 16 | \$ 15 |
| Less: Impacts of DAC | - | - | - | - | 53 | (7) | - | - | 46 | 1 | 47 |
| Less: Impacts of tax | 5 | 9 | 14 | 1 | (58) | 23 | 3 | (1) | (33) | 2 | (16) |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ 12 | \$ 14 | \$ 26 | \$ 2 | \$ (105) | \$ 43 | \$ 4 | \$ 1 | \$ (57) | \$ 13 | \$ (16) |
| <i>Three months ended September 30, 2010</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ 9 | \$ - | \$ 9 | \$ 1 | \$ (328) | \$ 12 | \$ 2 | \$ (1) | \$ (315) | \$ 42 | \$ (263) |
| Less: Impacts of DAC | - | - | - | - | (202) | (8) | 10 | - | (200) | 2 | (198) |
| Less: Impacts of tax | 3 | (2) | 1 | - | (42) | 8 | (3) | - | (37) | 15 | (21) |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ 6 | \$ 2 | \$ 8 | \$ 1 | \$ (84) | \$ 12 | \$ (5) | \$ (1) | \$ (78) | \$ 25 | \$ (44) |

[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]

| | Property & Casualty Commercial | Group Benefits | Total Commercial Markets | Total Consumer Markets | Global Annuity | Life Insurance | Retirement Plans | Mutual Funds | Total Wealth Management | Corporate and Other | Consolidated |
|--|--------------------------------------|-------------------|--------------------------------|------------------------------|-----------------|----------------|---------------------|-----------------|----------------------------|------------------------|-------------------|
| <i>Nine months ended September 30, 2009</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ (351) | \$ (68) | \$ (419) | \$ (85) | \$ (545) | \$ (118) | \$ (223) | \$ - | \$ (886) | \$ (378) | \$ (1,768) |
| Less: Impacts of DAC | - | - | - | - | 570 | (9) | (24) | - | 537 | (13) | 524 |
| Less: Impacts of tax | (117) | (24) | (141) | (28) | (399) | (36) | (70) | - | (505) | (67) | (741) |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ (234) | \$ (44) | \$ (278) | \$ (57) | \$ (716) | \$ (73) | \$ (129) | \$ - | \$ (918) | \$ (298) | \$ (1,551) |
| <i>Nine months ended September 30, 2010</i> | | | | | | | | | | | |
| Total net realized capital gains (losses) and other, before-tax and DAC, excluded from core earnings (losses) | \$ (3) | \$ 33 | \$ 30 | \$ (1) | \$ (636) | \$ 43 | \$ (5) | \$ - | \$ (598) | \$ 48 | \$ (521) |
| Less: Impacts of DAC | - | - | - | - | (210) | (15) | 7 | - | (218) | 4 | (214) |
| Less: Impacts of tax | 15 | 16 | 31 | 3 | (108) | 27 | 6 | - | (75) | 20 | (21) |
| Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings (losses) | \$ (18) | \$ 17 | \$ (1) | \$ (4) | \$ (318) | \$ 31 | \$ (18) | \$ - | \$ (305) | \$ 24 | \$ (286) |

[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.

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 | NINE MONTHS ENDED | | |
|---|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|-------------------|---------------|-------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| Earned premiums | \$ 2,501 | \$ 2,498 | \$ 2,513 | \$ 2,477 | \$ 2,482 | (1%) | - | \$ 7,714 | \$ 7,472 | (3%) |
| Fee income | 10 | 11 | 13 | 12 | 15 | 50% | 25% | 30 | 40 | 33% |
| Net investment income | 311 | 318 | 330 | 356 | 334 | 7% | (6%) | 844 | 1,020 | 21% |
| Other revenues | 85 | 88 | 75 | 80 | 82 | (4%) | 3% | 246 | 237 | (4%) |
| Net realized capital gains (losses) | (98) | 92 | (22) | 38 | 5 | NM | (87%) | (429) | 21 | NM |
| Total revenues | 2,809 | 3,007 | 2,909 | 2,963 | 2,918 | 4% | (2%) | 8,405 | 8,790 | 5% |
| Losses and loss adjustment expenses | 1,547 | 1,478 | 1,690 | 1,645 | 1,599 | 3% | (3%) | 4,984 | 4,934 | (1%) |
| Amortization of deferred policy acquisition costs | 361 | 358 | 356 | 355 | 353 | (2%) | (1%) | 1,096 | 1,064 | (3%) |
| Insurance operating costs and other expenses | 513 | 498 | 479 | 520 | 475 | (7%) | (9%) | 1,488 | 1,474 | (1%) |
| Total benefits and expenses | 2,421 | 2,334 | 2,525 | 2,520 | 2,427 | - | (4%) | 7,568 | 7,472 | (1%) |
| Income before income taxes | 388 | 673 | 384 | 443 | 491 | 27% | 11% | 837 | 1,318 | 57% |
| Income tax expense | 106 | 213 | 127 | 125 | 139 | 31% | 11% | 205 | 391 | 91% |
| Net income | 282 | 460 | 257 | 318 | 352 | 25% | 11% | 632 | 927 | 47% |
| Less: Net realized capital (losses) gains, after-tax, excluded from core earnings [1] | (61) | 63 | (35) | 26 | 8 | NM | (69%) | (278) | (1) | 100% |
| Core earnings | \$ 343 | \$ 397 | \$ 292 | \$ 292 | \$ 344 | - | 18% | \$ 910 | \$ 928 | 2% |

[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.

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 | NINE MONTHS ENDED | | |
|---|--------------------|---------------|---------------|---------------|---------------|--|---------------------------------|-------------------|---------------|-------------|
| | Sept. 30, | Dec. 31, | Mar. 31, | Jun. 30, | Sept. 30, | | | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | | | 2009 | 2010 | Change |
| UNDERWRITING RESULTS | | | | | | | | | | |
| Written premiums | \$ 1,387 | \$ 1,399 | \$ 1,512 | \$ 1,388 | \$ 1,447 | 4% | 4% | \$ 4,316 | \$ 4,347 | 1% |
| Change in unearned premium reserve | (55) | (41) | 88 | (27) | 8 | NM | NM | (147) | 69 | NM |
| Earned premiums | 1,442 | 1,440 | 1,424 | 1,415 | 1,439 | - | 2% | 4,463 | 4,278 | (4%) |
| Losses and loss adjustment expenses | | | | | | | | | | |
| Current accident year before catastrophes | 888 | 856 | 891 | 855 | 888 | - | 4% | 2,726 | 2,634 | (3%) |
| Current accident year catastrophes | 25 | (2) | 38 | 83 | 13 | (48%) | (84%) | 80 | 134 | 68% |
| Prior accident years [1] | (108) | (148) | (82) | (139) | (118) | (9%) | 15% | (246) | (339) | (38%) |
| Total losses and loss adjustment expenses | 805 | 706 | 847 | 799 | 783 | (3%) | (2%) | 2,560 | 2,429 | (5%) |
| Underwriting expenses [2] | 449 | 441 | 436 | 466 | 434 | (3%) | (7%) | 1,351 | 1,336 | (1%) |
| Dividends to policyholders [3] | 5 | (5) | (8) | 4 | 4 | (20%) | - | 15 | - | (100%) |
| Underwriting results | 183 | 298 | 149 | 146 | 218 | 19% | 49% | 537 | 513 | (4%) |
| Net investment income | 206 | 213 | 223 | 246 | 227 | 10% | (8%) | 546 | 696 | 27% |
| Periodic net coupon settlements on credit derivatives, before-tax | (3) | (2) | (2) | (2) | (3) | - | (50%) | (8) | (7) | 13% |
| Other expenses [4] | (24) | (42) | (33) | (29) | (18) | 25% | 38% | (81) | (80) | 1% |
| Income tax expense | (104) | (149) | (95) | (103) | (124) | (19%) | (20%) | (276) | (322) | (17%) |
| Core earnings | 258 | 318 | 242 | 258 | 300 | 16% | 16% | 718 | 800 | 11% |
| Add: Net realized capital gains (losses), after-tax [5] | (41) | 97 | (36) | 12 | 6 | NM | (50%) | (234) | (18) | 92% |
| Net income | \$ 217 | \$ 415 | \$ 206 | \$ 270 | \$ 306 | 41% | 13% | \$ 484 | \$ 782 | 62% |

- [1] The three months ended September 30, 2009 included \$45 of reserve releases related to workers' compensation claims, \$24 of reserve releases related to professional liability claims and \$14 of reserve releases related to general liability claims. The three months ended December 31, 2009 included \$39 of reserve releases related to professional liability claims, \$53 of reserve releases related to professional liability claims and \$27 of reserve releases related to general liability claims. The three months ended March 31, 2010 included \$22 of reserve releases related to professional liability claims and \$10 of reserve releases related to general liability umbrella claims. The three months ended June 30, 2010 included \$21 of general liability loss adjustment expense reserve strengthening, partially offset by \$61 of reserve releases related to professional liability claims, \$12 of reserve releases related to auto liability claims, a \$25 reduction in the allowance for uncollectible reinsurance, \$27 of reserve releases related to general liability umbrella and high hazard claims and \$17 of reserve releases related to programs business. The three months ended September 30, 2010 included \$32 of reserve releases related to workers' compensation claims, \$27 of reserve releases related to general liability claims, \$25 of reserve releases related to auto liability claims, \$18 of reserve releases for package business and \$10 of reserve releases related to general liability umbrella and high hazard claims.
- [2] The nine months ended September 30, 2009 included a \$7 reduction to an assessment from the Texas Windstorm Insurance Association ("TWIA"). The nine months ended September 30, 2009 included a \$6 increase in the assessment for second injury fund and reserve strengthening of \$9 for other state funds and taxes. The three months ended June 30, 2010 included taxes, licenses and fees reserve strengthening of \$20 due to an increase in the assessment for New York state funds and taxes.
- [3] The three months ended December 31, 2009 included a decrease in prior year dividends of \$10. The three months ended March 31, 2010 included a decrease in prior year dividends of \$12.
- [4] The three months ended December 31, 2009 included a \$2 increase in litigation reserves and a \$9 increase in estimated non-income tax liabilities.
- [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 | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|--|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|------------------------------------|---------------|--------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| UNDERWRITING RESULTS | | | | | | | | | | |
| Written premiums | \$ 1,387 | \$ 1,399 | \$ 1,512 | \$ 1,388 | \$ 1,447 | 4% | 4% | \$ 4,316 | \$ 4,347 | 1% |
| Change in unearned premium reserve | (55) | (41) | 88 | (27) | 8 | NM | NM | (147) | 69 | NM |
| Earned premiums | 1,442 | 1,440 | 1,424 | 1,415 | 1,439 | - | 2% | 4,463 | 4,278 | (4%) |
| Losses and loss adjustment expenses | | | | | | | | | | |
| Current accident year before catastrophes | 888 | 856 | 891 | 855 | 888 | - | 4% | 2,726 | 2,634 | (3%) |
| Current accident year catastrophes | 25 | (2) | 38 | 83 | 13 | (48%) | (84%) | 80 | 134 | 68% |
| Prior accident years [1] | (108) | (148) | (82) | (139) | (118) | (9%) | 15% | (246) | (339) | (38%) |
| Total losses and loss adjustment expenses | 805 | 706 | 847 | 799 | 783 | (3%) | (2%) | 2,560 | 2,429 | (5%) |
| Underwriting expenses [2] | 449 | 441 | 436 | 466 | 434 | (3%) | (7%) | 1,351 | 1,336 | (1%) |
| Dividends to policyholders [3] | 5 | (5) | (8) | 4 | 4 | (20%) | - | 15 | - | (100%) |
| Underwriting results | \$ 183 | \$ 298 | \$ 149 | \$ 146 | \$ 218 | 19% | 49% | \$ 537 | \$ 513 | (4%) |
| UNDERWRITING RATIOS | | | | | | | | | | |
| Losses and loss adjustment expenses | | | | | | | | | | |
| Current accident year before catastrophes | 61.6 | 59.6 | 62.6 | 60.3 | 61.8 | (0.2) | (1.5) | 61.1 | 61.6 | (0.5) |
| Current accident year catastrophes | 1.8 | (0.2) | 2.7 | 5.9 | 0.9 | 0.9 | 5.0 | 1.8 | 3.1 | (1.3) |
| Prior accident years [1] [4] | (7.5) | (10.3) | (5.8) | (9.9) | (8.2) | 0.7 | (1.7) | (5.5) | (7.9) | 2.4 |
| Total losses and loss adjustment expenses | 55.9 | 49.1 | 59.5 | 56.4 | 54.5 | 1.4 | 1.9 | 57.3 | 56.8 | 0.5 |
| Expenses | 31.1 | 30.6 | 30.6 | 33.0 | 30.1 | 1.0 | 2.9 | 30.3 | 31.2 | (0.9) |
| Policyholder dividends | 0.3 | (0.4) | (0.6) | 0.3 | 0.3 | - | - | 0.3 | - | 0.3 |
| Combined ratio | 87.3 | 79.4 | 89.6 | 89.6 | 84.9 | 2.4 | 4.7 | 88.0 | 88.0 | - |
| Catastrophes | | | | | | | | | | |
| Current year | 1.8 | (0.2) | 2.7 | 5.9 | 0.9 | 0.9 | 5.0 | 1.8 | 3.1 | (1.3) |
| Prior year | 0.1 | (0.4) | (0.3) | 0.3 | - | 0.1 | 0.3 | (0.4) | - | (0.4) |
| Catastrophe ratio | 1.9 | (0.6) | 2.4 | 6.2 | 0.9 | 1.0 | 5.3 | 1.4 | 3.1 | (1.7) |
| Combined ratio before catastrophes | 85.5 | 80.0 | 87.2 | 83.5 | 84.0 | 1.5 | (0.5) | 86.5 | 84.9 | 1.6 |
| Combined ratio before catastrophes and prior year development | 93.1 | 89.8 | 92.7 | 93.6 | 92.2 | 0.9 | 1.4 | 91.7 | 92.8 | (1.1) |

STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR)

| | | | | | | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|----|----|--------|--------|----|
| Standard Commercial Lines Renewal Written Price Increases/(Decreases) [5] | (1%) | - | 1% | 1% | 1% | 2% | - | (1%) | 1% | 2% |
| Standard Commercial Lines Policy Count Retention [5] | 80% | 83% | 85% | 83% | 83% | 3% | - | 80% | 84% | 4% |
| New Business Premium \$ | \$ 269 | \$ 278 | \$ 297 | \$ 276 | \$ 279 | 4% | 1% | \$ 823 | \$ 852 | 4% |
| Standard Commercial Lines Policies in Force [5] | 1,151,999 | 1,159,759 | 1,174,369 | 1,191,477 | 1,201,862 | 4% | 1% | | | |

[1] The three months ended September 30, 2009 included \$45 of reserve releases related to workers' compensation claims, \$24 of reserve releases related to professional liability claims and \$14 of reserve releases related to general liability claims. The three months ended December 31, 2009 included \$39 of reserve releases related to professional liability claims, \$53 of reserve releases related to professional liability claims and \$27 of reserve releases related to general liability claims. The three months ended March 31, 2010 included \$22 of reserve releases related to professional liability claims and \$10 of reserve releases related to general liability umbrella claims. The three months ended June 30, 2010 included \$21 of general liability loss adjustment expense reserve strengthening, partially offset by \$61 of reserve releases related to professional liability claims, \$12 of reserve releases related to auto liability claims, a \$25 reduction in the allowance for uncollectible reinsurance, \$27 of reserve releases related to general liability umbrella and high hazard claims and \$17 of reserve releases related to programs business. The three months ended September 30, 2010 included \$32 of reserve releases related to workers' compensation claims, \$27 of reserve releases related to general liability claims, \$25 of reserve releases related to auto liability claims, \$18 of reserve releases for package business and \$10 of reserve releases related to general liability umbrella and high hazard claims.

[2] The nine months ended September 30, 2009 included a \$7 reduction to an assessment from the Texas Windstorm Insurance Association ("TWIA"). The nine months ended September 30, 2009 included a \$6 increase in the assessment for second injury fund and reserve strengthening of \$9 for other state funds and taxes. The three months ended June 30, 2010 included taxes, licenses and fees reserve strengthening of \$20 due to an increase in the assessment for New York state funds and taxes.

[3] The three months ended December 31, 2009 included a decrease in prior year dividends of \$10. The three months ended March 31, 2010 included a decrease in prior year dividends of \$12.

[4] Included in the prior year losses and loss adjustment expenses ratio is prior accident year development on catastrophe losses.

[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 | | NINE MONTHS ENDED | | |
|--|--------------------|--------------|--------------|--------------|--------------|----------------|----------------|-------------------|---------------|--------------|
| | Sept. 30, | Dec 31, | March 31, | June 30, | Sept. 30, | Year | Sequential | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | 3 Month Change | 3 Month Change | 2009 | 2010 | Change |
| Revenues | | | | | | | | | | |
| Premiums and other considerations | | | | | | | | | | |
| ASO fees | \$ 10 | \$ 10 | \$ 10 | \$ 9 | \$ 10 | - | 11% | \$ 30 | \$ 29 | (3%) |
| Other fees | - | 1 | 3 | 3 | 5 | - | 67% | - | 11 | - |
| Total fee income | 10 | 11 | 13 | 12 | 15 | 50% | 25% | 30 | 40 | 33% |
| Direct premiums | 1,046 | 1,047 | 1,079 | 1,060 | 1,036 | (1%) | (2%) | 3,202 | 3,175 | (1%) |
| Reinsurance premiums | 13 | 11 | 10 | 2 | 7 | (46%) | NM | 49 | 19 | (61%) |
| Net premiums | 1,059 | 1,058 | 1,089 | 1,062 | 1,043 | (2%) | (2%) | 3,251 | 3,194 | (2%) |
| Total premiums and other considerations | 1,069 | 1,069 | 1,102 | 1,074 | 1,058 | (1%) | (1%) | 3,281 | 3,234 | (1%) |
| Net investment income | | | | | | | | | | |
| Net investment income on G/A assets | 95 | 96 | 99 | 101 | 96 | 1% | (5%) | 269 | 296 | 10% |
| Net investment income on assigned capital | 10 | 9 | 8 | 9 | 11 | 10% | 22% | 29 | 28 | (3%) |
| Total net investment income | 105 | 105 | 107 | 110 | 107 | 2% | (3%) | 298 | 324 | 9% |
| Net realized capital losses - core | (1) | (1) | (1) | - | (1) | - | - | (2) | (2) | - |
| Total core revenues | 1,173 | 1,173 | 1,208 | 1,184 | 1,164 | (1%) | (2%) | 3,577 | 3,556 | (1%) |
| Net realized gains (losses), before tax and DAC, excluded from core revenues | (31) | (53) | 10 | 23 | - | 100% | (100%) | (68) | 33 | NM |
| Total revenues | 1,142 | 1,120 | 1,218 | 1,207 | 1,164 | 2% | (4%) | 3,509 | 3,589 | 2% |
| Benefits and Expenses | | | | | | | | | | |
| Benefits and losses | | | | | | | | | | |
| Death benefits | 310 | 314 | 335 | 300 | 296 | (5%) | (1%) | 971 | 931 | (4%) |
| Other contract benefits | 456 | 461 | 460 | 445 | 479 | 5% | 8% | 1,369 | 1,384 | 1% |
| Change in reserve | (24) | (3) | 48 | 101 | 41 | NM | (59%) | 84 | 190 | 126% |
| Total benefits and losses | 742 | 772 | 843 | 846 | 816 | 10% | (4%) | 2,424 | 2,505 | 3% |
| Other insurance expenses | | | | | | | | | | |
| Commissions & wholesaling expenses | 159 | 138 | 144 | 138 | 139 | (13%) | 1% | 427 | 421 | (1%) |
| Operating expenses | 131 | 132 | 133 | 129 | 127 | (3%) | (2%) | 409 | 389 | (5%) |
| Premium taxes and other expenses | 19 | 17 | 22 | 24 | 22 | 16% | (8%) | 55 | 68 | 24% |
| Subtotal - expenses before deferral | 309 | 287 | 299 | 291 | 288 | (7%) | (1%) | 891 | 878 | (1%) |
| Deferred policy acquisition costs | (14) | (13) | (16) | (10) | (13) | 7% | (30%) | (45) | (39) | 13% |
| Total other insurance expense | 295 | 274 | 283 | 281 | 275 | (7%) | (2%) | 846 | 839 | (1%) |
| Amortization of deferred policy acquisition costs | 16 | 16 | 16 | 15 | 15 | (6%) | - | 45 | 46 | 2% |
| Total benefits and expenses | 1,053 | 1,062 | 1,142 | 1,142 | 1,106 | 5% | (3%) | 3,315 | 3,390 | 2% |
| Core earnings before income taxes | 120 | 111 | 66 | 42 | 58 | (52%) | 38% | 262 | 166 | (37%) |
| Income tax expense | 35 | 32 | 16 | 8 | 14 | (60%) | 75% | 70 | 38 | (46%) |
| Core Earnings | 85 | 79 | 50 | 34 | 44 | (48%) | 29% | 192 | 128 | (33%) |
| Net realized gains, net of tax and DAC, excluded from core earnings [1] | (20) | (34) | 1 | 14 | 2 | NM | (86%) | (44) | 17 | NM |
| Net income | \$ 65 | \$ 45 | \$ 51 | \$ 48 | \$ 46 | (29%) | (4%) | \$ 148 | \$ 145 | (2%) |
| After-Tax Profit as % of Revenues | | | | | | | | | | |
| Core earnings | 7.2% | 6.7% | 4.3% | 2.9% | 3.8% | (3.4) | 0.9 | 5.4% | 3.7% | (1.7) |
| Net income | 5.7% | 4.0% | 4.3% | 4.0% | 4.0% | (1.7) | - | 4.2% | 4.1% | (0.1) |

[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.

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

| | | THREE MONTHS ENDED | | | | Sept. 30, 2010 | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | |
|--|---|--------------------|-----------------|-------------------|------------------|-------------------|--|---------------------------------|-------------------|-----------------|--------------|
| | | Sept. 30, 2009 | Dec 31, 2009 | March 31, 2010 | June 30, 2010 | | | | SEPTEMBER 30, | | |
| | | | | | | | | | 2009 | 2010 | Change |
| PREMIUMS | Fully Insured - Ongoing Premiums | | | | | | | | | | |
| | Group disability | \$ 469 | \$ 471 | \$ 481 | \$ 469 | \$ 472 | 1% | 1% | \$ 1,463 | \$ 1,422 | (3%) |
| | Group life | 528 | 526 | 512 | 514 | 513 | (3%) | - | 1,600 | 1,539 | (4%) |
| | Other | 62 | 61 | 59 | 58 | 58 | (6%) | - | 188 | 175 | (7%) |
| | Total fully insured - ongoing premiums | \$ 1,059 | \$ 1,058 | \$ 1,052 | \$ 1,041 | \$ 1,043 | (2%) | - | \$ 3,251 | \$ 3,136 | (4%) |
| | Total buyouts [1] | - | - | 37 | 21 | - | - | (100%) | - | 58 | - |
| | Total premiums | 1,059 | 1,058 | 1,089 | 1,062 | 1,043 | (2%) | (2%) | 3,251 | 3,194 | (2%) |
| | Group disability - premium equivalents [2] | 102 | 100 | 96 | 98 | 101 | (1%) | 3% | 298 | 295 | (1%) |
| | Total premiums and premium equivalent | \$ 1,161 | \$ 1,158 | \$ 1,185 | \$ 1,160 | \$ 1,144 | (1%) | (1%) | \$ 3,549 | \$ 3,489 | (2%) |
| | | | | | | | | | | | |
| SALES (GROSS ANNUALIZED NEW PREMIUMS) | Fully Insured - Ongoing Sales | | | | | | | | | | |
| | Group disability | \$ 56 | \$ 50 | \$ 120 | \$ 43 | \$ 37 | (34%) | (14%) | \$ 297 | \$ 200 | (33%) |
| | Group life | 62 | 76 | 172 | 55 | 58 | (6%) | 5% | 298 | 285 | (4%) |
| | Other | 4 | 4 | 4 | 3 | 5 | 25% | 67% | 16 | 12 | (25%) |
| | Total fully insured - ongoing sales | 122 | 130 | 296 | 101 | 100 | (18%) | (1%) | 611 | 497 | (19%) |
| | Total buyouts [1] | 1 | - | 37 | 21 | - | (100%) | (100%) | 1 | 58 | NM |
| | Total sales | 123 | 130 | 333 | 122 | 100 | (19%) | (18%) | 612 | 555 | (9%) |
| | Group disability premium equivalents [2] | 7 | 13 | 54 | 12 | 18 | 157% | 50% | 94 | 84 | (11%) |
| | Total sales and premium equivalents | \$ 130 | \$ 143 | \$ 387 | \$ 134 | \$ 118 | (9%) | (12%) | \$ 706 | \$ 639 | (9%) |
| | | | | | | | | | | | |
| RATIOS [3] | Loss Ratio | 69.4% | 72.2% | 75.7% | 78.3% | 77.1% | 7.7 | (1.2) | 73.9% | 77.0% | 3.1 |
| | Expense Ratio | 29.1% | 27.1% | 28.1% | 28.1% | 27.4% | (1.7) | (0.7) | 27.2% | 27.9% | 0.7 |
| GAAP RESERVES [4] | Group disability | \$ 4,818 | \$ 4,821 | \$ 4,897 | \$ 4,996 | \$ 5,069 | 5% | 1% | | | |
| | Group life | 1,314 | 1,305 | 1,277 | 1,269 | 1,244 | (5%) | (2%) | | | |
| | Other | 86 | 88 | 85 | 83 | 82 | (5%) | (1%) | | | |
| | Total GAAP reserves | \$ 6,218 | \$ 6,214 | \$ 6,259 | \$ 6,348 | \$ 6,395 | 3% | 1% | | | |
| | | | | | | | | | | | |

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

[2] Administrative services only (ASO) fees and claims under claim management agreements.

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

[4] Reserve balances for the three months ended September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010 and September 30, 2010 are net of reinsurance recoverables of \$209, \$213, \$216, \$199 and \$200, 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 | NINE MONTHS ENDED | | |
|--|--------------------|--------------|--------------|----------------|--------------|--|---------------------------------|-------------------|---------------|-------------|
| | Sept. 30, | Dec. 31, | Mar. 31, | Jun. 30, | Sept. 30, | | | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | | | 2009 | 2010 | Change |
| Earned premiums | \$ 989 | \$ 1,002 | \$ 996 | \$ 995 | \$ 985 | - | (1%) | \$ 2,957 | \$ 2,976 | 1% |
| Net investment income | 48 | 50 | 44 | 49 | 46 | (4%) | (6%) | 128 | 139 | 9% |
| Other revenues | 38 | 44 | 43 | 40 | 40 | 5% | - | 110 | 123 | 12% |
| Net realized capital gains (losses) | (15) | 35 | (5) | 2 | 1 | NM | (50%) | (87) | (2) | 98% |
| Total revenues | 1,060 | 1,131 | 1,078 | 1,086 | 1,072 | 1% | (1%) | 3,108 | 3,236 | 4% |
| Losses and loss adjustment expenses | 759 | 701 | 701 | 822 | 689 | (9%) | (16%) | 2,201 | 2,212 | - |
| Amortization of deferred policy acquisition costs | 171 | 169 | 168 | 168 | 167 | (2%) | (1%) | 505 | 503 | - |
| Insurance operating costs and other expenses | 116 | 133 | 124 | 123 | 118 | 2% | (4%) | 342 | 365 | 7% |
| Total benefits and expenses | 1,046 | 1,003 | 993 | 1,113 | 974 | (7%) | (12%) | 3,048 | 3,080 | 1% |
| Income (loss) before income taxes | 14 | 128 | 85 | (27) | 98 | NM | NM | 60 | 156 | 160% |
| Income tax expense (benefit) | (1) | 43 | 29 | (14) | 28 | NM | NM | 5 | 43 | NM |
| Net income (loss) | 15 | 85 | 56 | (13) | 70 | NM | NM | 55 | 113 | 105% |
| Less: Net realized capital gains (losses), after-tax, excluded from core earnings (losses) [1] | (9) | 23 | (7) | 2 | 1 | NM | (50%) | (57) | (4) | 93% |
| Core earnings (losses) | \$ 24 | \$ 62 | \$ 63 | \$ (15) | \$ 69 | 188% | NM | \$ 112 | \$ 117 | 4% |

[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.

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

| | THREE MONTHS ENDED | | | | | Year Over 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|---|--------------------|------------------|------------------|------------------|-------------------|--------------------------------|---------------------------------|------------------------------------|---------------|-------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| UNDERWRITING RESULTS | | | | | | | | | | |
| Written premiums | \$ 1,049 | \$ 953 | \$ 943 | \$ 1,033 | \$ 1,014 | (3%) | (2%) | \$ 3,042 | \$ 2,990 | (2%) |
| Change in unearned premium reserve | 60 | (49) | (53) | 38 | 29 | (52%) | (24%) | 85 | 14 | (84%) |
| Earned premiums | 989 | 1,002 | 996 | 995 | 985 | - | (1%) | 2,957 | 2,976 | 1% |
| Losses and loss adjustment expenses | | | | | | | | | | |
| Current accident year before catastrophes | 694 | 733 | 667 | 686 | 681 | (2%) | (1%) | 1,974 | 2,034 | 3% |
| Current accident year catastrophes | 90 | (14) | 41 | 146 | 42 | (53%) | (71%) | 242 | 229 | (5%) |
| Prior accident years [1] | (25) | (18) | (7) | (10) | (34) | (36%) | NM | (15) | (51) | NM |
| Total losses and loss adjustment expenses | 759 | 701 | 701 | 822 | 689 | (9%) | (16%) | 2,201 | 2,212 | - |
| Underwriting expenses [2] | 240 | 237 | 241 | 241 | 238 | (1%) | (1%) | 710 | 720 | 1% |
| Underwriting results | (10) | 64 | 54 | (68) | 58 | NM | NM | 46 | 44 | (4%) |
| Net investment income | 48 | 50 | 44 | 49 | 46 | (4%) | (6%) | 128 | 139 | 9% |
| Periodic net coupon settlements on credit derivatives, before-tax | (1) | - | - | (1) | - | 100% | 100% | (2) | (1) | 50% |
| Other expenses [3] | (9) | (21) | (8) | (10) | (7) | 22% | 30% | (27) | (25) | 7% |
| Income tax benefit (expense) | (4) | (31) | (27) | 15 | (28) | NM | NM | (33) | (40) | (21%) |
| Core earnings (losses) | 24 | 62 | 63 | (15) | 69 | 188% | NM | 112 | 117 | 4% |
| Add: Net realized capital gains (losses), after-tax [4] | (9) | 23 | (7) | 2 | 1 | NM | (50%) | (57) | (4) | 93% |
| Net income (loss) | \$ 15 | \$ 85 | \$ 56 | \$ (13) | \$ 70 | NM | NM | \$ 55 | \$ 113 | 105% |

[1] The three months ended September 30, 2009, December 31, 2009 and March 31, 2010 included reserve releases related to auto liability claims of \$20, \$24 and \$17, respectively. The three months ended June 30, 2010 included reserve releases of \$24 related to auto liability claims and a \$5 reduction in the allowance for uncollectible reinsurance. The three months ended September 30, 2010 included \$41 of reserve releases related to auto liability claims.

[2] The nine months ended September 30, 2009 included a \$7 reduction to an assessment from the Texas Windstorm Insurance Association ("TWIA") and reserve strengthening of \$8 for other state funds and taxes.

[3] The three months ended December 31, 2009 included a \$13 increase in litigation reserves.

[4] 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 | NINE MONTHS ENDED | | |
|---|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|-------------------|----------|--------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | SEPTEMBER 30, | | |
| | | | | | | | | 2009 | 2010 | Change |
| UNDERWRITING RESULTS | | | | | | | | | | |
| Written premiums | \$ 1,049 | \$ 953 | \$ 943 | \$ 1,033 | \$ 1,014 | (3%) | (2%) | \$ 3,042 | \$ 2,990 | (2%) |
| Change in unearned premium reserve | 60 | (49) | (53) | 38 | 29 | (52%) | (24%) | 85 | 14 | (84%) |
| Earned premiums | 989 | 1,002 | 996 | 995 | 985 | - | (1%) | 2,957 | 2,976 | 1% |
| Losses and loss adjustment expenses | | | | | | | | | | |
| Current accident year before catastrophes | 694 | 733 | 667 | 686 | 681 | (2%) | (1%) | 1,974 | 2,034 | 3% |
| Current accident year catastrophes | 90 | (14) | 41 | 146 | 42 | (53%) | (71%) | 242 | 229 | (5%) |
| Prior accident years [1] | (25) | (18) | (7) | (10) | (34) | (36%) | NM | (15) | (51) | NM |
| Total losses and loss adjustment expenses | 759 | 701 | 701 | 822 | 689 | (9%) | (16%) | 2,201 | 2,212 | - |
| Underwriting expenses [2] | 240 | 237 | 241 | 241 | 238 | (1%) | (1%) | 710 | 720 | 1% |
| Underwriting results | \$ (10) | \$ 64 | \$ 54 | \$ (68) | \$ 58 | NM | NM | \$ 46 | \$ 44 | (4%) |
| UNDERWRITING RATIOS | | | | | | | | | | |
| Losses and loss adjustment expenses | | | | | | | | | | |
| Current accident year before catastrophes | 70.4 | 73.1 | 66.9 | 69.0 | 69.2 | 1.2 | (0.2) | 66.8 | 68.4 | (1.6) |
| Current accident year catastrophes | 9.1 | (1.4) | 4.2 | 14.6 | 4.3 | 4.8 | 10.3 | 8.2 | 7.7 | 0.5 |
| Prior accident years [1] [3] | (2.5) | (1.8) | (0.8) | (0.9) | (3.5) | 1.0 | 2.6 | (0.5) | (1.7) | 1.2 |
| Total losses and loss adjustment expenses | 76.9 | 69.9 | 70.4 | 82.6 | 70.0 | 6.9 | 12.6 | 74.5 | 74.4 | 0.1 |
| Expenses | 24.2 | 23.6 | 24.2 | 24.3 | 24.1 | 0.1 | 0.2 | 24.0 | 24.2 | (0.2) |
| Combined ratio | 101.2 | 93.5 | 94.6 | 106.9 | 94.1 | 7.1 | 12.8 | 98.5 | 98.5 | - |
| Catastrophes | | | | | | | | | | |
| Current year | 9.1 | (1.4) | 4.2 | 14.6 | 4.3 | 4.8 | 10.3 | 8.2 | 7.7 | 0.5 |
| Prior year | (1.0) | (0.3) | (0.1) | 0.5 | 0.7 | (1.7) | (0.2) | 0.3 | 0.4 | (0.1) |
| Catastrophe ratio | 8.1 | (1.7) | 4.0 | 15.0 | 5.1 | 3.0 | 9.9 | 8.5 | 8.0 | 0.5 |
| Combined ratio before catastrophes | 93.1 | 95.2 | 90.5 | 91.8 | 89.1 | 4.0 | 2.7 | 90.0 | 90.5 | (0.5) |
| Combined ratio before catastrophes and prior year development | 94.6 | 96.7 | 91.1 | 93.2 | 93.3 | 1.3 | (0.1) | 90.8 | 92.6 | (1.8) |
| PRODUCT | | | | | | | | | | |
| Automobile | 98.1 | 103.4 | 93.7 | 98.7 | 93.3 | 4.8 | 5.4 | 94.7 | 95.2 | (0.5) |
| Homeowners | 109.3 | 68.3 | 96.8 | 128.8 | 96.3 | 13.0 | 32.5 | 108.5 | 107.4 | 1.1 |
| Total | 101.2 | 93.5 | 94.6 | 106.9 | 94.1 | 7.1 | 12.8 | 98.5 | 98.5 | - |

[1] The three months ended September 30, 2009, December 31, 2009 and March 31, 2010 included reserve releases related to auto liability claims of \$20, \$24 and \$17, respectively. The three months ended June 30, 2010 included reserve releases of \$24 related to auto liability claims and a \$5 reduction in the allowance for uncollectible reinsurance. The three months ended September 30, 2010 included \$41 of reserve releases related to auto liability claims.

[2] The nine months ended September 30, 2009 included a \$7 reduction to an assessment from the Texas Windstorm Insurance Association ("TWIA") and reserve strengthening of \$8 for other state funds and taxes. The three months ended December 31, 2009 included a \$13 increase in litigation reserves.

[3] Included in the prior year losses and loss adjustment expenses ratio is prior accident year development on catastrophe losses.

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

| BUSINESS UNIT | THREE MONTHS ENDED | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | | | | | | | | | |
|--|--------------------|-----------|----------|-----------|-----------|--|---------------------------------|-------------------|------|-----------|-------|-------|----|-------|----|-------|-------|--|
| | Sept. 30, | Dec. 31, | Mar. 31, | Jun. 30, | Sept. 30, | | | SEPTEMBER 30, | | | | | | | | | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | | | 2009 | 2010 | Change | | | | | | | | |
| WRITTEN PREMIUMS [1] | | | | | | | | | | | | | | | | | | |
| AARP | \$ | 755 | \$ | 672 | \$ | 671 | \$ | 752 | \$ | 743 | (2%) | (1%) | \$ | 2,199 | \$ | 2,166 | (2%) | |
| Agency | | 280 | | 264 | | 258 | | 267 | | 258 | (8%) | (3%) | | 797 | | 783 | (2%) | |
| Other | | 14 | | 17 | | 14 | | 14 | | 13 | (7%) | (7%) | | 46 | | 41 | (11%) | |
| Total | \$ | 1,049 | \$ | 953 | \$ | 943 | \$ | 1,033 | \$ | 1,014 | (3%) | (2%) | \$ | 3,042 | \$ | 2,990 | (2%) | |
| EARNED PREMIUMS [1] | | | | | | | | | | | | | | | | | | |
| AARP | \$ | 712 | \$ | 720 | \$ | 715 | \$ | 716 | \$ | 712 | - | (1%) | \$ | 2,124 | \$ | 2,143 | 1% | |
| Agency | | 261 | | 266 | | 266 | | 264 | | 259 | (1%) | (2%) | | 783 | | 789 | 1% | |
| Other | | 16 | | 16 | | 15 | | 15 | | 14 | (13%) | (7%) | | 50 | | 44 | (12%) | |
| Total | \$ | 989 | \$ | 1,002 | \$ | 996 | \$ | 995 | \$ | 985 | - | (1%) | \$ | 2,957 | \$ | 2,976 | 1% | |
| PRODUCT LINE | | | | | | | | | | | | | | | | | | |
| WRITTEN PREMIUMS [1] | | | | | | | | | | | | | | | | | | |
| Automobile | \$ | 742 | \$ | 682 | \$ | 696 | \$ | 719 | \$ | 700 | (6%) | (3%) | \$ | 2,195 | \$ | 2,115 | (4%) | |
| Homeowners | | 307 | | 271 | | 247 | | 314 | | 314 | 2% | - | | 847 | | 875 | 3% | |
| Total | \$ | 1,049 | \$ | 953 | \$ | 943 | \$ | 1,033 | \$ | 1,014 | (3%) | (2%) | \$ | 3,042 | \$ | 2,990 | (2%) | |
| EARNED PREMIUMS [1] | | | | | | | | | | | | | | | | | | |
| Automobile | \$ | 717 | \$ | 721 | \$ | 713 | \$ | 711 | \$ | 698 | (3%) | (2%) | \$ | 2,136 | \$ | 2,122 | (1%) | |
| Homeowners | | 272 | | 281 | | 283 | | 284 | | 287 | 6% | 1% | | 821 | | 854 | 4% | |
| Total | \$ | 989 | \$ | 1,002 | \$ | 996 | \$ | 995 | \$ | 985 | - | (1%) | \$ | 2,957 | \$ | 2,976 | 1% | |
| STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR) | | | | | | | | | | | | | | | | | | |
| Renewal Written Price Increases | | | | | | | | | | | | | | | | | | |
| Automobile | | 3% | | 4% | | 5% | | 6% | | 8% | 5% | 2% | | 3% | | 6% | 3% | |
| Homeowners | | 5% | | 7% | | 9% | | 9% | | 11% | 6% | 2% | | 5% | | 9% | 4% | |
| Policy Count Retention | | | | | | | | | | | | | | | | | | |
| Automobile | | 86% | | 86% | | 84% | | 84% | | 82% | (4%) | (2%) | | 86% | | 83% | (2%) | |
| Homeowners | | 86% | | 86% | | 85% | | 85% | | 84% | (2%) | (1%) | | 86% | | 85% | (3%) | |
| New Business Premium \$ | | | | | | | | | | | | | | | | | | |
| Automobile | \$ | 118 | \$ | 99 | \$ | 93 | \$ | 82 | \$ | 74 | (37%) | (10%) | \$ | 356 | \$ | 249 | (30%) | |
| Homeowners | \$ | 41 | \$ | 36 | \$ | 30 | \$ | 30 | \$ | 26 | (37%) | (13%) | \$ | 113 | \$ | 86 | (24%) | |
| Policies in force | | | | | | | | | | | | | | | | | | |
| Automobile | | 2,394,043 | | 2,395,421 | | 2,376,660 | | 2,341,594 | | 2,287,845 | (4%) | (2%) | | | | | | |
| Homeowners | | 1,483,795 | | 1,488,408 | | 1,487,782 | | 1,479,749 | | 1,455,921 | (2%) | (2%) | | | | | | |

[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 | | NINE MONTHS ENDED | | |
|--|--------------------|---------------|---------------|--------------|---------------|--------------|------------|-------------------|---------------|--------------|
| | Sept. 30, | Dec. 31, | March 31, | June 30, | Sept. 30, | Year | Sequential | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | 3 Month | 3 Month | 2009 | 2010 | Change |
| REVENUES | | | | | | | | | | |
| Earned premiums [1] | \$ 10 | \$ 4 | \$ 17 | \$ 36 | \$ 45 | NM | 25% | \$ 250 | \$ 98 | (61%) |
| Fee income [1] | 1,070 | 1,139 | 1,129 | 1,126 | 1,117 | 4% | (1%) | 3,159 | 3,372 | 7% |
| Net investment income (loss) | | | | | | | | | | |
| Securities available-for-sale and other | 606 | 583 | 607 | 673 | 649 | 7% | (4%) | 1,764 | 1,929 | 9% |
| Equity securities held for trading [2] | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Total net investment income (loss) | 1,244 | 1,334 | 1,308 | (1,976) | 1,692 | 36% | NM | 4,201 | 1,024 | (76%) |
| Net realized capital gains losses - core | 3 | (3) | - | 7 | 3 | - | (57%) | (15) | 10 | NM |
| Total core revenues | 2,327 | 2,474 | 2,454 | (807) | 2,857 | 23% | NM | 7,595 | 4,504 | (41%) |
| Net realized losses and other, before tax and DAC, excluded from core revenues | (1,047) | (267) | (238) | (44) | (316) | 70% | NM | (886) | (598) | 33% |
| Total revenues | 1,280 | 2,207 | 2,216 | (851) | 2,541 | 99% | NM | 6,709 | 3,906 | (42%) |
| BENEFITS AND EXPENSES | | | | | | | | | | |
| Benefits, losses and loss adjustment expenses [1] | 621 | 777 | 745 | 949 | 706 | 14% | (26%) | 3,236 | 2,400 | (26%) |
| Benefits, losses and loss adjustment expenses - Returns credited on International variable annuities [2] | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Amortization of deferred policy acquisition costs and present value of future profits [1] | 27 | 124 | 186 | 375 | 97 | NM | (74%) | 1,541 | 658 | (57%) |
| Insurance operating costs and other expenses | 433 | 478 | 441 | 446 | 448 | 3% | - | 1,330 | 1,335 | - |
| Total benefits and expenses | 1,719 | 2,130 | 2,073 | (879) | 2,294 | 33% | NM | 8,544 | 3,488 | (59%) |
| CORE EARNINGS | | | | | | | | | | |
| Core earnings (losses) before income taxes | 608 | 344 | 381 | 72 | 563 | (7%) | NM | (949) | 1,016 | NM |
| Income tax expense (benefit) [1] | 167 | 40 | 87 | (11) | 165 | (1%) | NM | (436) | 241 | NM |
| Core earnings (losses) | 441 | 304 | 294 | 83 | 398 | (10%) | NM | (513) | 775 | NM |
| Net realized losses and other, net of tax and DAC, excluded from core earnings [1] [3] | (776) | (188) | (170) | (57) | (78) | 90% | (37%) | (918) | (305) | 67% |
| Net income (loss) | \$ (335) | \$ 116 | \$ 124 | \$ 26 | \$ 320 | NM | NM | \$ (1,431) | \$ 470 | NM |

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

| | THREE MONTHS ENDED | | | | | NINE MONTHS ENDED | |
|--|--------------------|-----------|-----------|--------------|------------|-------------------|-----------|
| | Sept. 30, | Dec. 31, | March 31, | June 30, | Sept. 30, | SEPTEMBER 30, | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | 2009 | 2010 |
| Earned Premiums | \$ 1 | \$ (6) | \$ - | \$ (1) | \$ (5) | \$ - | \$ (6) |
| Fee Income | (9) | 9 | 4 | 8 | 5 | 94 | 17 |
| Benefits, losses and loss adjustment expense | (145) | 8 | (51) | 135 | (124) | 609 | (40) |
| Amortization of deferred policy acquisition costs | (216) | (129) | (66) | 122 | (133) | 842 | (77) |
| Income tax expense (benefit) | 122 | 46 | 42 | (82) | 91 | (453) | 51 |
| Core earnings (loss) | 231 | 78 | 79 | (168) | 166 | (904) | 77 |
| Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings | (169) | (41) | 6 | (62) | 27 | (164) | (29) |
| Net income (loss) | 62 | 37 | 85 | (230) | 193 | (1,068) | 48 |

[2] Includes dividend income and mark-to-market effects of trading securities supporting the international variable annuity business, which are classified in net investment income with corresponding amounts credited to policyholders within interest credited.

[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
DEFERRED POLICY ACQUISITION COSTS and PRESENT VALUE OF FUTURE PROFITS ("DAC")

| | U.S. Annuity | International Annuity | Other Annuity | Life Insurance | Retirement Plans | Mutual Funds | Total Wealth Management |
|--|-----------------|--------------------------|------------------|-------------------|---------------------|-----------------|-------------------------------|
| YEAR-TO-DATE | | | | | | | |
| Balance, December 31, 2009 | \$ 3,764 | \$ 1,775 | \$ 111 | \$ 2,658 | \$ 980 | \$ 57 | \$ 9,345 |
| Adjustments to unrealized gains and losses on securities available - for - sale and other | (467) | (51) | - | (73) | (281) | - | (872) |
| Balance excluding adjustments to unrealized gains and losses on securities available - for - sale and other | 3,297 | 1,724 | 111 | 2,585 | 699 | 57 | 8,473 |
| Cumulative effect of accounting changes (Pre-tax) [1] | 3 | - | - | - | 8 | - | 11 |
| Adjustments for business transfers | 4 | (34) | (4) | - | - | 34 | - |
| Capitalization | 78 | - | - | 211 | 101 | 37 | 427 |
| Amortization - Deferred Policy Acquisition Costs | (329) | (182) | (17) | (99) | (42) | (47) | (716) |
| Amortization - Present Value of Future Profits | (4) | - | - | (16) | - | - | (20) |
| Amortization - Realized Capital Gains / Losses | 214 | 22 | - | 5 | 5 | - | 246 |
| Amortization - Unlock - Core | 90 | (76) | (1) | 29 | 35 | - | 77 |
| Amortization - Unlock - Non-core | (32) | (13) | - | 10 | (12) | - | (47) |
| Effect of Currency Translation Adjustment | - | 179 | - | - | - | - | 179 |
| Balance, September 30, 2010 | 3,321 | 1,620 | 89 | 2,725 | 794 | 81 | 8,630 |
| Adjustments to unrealized gains and losses on securities available - for - sale and other [1] | (426) | 60 | (1) | (177) | (44) | (2) | (590) |
| Balance, September 30, 2010 including adjustments to unrealized gains and losses on securities available-for-sale and other | \$ 2,895 | \$ 1,680 | \$ 88 | \$ 2,548 | \$ 750 | \$ 79 | \$ 8,040 |

[1] Includes the cumulative effect adjustments as a result of the adoption of ASU 2010-11. The effect is offset within adjustments to unrealized gains and losses on securities available for sale and other.

| | THREE MONTHS ENDED, | | | | | NINE MONTHS ENDED | |
|---|----------------------------|------------------|-------------------|------------------|-------------------|--------------------------|--------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | 2009 | 2010 |
| DAC UNLOCK IMPACT ON REVENUES | | | | | | | |
| Global Annuity | \$ (16) | \$ (8) | \$ (1) | \$ 1 | \$ 3 | \$ 25 | \$ 3 |
| Life Insurance | 8 | 11 | 5 | 6 | (3) | 69 | 8 |
| Total DAC unlock impact on core revenues | \$ (8) | \$ 3 | \$ 4 | \$ 7 | \$ - | \$ 94 | \$ 11 |
| DAC unlock impact on net realized gains (losses), before tax and DAC, excluded from core | (2) | 1 | (3) | 5 | (1) | 10 | 1 |
| Total DAC unlock impact on revenues | \$ (10) | \$ 4 | \$ 1 | \$ 12 | \$ (1) | \$ 104 | \$ 12 |
| DAC UNLOCK IMPACT ON CORE EARNINGS BY SEGMENT | | | | | | | |
| Global Annuity | 246 | 80 | 79 | (162) | 113 | (811) | 30 |
| Life Insurance | (22) | (3) | (1) | (3) | 28 | (46) | 24 |
| Retirement Plans | 7 | 1 | 1 | (3) | 25 | (47) | 23 |
| DAC unlock impact on core earnings [2] | 231 | 78 | 79 | (168) | 166 | (904) | 77 |
| DAC unlock impact on net realized gains (losses), net of tax and DAC, excluded from core earnings [3] [4] | (169) | (41) | 6 | (62) | 27 | (164) | (29) |
| Net income (loss) | \$ 62 | \$ 37 | \$ 85 | \$ (230) | \$ 193 | \$ (1,068) | \$ 48 |

[2] Included in the three months ended September 30, 2010 are the impacts of assumption updates of \$(31), 28 and \$18 for Global Annuity, Life Insurance and Retirement Plans, respectively.

[3] Included in the three months ended September 30, 2009, December 31, 2009, March 31, 2010, June 30, 2010 and September 30, 2010 are income tax expense (benefits) of \$(95), \$(12), \$5,\$(40) and \$13 respectively. Included in the nine months ended September 30, 2009 and 2010 are income tax benefits of \$(88) and \$(22), respectively.

[4] Included in the three months ended September 30, 2010 are the impacts of assumption updates of \$24, \$1 and \$(5) for Global Annuity, Life Insurance and Retirement Plans, respectively.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

WEALTH MANAGEMENT

SUPPLEMENTAL DATA - ANNUITY DEATH AND LIVING BENEFITS

| BREAKDOWN OF INDIVIDUAL VARIABLE AND GROUP ANNUITY ACCOUNT VALUE BY BENEFIT TYPE | As of September 30, 2010 | | | |
|--|--------------------------|------------------------|-----------------------|------------------|
| | ACCOUNT VALUE [10] | NET AMT AT RISK [9] | % of NAR REINSURED | RETAINED NAR [9] |
| Maximum anniversary value (MAV) [1] | | | | |
| MAV only | \$ 24,880 | \$ 7,196 | 73% | \$ 1,963 |
| with 5% rollup [2] | 1,710 | 589 | 63% | 219 |
| with Earnings Protection Benefit Rider (EPB) [3] | 6,311 | 1,173 | 90% | 121 |
| with 5% rollup & EPB | 707 | 195 | 79% | 40 |
| Total MAV | 33,608 | 9,153 | 74% | 2,343 |
| Asset Protection Benefit (APB) [4] | 27,097 | 4,319 | 36% | 2,775 |
| Lifetime Income Benefit (LIB) [5] | 1,276 | 161 | -% | 161 |
| Reset [6] (5-7 years) | 3,555 | 398 | 1% | 394 |
| Return of Premium [7]/Other | 22,206 | 1,117 | 3% | 1,083 |
| SUBTOTAL U.S. GUARANTEED MINIMUM DEATH BENEFITS [10] | \$ 87,742 | \$ 15,148 | 55% | \$ 6,756 |
| Less: General Account Value Subject to U.S. Guaranteed Minimum Death Benefits | 6,861 | | | |
| SUBTOTAL SEPARATE ACCOUNT LIABILITIES SUBJECT TO U.S. GUARANTEED MINIMUM DEATH BENEFITS | \$ 80,881 | | | |
| Separate Account Liabilities Not Subject to U.S. Guaranteed Minimum Death Benefits | 73,338 | | | |
| TOTAL SEPARATE ACCOUNT LIABILITIES | \$ 154,219 | | | |
| JAPAN GUARANTEED MINIMUM DEATH AND LIVING BENEFITS [8] | 30,912 | 8,569 | 16% | 7,233 |

| | As of September 30, 2009 | As of December 31, 2009 | As of March 31, 2010 | As of June 30, 2010 | As of September 30, 2010 |
|--|--------------------------------|-------------------------------|----------------------------|---------------------------|--------------------------------|
| OTHER DATA | | | | | |
| U.S. VARIABLE ANNUITY BUSINESS | | | | | |
| S&P 500 Index Value at end of period | 1,057.08 | 1,115.10 | 1,169.43 | 1,030.71 | 1,141.20 |
| Total Account Value | \$ 90,076 | \$ 91,820 | \$ 92,694 | \$ 82,857 | \$ 87,742 |
| Retained net amount of risk | 10,218 | 8,545 | 7,047 | 10,040 | 6,756 |
| GMDB net GAAP liability [11] | 444 | 446 | 412 | 480 | 407 |
| JAPAN VARIABLE ANNUITY BUSINESS | | | | | |
| Total Account Value | \$ 31,698 | \$ 30,521 | \$ 30,379 | \$ 28,888 | \$ 30,912 |
| Retained net amount of risk | 5,804 | 5,238 | 4,856 | 7,597 | 7,233 |
| GMDB/GMIB net GAAP liability [11] | 549 | 543 | 523 | 616 | 592 |

[1] MAV: the death benefit is the greatest of current account value, net premiums paid and the highest account value on any anniversary before age 80 (adjusted for withdrawals).

[2] Rollup: the death benefit is the greatest of the MAV, current account value, net premium paid and premiums (adjusted for withdrawals) accumulated at generally 5% simple interest up to the earlier of age 80 or 100% of adjusted premiums.

[3] EPB: the death benefit is the greatest of the MAV, current account value, or contract value plus a percentage of the contract's growth. The contract's growth is account value less premiums net of withdrawals, subject to a cap of 200% of premiums net of withdrawals.

[4] APB: the death benefit is the greater of current account value or MAV, not to exceed current account value plus 25% times the greater of net premiums and MAV (each adjusted for premiums in the past 12 months).

[5] LIB: the death benefit is the greatest of current account value, net premiums paid, or for certain contracts a benefit amount that ratchets over time, generally based on market performance.

[6] Reset: the death benefit is the greatest of current account value, net premiums paid and the most recent five to seven year anniversary account value before age 80 (adjusted for withdrawals).

[7] Return of premium: the death benefit is the greater of current account value and net premiums paid.

[8] Death benefits include a Return of Premium and MAV (before age 80) paid in a single lump sum. The income benefit is a guarantee to return initial investment, which is adjusted for earnings liquidity, paid through a fixed annuity after a minimum deferral period of 10, 15 or 20 years. An accumulation benefit is a guarantee to return initial investment, along with a premium based on an agreed upon interest rate, paid through a fixed annuity or lump sum, after a deferral period of 10 years. A withdrawal benefit allows for an agreed upon percentage of the investment to be withdrawn each year until the investment value is reached. Guaranteed income, accumulation, and withdrawal benefits are considered living benefits. The guaranteed remaining balance related to the Japan GMIB was \$ 30.8 billion and \$28.5 billion as of September 30, 2010 and December 31, 2009, respectively. The combined guaranteed remaining balance related to the Japan GMAB and GMWB was \$694 and \$648 as of September 30, 2010 and December 31, 2009, respectively.

[9] Net amount at risk is defined as the guaranteed benefit in excess of the current account value. Retained net amount at risk is net amount at risk reduced by that amount which has been reinsured to third parties. Net amount at risk and retained net amount at risk are highly sensitive to equity market movements for example, as equity market declines, net amount at risk and retained net amount at risk will generally increase.

[10] Account Value includes the contract holder's investment in the separate account and the general account.

[11] For the three months ended September 30, 2009, there was a decrease to the GMDB/GMIB liability as a result of the unlock, for U.S. and Japan variable annuity business of \$(117) and \$(22), respectively. For the three months ended December 31, 2009 the amounts were \$1 and \$13, respectively. For the three months ended March 31, 2010 the amounts were \$(28) and \$(19), respectively. For the three months ended June 30, 2010 the amounts were \$71 and \$58, respectively. For the three months ended September 30, 2010 the amounts were \$(69) and \$(53), respectively.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
GLOBAL ANNUITY [1]
INCOME STATEMENTS

| | THREE MONTHS ENDED | | | | | Year Over 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | |
|--|--------------------|---------------|--------------|-----------------|---------------|--------------------------------|---------------------------------|-------------------|---------------|--------------|
| | Sept. 30, | Dec. 31, | March 31, | June 30, | Sept. 30, | | | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | | | 2009 | 2010 | Change |
| Revenues | | | | | | | | | | |
| Premiums and other considerations | | | | | | | | | | |
| Variable annuity fees | \$ 544 | \$ 568 | \$ 544 | \$ 537 | \$ 535 | (2%) | - | \$ 1,517 | \$ 1,616 | 7% |
| Other fees [2] | 39 | 58 | 46 | 44 | 58 | 49% | 32% | 173 | 148 | (14%) |
| Total fee income | 583 | 626 | 590 | 581 | 593 | 2% | 2% | 1,690 | 1,764 | 4% |
| Direct premiums | 56 | 62 | 60 | 82 | 97 | 73% | 18% | 382 | 239 | (37%) |
| Reinsurance premiums [2] | (25) | (32) | (23) | (25) | (28) | (12%) | (12%) | (74) | (76) | (3%) |
| Net premiums | 31 | 30 | 37 | 57 | 69 | 123% | 21% | 308 | 163 | (47%) |
| Total premiums and other considerations | 614 | 656 | 627 | 638 | 662 | 8% | 4% | 1,998 | 1,927 | (4%) |
| Net investment income | | | | | | | | | | |
| Net investment income on G/A assets | 429 | 412 | 395 | 420 | 377 | (12%) | (10%) | 1,222 | 1,192 | (2%) |
| Net investment income on equity securities held for trading | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Other net investment income | 11 | 12 | 9 | 27 | 49 | NM | 81% | 60 | 85 | 42% |
| Total net investment income | 1,078 | 1,175 | 1,105 | (2,202) | 1,469 | 36% | NM | 3,719 | 372 | (90%) |
| Net realized capital gains (losses) - core | 5 | (1) | 3 | 8 | 5 | - | (38%) | (7) | 16 | NM |
| Total core revenues | 1,697 | 1,830 | 1,735 | (1,556) | 2,136 | 26% | NM | 5,710 | 2,315 | (59%) |
| Net realized losses and other, before tax and DAC, excluded from core revenues | (925) | (134) | (198) | (110) | (328) | 65% | (198%) | (545) | (636) | (17%) |
| Total revenues | 772 | 1,696 | 1,537 | (1,666) | 1,808 | 134% | NM | 5,165 | 1,679 | (67%) |
| Benefits and Expenses | | | | | | | | | | |
| Benefits and losses | | | | | | | | | | |
| Death benefits [2] | (68) | 79 | 22 | 207 | (56) | 18% | NM | 793 | 173 | (78%) |
| Other contract benefits | 147 | 149 | 135 | 142 | 146 | (1%) | 3% | 436 | 423 | (3%) |
| Change in reserve | 20 | 36 | 41 | 64 | 64 | NM | - | 344 | 169 | (51%) |
| Sales inducements [2] | 11 | 6 | 8 | 18 | 11 | - | (39%) | 98 | 37 | (62%) |
| Interest credited on G/A assets | 272 | 262 | 259 | 246 | 243 | (11%) | (1%) | 825 | 748 | (9%) |
| Interest credited on International variable annuities | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Total benefits and losses | 1,020 | 1,283 | 1,166 | (1,972) | 1,451 | 42% | NM | 4,933 | 645 | (87%) |
| Other insurance expenses | | | | | | | | | | |
| Commissions & wholesaling expenses | 148 | 149 | 133 | 115 | 117 | (21%) | 2% | 499 | 365 | (27%) |
| Operating expenses | 103 | 109 | 80 | 85 | 84 | (18%) | (1%) | 353 | 249 | (29%) |
| Premium taxes and other expenses | 10 | 8 | 13 | 12 | 12 | 20% | - | 31 | 37 | 19% |
| Subtotal - expenses before deferral | 261 | 266 | 226 | 212 | 213 | (18%) | - | 883 | 651 | (26%) |
| Deferred policy acquisition costs | (61) | (53) | (39) | (25) | (14) | 77% | 44% | (237) | (78) | 67% |
| Total other insurance expense | 200 | 213 | 187 | 187 | 199 | (1%) | 6% | 646 | 573 | (11%) |
| Amortization of deferred policy acquisition costs [2] | (60) | 48 | 115 | 288 | 116 | NM | (60%) | 1,145 | 519 | (55%) |
| Total benefits and expenses | 1,160 | 1,544 | 1,468 | (1,497) | 1,766 | 52% | NM | 6,724 | 1,737 | (74%) |
| Core earnings (loss) before income taxes | 537 | 286 | 267 | (59) | 370 | (31%) | NM | (1,014) | 578 | NM |
| Income tax expense (benefit) [2] [3] | 156 | 35 | 58 | (50) | 111 | (29%) | NM | (426) | 119 | NM |
| Core earnings (loss) [2] | 381 | 251 | 209 | (9) | 259 | (32%) | NM | (588) | 459 | NM |
| Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings [1] [4] | (701) | (113) | (129) | (105) | (84) | 88% | 20% | (716) | (318) | 56% |
| Net income (loss) [2] | \$ (320) | \$ 138 | \$ 80 | \$ (114) | \$ 175 | NM | NM | \$ (1,304) | \$ 141 | NM |
| RETURN ON ASSETS (After-tax bps) | | | | | | | | | | |
| Core earnings (losses) | 96.5 | 61.7 | 53.2 | (2.5) | 70.1 | (27%) | NM | (51.0) | 39.8 | NM |
| Net income (loss) | (81.3) | 34.0 | 20.2 | (30.1) | 47.4 | NM | NM | (113.0) | 12.2 | NM |

[1] The SPIA business was transferred to Global Annuity from the former Institutional segment, effective January 1, 2010 on a prospective basis.

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

| | THREE MONTH ENDED | | | | | NINE MONTHS ENDED | |
|--|-------------------|-----------|-----------|--------------|------------|-------------------|-----------|
| | Sept. 30, | Dec. 31, | March 31, | June 30, | Sept. 30, | SEPTEMBER 30, | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | 2009 | 2010 |
| Other Fees | \$ (17) | \$ (2) | \$ (1) | \$ 2 | \$ 8 | \$ 25 | \$ 9 |
| Reinsurance Premiums | 1 | (6) | - | (1) | (5) | - | (6) |
| Death Benefits | (140) | 16 | (48) | 129 | (123) | 544 | (42) |
| Sales Inducements | (10) | (7) | (3) | 6 | - | 56 | 3 |
| Amortization of deferred policy acquisition costs | (242) | (144) | (70) | 107 | (50) | 639 | (13) |
| Income tax expense (benefit) | 130 | 47 | 41 | (79) | 63 | (403) | 25 |
| Core earnings (loss) | 246 | 80 | 79 | (162) | 113 | (811) | 30 |
| Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings | (160) | (40) | 2 | (60) | 32 | (153) | (26) |
| Net income (loss) | 86 | 40 | 81 | (222) | 145 | (964) | 4 |

[3] Included in the three months ended, December 31, 2009, is a DRD tax benefit of \$30 related to the conclusion of the 2004 through 2006 IRS examination.

[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
GLOBAL ANNUITY

SUPPLEMENTAL DATA - U.S. ANNUITY - ACCOUNT VALUE ROLL FORWARD

| | | THREE MONTHS ENDED | | | | |
|----------------------------|--|--------------------|------------------|-------------------|------------------|-------------------|
| | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 |
| VARIABLE ANNUITIES | Beginning balance | \$ 75,613 | \$ 83,315 | \$ 84,679 | \$ 85,320 | \$ 75,961 |
| | Deposits | 622 | 631 | 454 | 386 | 297 |
| | Surrenders | (1,954) | (2,161) | (2,361) | (2,430) | (2,275) |
| | Death benefits/annuity payouts | (340) | (336) | (399) | (393) | (361) |
| | Transfers [1] | (11) | (13) | (13) | (17) | (16) |
| | Net Flows | (1,683) | (1,879) | (2,319) | (2,454) | (2,355) |
| | Change in market value/change in reserve/interest credited | 9,389 | 3,246 | 2,965 | (6,900) | 6,757 |
| | Other [2] | (4) | (3) | (5) | (5) | (6) |
| | Ending balance | \$ 83,315 | \$ 84,679 | \$ 85,320 | \$ 75,961 | \$ 80,357 |
| | | | | | | |
| FIXED MVA AND OTHER | Beginning balance | \$ 11,949 | \$ 12,084 | \$ 12,110 | \$ 12,823 | \$ 12,579 |
| | Transfer in of SPIA [3] | - | - | 683 | - | - |
| | Deposits | 214 | 171 | 182 | 36 | 16 |
| | Surrenders | (171) | (223) | (220) | (318) | (256) |
| | Death benefits/annuity payouts | (110) | (116) | (135) | (142) | (136) |
| | Transfers [1] | 46 | 45 | 54 | 51 | 39 |
| | Net Flows | (21) | (123) | (119) | (373) | (337) |
| | Change in market value/change in reserve/interest credited | 156 | 149 | 149 | 129 | 155 |
| | Ending balance | \$ 12,084 | \$ 12,110 | \$ 12,823 | \$ 12,579 | \$ 12,397 |
| | | | | | | |
| TOTAL U.S. ANNUITY | Beginning balance | \$ 87,562 | \$ 95,399 | \$ 96,789 | \$ 98,143 | \$ 88,540 |
| | Transfer in of SPIA [3] | - | - | 683 | - | - |
| | Deposits | 836 | 802 | 636 | 422 | 313 |
| | Surrenders | (2,125) | (2,384) | (2,581) | (2,748) | (2,531) |
| | Death benefits/annuity payouts | (450) | (452) | (534) | (535) | (497) |
| | Transfers [1] | 35 | 32 | 41 | 34 | 23 |
| | Net Flows | (1,704) | (2,002) | (2,438) | (2,827) | (2,692) |
| | Change in market value/change in reserve/interest credited | 9,545 | 3,395 | 3,114 | (6,771) | 6,912 |
| | Other [2] | (4) | (3) | (5) | (5) | (6) |
| | Ending balance | \$ 95,399 | \$ 96,789 | \$ 98,143 | \$ 88,540 | \$ 92,754 |

[1] Includes internal product exchanges, policyholder balance transfers from the accumulation phase to the annuitization phase, and death benefit remaining on deposit.

[2] Includes a bonus on certain products, front end loads on A share products and annual maintenance fees.

[3] The Single Premium Immediate Annuity ("SPIA") business was transferred to U.S. Annuity from Other Annuity, effective January 1, 2010 on a prospective basis.

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

| | | THREE MONTHS ENDED | | | | |
|------------------------------------|---|--------------------|------------------|-------------------|------------------|-------------------|
| | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 |
| VARIABLE ANNUITIES | Beginning balance | \$ 32,935 | \$ 35,764 | \$ 34,708 | \$ 33,085 | \$ 31,334 |
| | Transfer out of Canadian business [1] | - | - | (1,355) | - | - |
| | Deposits/Premiums/other | 105 | 134 | 6 | 1 | 2 |
| | Surrenders | (218) | (274) | (361) | (295) | (337) |
| | Death benefits/annuitizations/other [2] | (144) | (165) | (170) | (157) | (158) |
| | Net Flows | (257) | (305) | (525) | (451) | (493) |
| | Change in market value/currency/change in reserve/interest credited | 780 | 401 | 519 | (2,856) | 880 |
| | Effect of currency translation | 2,306 | (1,152) | (262) | 1,556 | 1,834 |
| | Ending balance | \$ 35,764 | \$ 34,708 | \$ 33,085 | \$ 31,334 | \$ 33,555 |
| FIXED MVA AND OTHER [3] | Beginning balance | \$ 4,437 | \$ 4,732 | \$ 4,365 | \$ 4,294 | \$ 4,488 |
| | Surrenders | (28) | (24) | (54) | (27) | (35) |
| | Death benefits/annuitizations/other [2] | (27) | (205) | (33) | (32) | (28) |
| | Net Flows | (55) | (229) | (87) | (59) | (63) |
| | Change in market value/currency/change in reserve/interest credited | 8 | 34 | 30 | 15 | 13 |
| | Effect of currency translation | 342 | (172) | (14) | 238 | 265 |
| | Ending balance | \$ 4,732 | \$ 4,365 | \$ 4,294 | \$ 4,488 | \$ 4,703 |
| TOTAL INTERNATIONAL ANNUITY | Beginning balance | \$ 37,372 | \$ 40,496 | \$ 39,073 | \$ 37,379 | \$ 35,822 |
| | Transfer out of Canadian business [1] | - | - | (1,355) | - | - |
| | Deposits/Premiums/other | 105 | 134 | 6 | 1 | 2 |
| | Surrenders | (246) | (298) | (415) | (322) | (372) |
| | Death benefits/annuitizations/other [2] | (171) | (370) | (203) | (189) | (186) |
| | Net Flows | (312) | (534) | (612) | (510) | (556) |
| | Change in market value/change in reserve/interest credited | 788 | 435 | 549 | (2,841) | 893 |
| | Effect of currency translation | 2,648 | (1,324) | (276) | 1,794 | 2,099 |
| | Ending balance | \$ 40,496 | \$ 39,073 | \$ 37,379 | \$ 35,822 | \$ 38,258 |

[1] The Canadian business was transferred to Mutual Funds from International Annuity, effective January 1, 2010 on a prospective basis.

[2] Included in the three months ended September 30, 2010 are current period payments of \$9.1 and interest credited of \$16.6 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.

[3] Of the total ending fixed MVA and other balance as of September 30, 2010 of \$4.7 billion, approximately \$2.0 billion is related to the triggering of the guaranteed minimum income benefit for the 3 Win product. This account value is not expected to generate material future profit or loss to the Company.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
GLOBAL ANNUITY
SUPPLEMENTAL DATA - OTHER - ACCOUNT VALUE AND ASSET ROLL FORWARD

| | | THREE MONTHS ENDED | | | | |
|--|--|--------------------|------------------|-------------------|------------------|-------------------|
| | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 |
| INSTITUTIONAL INVESTMENT PRODUCTS | | | | | | |
| ACCOUNT VALUE | Beginning balance | \$ 23,928 | \$ 23,128 | \$ 22,373 | \$ 21,060 | \$ 19,950 |
| | Transfer out of SPIA, Lifetime Income and Maturity Funding [1] | - | - | (877) | - | - |
| | Deposits | 210 | 146 | 33 | 12 | 132 |
| | Surrenders | (1,457) | (934) | (352) | (895) | (250) |
| | Death benefits/annuity payouts | (186) | (232) | (474) | (527) | (260) |
| | Net Flows | (1,433) | (1,020) | (793) | (1,410) | (378) |
| | Change in market value/change in reserve/interest credited | 633 | 265 | 357 | 300 | 514 |
| | Ending balance | \$ 23,128 | \$ 22,373 | \$ 21,060 | \$ 19,950 | \$ 20,086 |
| INVESTMENT ONLY | | | | | | |
| MUTUAL FUND ASSETS | Beginning balance | \$ 3,654 | \$ 4,453 | \$ 4,262 | \$ - | \$ - |
| | Transfer out of Investment Only Mutual Funds [2] | - | - | (4,262) | - | - |
| | Deposits | 387 | 466 | - | - | - |
| | Surrenders | (257) | (912) | - | - | - |
| | Net Flows | 130 | (446) | - | - | - |
| | Change in market value/change in reserve/interest credited | 669 | 255 | - | - | - |
| | Ending balance | \$ 4,453 | \$ 4,262 | \$ - | \$ - | \$ - |
| TOTAL OTHER ANNUITY | | | | | | |
| | Beginning balance | \$ 27,582 | \$ 27,581 | \$ 26,635 | \$ 21,060 | \$ 19,950 |
| | Transfer out of Investment Only Mutual Funds, SPIA, and Lifetime Income & Maturity Funding [1,2] | - | - | (5,139) | - | - |
| | Deposits | 597 | 612 | 33 | 12 | 132 |
| | Surrenders | (1,714) | (1,846) | (352) | (895) | (250) |
| | Death benefits/annuity payouts | (186) | (232) | (474) | (527) | (260) |
| | Net Flows | (1,303) | (1,466) | (793) | (1,410) | (378) |
| | Change in market value/change in reserve/interest credited | 1,302 | 520 | 357 | 300 | 514 |
| | Ending balance | \$ 27,581 | \$ 26,635 | \$ 21,060 | \$ 19,950 | \$ 20,086 |

[1] SPIA and Lifetime Income & Maturity Funding were transferred to U.S. Annuity and Retirement Plans, respectively, from Global Annuity - Other, effective January 1, 2010 on a prospective basis.

[2] The Investment Only Mutual Funds business was transferred to Mutual Funds from Global Annuity - Other, effective January 1, 2010, on a prospective basis.

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

| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | Year Over 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|---|-------------------|------------------|-------------------|------------------|-------------------|--------------------------------|---------------------------------|------------------------------------|---------------|--------------|
| | | | | | | | | 2009 | 2010 | Change |
| Revenues | | | | | | | | | | |
| Premiums and other considerations | | | | | | | | | | |
| Variable life fees | \$ 23 | \$ 24 | \$ 23 | \$ 25 | \$ 22 | (4%) | (12%) | \$ 69 | \$ 70 | 1% |
| Cost of insurance charges | 162 | 173 | 185 | 186 | 194 | 20% | 4% | 506 | 565 | 12% |
| Other fees [1] | 82 | 81 | 73 | 73 | 54 | (34%) | (26%) | 290 | 200 | (31%) |
| Total fee income | 267 | 278 | 281 | 284 | 270 | 1% | (5%) | 865 | 835 | (3%) |
| Direct premiums | 33 | 35 | 33 | 35 | 35 | 6% | - | 97 | 103 | 6% |
| Reinsurance premiums | (55) | (61) | (55) | (58) | (60) | (9%) | (3%) | (158) | (173) | (9%) |
| Net premiums | (22) | (26) | (22) | (23) | (25) | (14%) | (9%) | (61) | (70) | (15%) |
| Total premiums and other considerations | 245 | 252 | 259 | 261 | 245 | - | (6%) | 804 | 765 | (5%) |
| Net investment income | | | | | | | | | | |
| Net investment income on G/A assets | 95 | 91 | 128 | 136 | 131 | 38% | (4%) | 273 | 395 | 45% |
| Other net investment income (loss) | (4) | (4) | (4) | (1) | 1 | NM | NM | (13) | (4) | 69% |
| Total net investment income | 91 | 87 | 124 | 135 | 132 | 45% | (2%) | 260 | 391 | 50% |
| Net realized capital losses - core | (1) | - | (1) | - | - | 100% | - | (3) | (1) | 67% |
| Total core revenues | 335 | 339 | 382 | 396 | 377 | 13% | (5%) | 1,061 | 1,155 | 9% |
| Net realized gains (losses) and other, before tax and DAC, excluded from core revenues | (34) | (30) | (27) | 59 | 11 | NM | (81%) | (118) | 43 | NM |
| Total revenues | 301 | 309 | 355 | 455 | 388 | 29% | (15%) | 943 | 1,198 | 27% |
| Benefits and Expenses | | | | | | | | | | |
| Benefits and losses | | | | | | | | | | |
| Death benefits | 92 | 103 | 114 | 100 | 134 | 46% | 34% | 304 | 348 | 14% |
| Other contract benefits | 7 | 8 | 7 | 14 | 8 | 14% | (43%) | 25 | 29 | 16% |
| Change in reserve [1] | 14 | 1 | 7 | (3) | (1) | NM | 67% | 15 | 3 | (80%) |
| Sales inducements | - | - | 1 | - | 2 | - | - | 1 | 3 | NM |
| Interest credited on G/A assets | 63 | 68 | 88 | 91 | 85 | 35% | (7%) | 190 | 264 | 39% |
| Total benefits and losses | 176 | 180 | 217 | 202 | 228 | 30% | 13% | 535 | 647 | 21% |
| Other insurance expenses | | | | | | | | | | |
| Commissions & wholesaling expenses | 43 | 51 | 40 | 40 | 48 | 12% | 20% | 124 | 128 | 3% |
| Operating expenses | 64 | 67 | 62 | 69 | 65 | 2% | (6%) | 194 | 196 | 1% |
| Premium taxes and other expenses | 10 | 16 | 15 | 16 | 10 | - | (38%) | 33 | 41 | 24% |
| Subtotal - expenses before deferral | 117 | 134 | 117 | 125 | 123 | 5% | (2%) | 351 | 365 | 4% |
| Deferred policy acquisition costs | (68) | (79) | (64) | (68) | (79) | (16%) | (16%) | (198) | (211) | (7%) |
| Total other insurance expense | 49 | 55 | 53 | 57 | 44 | (10%) | (23%) | 153 | 154 | 1% |
| Amortization of deferred policy acquisition costs and present value of future profits [1] | 80 | 58 | 48 | 50 | (13) | NM | NM | 272 | 85 | (69%) |
| Total benefits and expenses | 305 | 293 | 318 | 309 | 259 | (15%) | (16%) | 960 | 886 | (8%) |
| Core earnings before income taxes | 30 | 46 | 64 | 87 | 118 | NM | 36% | 101 | 269 | 166% |
| Income tax expense (benefit) [1] | (4) | 9 | 16 | 27 | 33 | NM | 22% | 10 | 76 | NM |
| Core earnings [1] | 34 | 37 | 48 | 60 | 85 | 150% | 42% | 91 | 193 | 112% |
| Net realized gains (losses), net of tax and DAC, excluded from core earnings [2] | (26) | (16) | (24) | 43 | 12 | NM | (72%) | (73) | 31 | NM |
| Net income [1] | \$ 8 | \$ 21 | \$ 24 | \$ 103 | \$ 97 | NM | (6%) | \$ 18 | \$ 224 | NM |
| Earnings Margin (After-tax) | | | | | | | | | | |
| Core earnings | 10.1% | 10.9% | 12.6% | 15.2% | 22.5% | 12.4 | 7.3 | 8.6% | 16.7% | 8.1 |
| Net income | 2.7% | 6.8% | 6.8% | 22.6% | 25.0% | 22.3 | 2.4 | 1.9% | 18.7% | 16.8 |

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

| | THREE MONTH ENDED | | | | | NINE MONTHS ENDED SEPTEMBER 30, | |
|--|-------------------|------------------|-------------------|------------------|-------------------|------------------------------------|-----------|
| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | 2009 | 2010 |
| Other Fees | \$ 8 | \$ 11 | \$ 5 | \$ 6 | \$ (3) | \$ 69 | \$ 8 |
| Change in reserve | 6 | - | - | - | (2) | 6 | (2) |
| Amortization of deferred policy acquisition costs | 36 | 15 | 6 | 11 | (46) | 134 | (29) |
| Income tax expense (benefit) | (12) | (1) | - | (2) | 15 | (25) | 13 |
| Core earnings (loss) | (22) | (3) | (1) | (3) | 28 | (46) | 24 |
| Net realized gains (losses) and other, net of tax and DAC, excluded from core earnings | (2) | - | 4 | - | 1 | (2) | 5 |
| Net income (loss) | (24) | (3) | 3 | (3) | 29 | (48) | 29 |

[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.
WEALTH MANAGEMENT
LIFE INSURANCE
SUPPLEMENTAL DATA - INDIVIDUAL LIFE

| | THREE MONTHS ENDED | | | | | Year Over 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | | |
|--------------------------------|--------------------|------------------|-------------------|------------------|-------------------|--------------------------------|---------------------------------|-------------------|----------|--------|--|
| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | | | SEPTEMBER 30, | | | |
| | | | | | | | | 2009 | 2010 | Change | |
| SALES BY DISTRIBUTION [1] | | | | | | | | | | | |
| National Accounts | \$ 25 | \$ 30 | \$ 21 | \$ 25 | \$ 25 | - | - | \$ 69 | \$ 71 | 3% | |
| Independent | 20 | 26 | 22 | 23 | 29 | 45% | 26% | 62 | 74 | 19% | |
| Other | 4 | 3 | 3 | 4 | 2 | (50%) | (50%) | 10 | 9 | (10%) | |
| Total sales by distribution | \$ 49 | \$ 59 | \$ 46 | \$ 52 | \$ 56 | 14% | 8% | \$ 141 | \$ 154 | 9% | |
| SALES BY PRODUCT | | | | | | | | | | | |
| Variable Life | \$ 10 | \$ 13 | \$ 8 | \$ 8 | \$ 8 | (20%) | - | \$ 34 | \$ 24 | (29%) | |
| Universal life | 34 | 41 | 33 | 40 | 44 | 29% | 10% | 91 | 117 | 29% | |
| Term/other life | 5 | 5 | 5 | 4 | 4 | (20%) | - | 16 | 13 | (19%) | |
| Total sales by product | \$ 49 | \$ 59 | \$ 46 | \$ 52 | \$ 56 | 14% | 8% | \$ 141 | \$ 154 | 9% | |
| PREMIUMS & DEPOSITS | | | | | | | | | | | |
| Variable life | \$ 149 | \$ 176 | \$ 137 | \$ 136 | \$ 136 | (9%) | - | \$ 461 | \$ 409 | (11%) | |
| Universal life/other life | 239 | 288 | 255 | 265 | 294 | 23% | 11% | 715 | 814 | 14% | |
| Term/other | 36 | 38 | 36 | 37 | 37 | 3% | - | 108 | 110 | 2% | |
| Total Premiums & Deposits | \$ 424 | \$ 502 | \$ 428 | \$ 438 | \$ 467 | 10% | 7% | \$ 1,284 | \$ 1,333 | 4% | |
| ACCOUNT VALUE | | | | | | | | | | | |
| General account | \$ 6,137 | \$ 6,245 | \$ 6,339 | \$ 6,429 | \$ 6,551 | 7% | 2% | | | | |
| Separate account | 5,006 | 5,214 | 5,342 | 4,951 | 5,201 | 4% | 5% | | | | |
| Total account value | \$ 11,143 | \$ 11,459 | \$ 11,681 | \$ 11,380 | \$ 11,752 | 5% | 3% | | | | |
| ACCOUNT VALUE BY PRODUCT | | | | | | | | | | | |
| Variable life | \$ 5,552 | \$ 5,766 | \$ 5,900 | \$ 5,507 | \$ 5,757 | 4% | 5% | | | | |
| Universal life/other life | 5,591 | 5,693 | 5,781 | 5,873 | 5,995 | 7% | 2% | | | | |
| Total account value by product | \$ 11,143 | \$ 11,459 | \$ 11,681 | \$ 11,380 | \$ 11,752 | 5% | 3% | | | | |
| LIFE INSURANCE IN-FORCE | | | | | | | | | | | |
| Variable life [2] | \$ 75,667 | \$ 78,671 | \$ 77,592 | \$ 76,445 | \$ 75,399 | - | (1%) | | | | |
| Universal life | 54,775 | 56,030 | 55,806 | 56,571 | 57,734 | 5% | 2% | | | | |
| Term | 68,447 | 69,968 | 71,078 | 72,625 | 73,959 | 8% | 2% | | | | |
| Total life insurance in-force | \$ 198,889 | \$ 204,669 | \$ 204,476 | \$ 205,641 | \$ 207,092 | 4% | 1% | | | | |
| | | | | | | | | | | | |

[1] Sales are reported using Commissionable Weighted Premium

[2] Included in the three months ended December 31, 2009, is an adjustment of \$4.5 billion for VUL riders not previously reported

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

| | | THREE MONTHS ENDED | | | | |
|---------------------------|--|--------------------|------------------|-------------------|------------------|-------------------|
| | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 |
| VARIABLE LIFE | Beginning balance | \$ 5,049 | \$ 5,552 | \$ 5,766 | \$ 5,900 | \$ 5,507 |
| | First year & single premiums | 23 | 32 | 18 | 17 | 18 |
| | Renewal premiums | 126 | 144 | 119 | 119 | 118 |
| | Premiums and deposits | 149 | 176 | 137 | 136 | 136 |
| | Surrenders | (104) | (116) | (88) | (89) | (93) |
| | Death benefits | (17) | (16) | (15) | (24) | (18) |
| | Net Flows | 28 | 44 | 34 | 23 | 25 |
| | Policy fees | (123) | (132) | (114) | (118) | (118) |
| | Change in market value/interest credited | 598 | 302 | 214 | (298) | 343 |
| | Ending balance | \$ 5,552 | \$ 5,766 | \$ 5,900 | \$ 5,507 | \$ 5,757 |
| UNIVERSAL LIFE [1] | Beginning balance | \$ 5,510 | \$ 5,591 | \$ 5,693 | \$ 5,781 | \$ 5,873 |
| | First year & single premiums | 109 | 141 | 123 | 127 | 154 |
| | Renewal premiums | 130 | 147 | 132 | 138 | 140 |
| | Premiums and deposits | 239 | 288 | 255 | 265 | 294 |
| | Surrenders | (45) | (59) | (49) | (40) | (43) |
| | Death benefits | (23) | (26) | (27) | (36) | (25) |
| | Net Flows | 171 | 203 | 179 | 189 | 226 |
| | Policy fees | (146) | (162) | (146) | (154) | (161) |
| | Change in market value/interest credited | 56 | 61 | 55 | 57 | 57 |
| | Ending balance | \$ 5,591 | \$ 5,693 | \$ 5,781 | \$ 5,873 | \$ 5,995 |
| INDIVIDUAL LIFE | Beginning balance | \$ 10,559 | \$ 11,143 | \$ 11,459 | \$ 11,681 | \$ 11,380 |
| | First year & single premiums | 132 | 173 | 141 | 144 | 172 |
| | Renewal premiums | 256 | 291 | 251 | 257 | 258 |
| | Premiums and deposits | 388 | 464 | 392 | 401 | 430 |
| | Surrenders | (149) | (175) | (137) | (129) | (136) |
| | Death benefits | (40) | (42) | (42) | (60) | (43) |
| | Net Flows | 199 | 247 | 213 | 212 | 251 |
| | Policy fees | (269) | (294) | (260) | (272) | (279) |
| | Change in market value/interest credited | 654 | 363 | 269 | (241) | 400 |
| | Ending balance | \$ 11,143 | \$ 11,459 | \$ 11,681 | \$ 11,380 | \$ 11,752 |

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

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

WEALTH MANAGEMENT

LIFE INSURANCE

SUPPLEMENTAL DATA - PRIVATE PLACEMENT LIFE INSURANCE - ACCOUNT VALUE AND ACCOUNT VALUE ROLL FORWARD

| | | THREE MONTHS ENDED | | | | | Year Over | Sequential |
|---|---|--------------------|------------------|-------------------|------------------|-------------------|-------------------|-------------------|
| | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | 3 Month Change | 3 Month Change |
| PRIVATE PLACEMENT LIFE INSURANCE | | | | | | | | |
| ACCOUNT VALUE | | | | | | | | |
| | General account [1] | \$ 44 | \$ 4 | \$ 1,729 | \$ 1,732 | \$ 1,743 | NM | 1% |
| | Non-guaranteed separate account | 33,153 | 33,352 | 33,512 | 33,317 | 33,815 | 2% | 1% |
| | Total Private Placement Life Insurance account value | \$ 33,197 | \$ 33,356 | \$ 35,241 | \$ 35,049 | \$ 35,558 | 7% | 1% |
| PRIVATE PLACEMENT LIFE INSURANCE | | | | | | | | |
| ACCOUNT VALUE ROLL FORWARD | | | | | | | | |
| | Beginning balance | \$ 32,594 | \$ 33,197 | \$ 33,356 | \$ 35,241 | \$ 35,049 | | |
| | Transfer in of Leveraged COLI [1] | - | - | 1,794 | - | - | | |
| | Deposits | 26 | 41 | 21 | 68 | 29 | | |
| | Surrenders | (2) | (225) | (251) | (272) | (11) | | |
| | Death benefits/annuity payouts | (17) | (24) | (28) | (38) | (35) | | |
| | Net Flows | 7 | (208) | (258) | (242) | (17) | | |
| | Change in market value/change in reserve/interest credited | 624 | 390 | 415 | 112 | 575 | | |
| | Other [2] | (28) | (23) | (66) | (62) | (49) | | |
| | Ending balance | \$ 33,197 | \$ 33,356 | \$ 35,241 | \$ 35,049 | \$ 35,558 | | |

[1] The Leveraged COLI business was transferred in from Corporate and Other to Private Placement Life Insurance, effective January 1, 2010, on a prospective basis.

[2] Primarily consists of cost of insurance and Mortality & Expense charges.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
RETIREMENT PLANS[1]
INCOME STATEMENTS

| | THREE MONTHS ENDED | | | | | Year Over 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | |
|--|--------------------|------------------|-------------------|------------------|-------------------|--------------------------------|---------------------------------|-------------------|--------------|--------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | | | SEPTEMBER 30, | | |
| | | | | | | | | 2009 | 2010 | Change |
| Revenues | | | | | | | | | | |
| Premiums and other considerations | | | | | | | | | | |
| Variable annuity and life fees | \$ 50 | \$ 51 | \$ 54 | \$ 56 | \$ 57 | 14% | 2% | \$ 134 | \$ 167 | 25% |
| Mutual fund and other fees | 33 | 36 | 31 | 31 | 31 | (6%) | - | 100 | 93 | (7%) |
| Total fee income | 83 | 87 | 85 | 87 | 88 | 6% | 1% | 234 | 260 | 11% |
| Direct premiums | 1 | - | 2 | 2 | 1 | - | (50%) | 3 | 5 | 67% |
| Total premiums and other considerations | 84 | 87 | 87 | 89 | 89 | 6% | - | 237 | 265 | 12% |
| Net investment income | | | | | | | | | | |
| Net investment income on G/A assets | 79 | 76 | 79 | 91 | 92 | 16% | 1% | 233 | 262 | 12% |
| Other net investment income | 1 | 2 | 2 | 2 | 1 | - | (50%) | 4 | 5 | 25% |
| Total net investment income | 80 | 78 | 81 | 93 | 93 | 16% | - | 237 | 267 | 13% |
| Net realized losses - core | (1) | (2) | (2) | (1) | (2) | (100%) | (100%) | (5) | (5) | - |
| Total core revenues | 163 | 163 | 166 | 181 | 180 | 10% | (1%) | 469 | 527 | 12% |
| Net realized gains (losses), before tax and DAC, excluded from core revenues | (88) | (103) | (14) | 7 | 2 | NM | (71%) | (223) | (5) | 98% |
| Total revenues | 75 | 60 | 152 | 188 | 182 | 143% | (3%) | 246 | 522 | 112% |
| Benefits and Expenses | | | | | | | | | | |
| Benefits and losses | | | | | | | | | | |
| Death benefits [2] | - | (2) | - | 1 | (1) | - | NM | 2 | - | (100%) |
| Other contract benefits | 10 | 11 | 15 | 15 | 15 | 50% | - | 32 | 45 | 41% |
| Change in reserve | (5) | (4) | (11) | (6) | (6) | (20%) | - | (15) | (23) | (53%) |
| Sales inducements [2] | - | - | - | - | - | - | - | 2 | - | (100%) |
| Interest credited on G/A assets | 58 | 60 | 59 | 60 | 63 | 9% | 5% | 184 | 182 | (1%) |
| Total benefits and losses | 63 | 65 | 63 | 70 | 71 | 13% | 1% | 205 | 204 | - |
| Other insurance expenses | | | | | | | | | | |
| Commissions & wholesaling expenses | 36 | 36 | 45 | 40 | 44 | 22% | 10% | 103 | 129 | 25% |
| Operating expenses [3] | 71 | 86 | 70 | 69 | 67 | (6%) | (3%) | 212 | 206 | (3%) |
| Premium taxes and other expenses | 7 | 8 | 6 | 4 | 6 | (14%) | 50% | 19 | 16 | (16%) |
| Subtotal - expenses before deferral | 114 | 130 | 121 | 113 | 117 | 3% | 4% | 334 | 351 | 5% |
| Deferred policy acquisition costs | (33) | (25) | (36) | (32) | (33) | - | (3%) | (93) | (101) | (9%) |
| Total other insurance expense | 81 | 105 | 85 | 81 | 84 | 4% | 4% | 241 | 250 | 4% |
| Amortization of deferred policy acquisition costs [2] | (4) | 6 | 8 | 21 | (22) | NM | NM | 86 | 7 | (92%) |
| Total benefits and expenses | 140 | 176 | 156 | 172 | 133 | (5%) | (23%) | 532 | 461 | (13%) |
| Core earnings (loss) before income taxes | 23 | (13) | 10 | 9 | 47 | 104% | NM | (63) | 66 | NM |
| Income tax expense (benefit) [2] | 8 | (12) | (1) | (1) | 12 | 50% | NM | (30) | 10 | NM |
| Core earnings (loss) [2] | 15 | (1) | 11 | 10 | 35 | 133% | NM | (33) | 56 | NM |
| Net realized gains (losses), net of tax and DAC, excluded from core earnings [2] [4] | (49) | (59) | (17) | 4 | (5) | 90% | NM | (129) | (18) | 86% |
| Net income (loss) [2] | \$ (34) | \$ (60) | \$ (6) | \$ 14 | \$ 30 | NM | 114% | \$ (162) | \$ 38 | NM |
| RETURN ON ASSETS (After-tax bps) | | | | | | | | | | |
| Core earnings (losses) | 14.7 | (0.9) | 9.7 | 8.9 | 29.7 | 102% | NM | (11.0) | 15.8 | NM |
| Net income (loss) | (33.3) | (55.4) | (5.3) | 12.4 | 25.4 | NM | 105% | (54.1) | 10.7 | NM |

[1] The lifetime income and maturity funding business was transferred from Global Annuity to Retirement Plans effective January 1, 2010 on a prospective basis.

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

| | THREE MONTH ENDED | | | | | | NINE MONTHS ENDED | |
|--|-------------------|------------------|-------------------|------------------|-------------------|--|-------------------|-----------|
| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | | SEPTEMBER 30, | |
| | | | | | | | 2009 | 2010 |
| Death Benefits | \$ (1) | \$ (1) | \$ - | \$ - | \$ - | | \$ 1 | \$ - |
| Sales Inducements | - | - | - | - | (1) | | 2 | (1) |
| Amortization of deferred policy acquisition costs | (10) | - | (2) | 4 | (37) | | 69 | (35) |
| Income tax expense (benefit) | 4 | - | 1 | (1) | 13 | | (25) | 13 |
| Core earnings (loss) | 7 | 1 | 1 | (3) | 25 | | (47) | 23 |
| Less: Net realized gains (losses), net of tax and DAC, excluded from core earnings | (7) | (1) | - | (2) | (6) | | (9) | (8) |
| Net income (loss) | - | - | 1 | (5) | 19 | | (56) | 15 |

[3] The three months ended December 31, 2009, includes a litigation accrual of \$14, before tax.

[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
RETIREMENT PLANS
SUPPLEMENTAL DATA - ASSETS UNDER MANAGEMENT AND ADMINISTRATION

| | <u>Sept. 30,</u> <u>2009</u> | <u>Dec. 31,</u> <u>2009</u> | <u>March 31,</u> <u>2010</u> | <u>June 30,</u> <u>2010</u> | <u>Sept. 30,</u> <u>2010</u> | <u>Year Over</u> <u>3 Month</u> <u>Change</u> | <u>Sequential</u> <u>3 Month</u> <u>Change</u> |
|---|---------------------------------|--------------------------------|---------------------------------|--------------------------------|---------------------------------|---|--|
| RETIREMENT PLANS | | | | | | | |
| General account | \$ 6,372 | \$ 6,456 | \$ 6,781 | \$ 6,929 | \$ 7,171 | 13% | 3% |
| Guaranteed separate account | - | - | - | 2 | 3 | - | 50% |
| Non-guaranteed separate account | 19,727 | 20,802 | 22,497 | 21,012 | 23,464 | 19% | 12% |
| Total Retirement Plans account value | \$ 26,099 | \$ 27,258 | \$ 29,278 | \$ 27,943 | \$ 30,638 | 17% | 10% |
| 401(k)/403(b) mutual funds | 16,648 | 16,704 | 17,186 | 15,848 | 18,602 | 12% | 17% |
| Total Retirement Plans Assets Under Management | \$ 42,747 | \$ 43,962 | \$ 46,464 | \$ 43,791 | \$ 49,240 | 15% | 12% |
| Assets Under Administration [1] | \$ 5,867 | \$ 5,588 | \$ 5,755 | \$ 5,348 | \$ 4,266 | (27%) | (20%) |
| Number of Participants [2] | 157,867 | 153,799 | 154,504 | 145,805 | 109,170 | (31%) | (25%) |

[1] Assets under administration are not included when calculating return on assets measures for the Retirement Plans segment and are not included in Retirement Plans Assets Under Management.

[2] Earnings for assets under administration are predominantly driven by participant count. The participant count represents the actual number of participants.

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

SUPPLEMENTAL DATA - ACCOUNT VALUE AND ASSET ROLL FORWARD [1]

| | | THREE MONTHS ENDED, | | | | |
|---|---|---------------------|------------------|-------------------|------------------|-------------------|
| | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 |
| 401(k) GROUP ANNUITY ACCOUNT VALUE | Beginning balance | \$ 13,535 | \$ 15,339 | \$ 16,142 | \$ 17,776 | \$ 16,926 |
| | Transfer in of Lifetime Income & Maturity Funding [2] | - | - | 194 | - | - |
| | Deposits | 987 | 1,038 | 1,668 | 1,155 | 1,108 |
| | Surrenders | (723) | (782) | (770) | (706) | (688) |
| | Death benefits/annuity payouts | (13) | (7) | (16) | (17) | (15) |
| | Net Flows | 251 | 249 | 882 | 432 | 405 |
| | Change in market value/change in reserve/interest credited | 1,553 | 554 | 558 | (1,283) | 1,415 |
| | Other | - | - | - | 1 | 18 |
| | Ending balance | \$ 15,339 | \$ 16,142 | \$ 17,776 | \$ 16,926 | \$ 18,764 |
| | | | | | | |
| | Beginning balance | \$ 9,955 | \$ 10,760 | \$ 11,116 | \$ 11,502 | \$ 11,017 |
| 403(b)/457 GROUP ANNUITY ACCOUNT VALUE | Deposits | 280 | 340 | 322 | 314 | 395 |
| | Surrenders | (263) | (319) | (264) | (195) | (210) |
| | Death benefits/annuity payouts | (9) | (12) | (10) | (12) | (11) |
| | Net Flows | 8 | 9 | 48 | 107 | 174 |
| | Change in market value/change in reserve/interest credited | 797 | 347 | 338 | (592) | 680 |
| | Other | - | - | - | - | 3 |
| | Ending balance | \$ 10,760 | \$ 11,116 | \$ 11,502 | \$ 11,017 | \$ 11,874 |
| | | | | | | |
| | Beginning balance | \$ 15,342 | \$ 16,648 | \$ 16,704 | \$ 17,186 | \$ 15,848 |
| | Reclassification of Assets Under Administration to Assets Under Management [3] | - | - | - | - | 1,294 |
| | Deposits | 535 | 462 | 571 | 504 | 525 |
| | Surrenders | (1,283) | (779) | (806) | (804) | (596) |
| 401(k)/403(b) MUTUAL FUNDS ASSETS [1] | Net Flows | (748) | (317) | (235) | (300) | (71) |
| | Change in market value/change in reserve/interest credited | 2,054 | 373 | 717 | (1,037) | 1,552 |
| | Other | - | - | - | (1) | (21) |
| | Ending balance | \$ 16,648 | \$ 16,704 | \$ 17,186 | \$ 15,848 | \$ 18,602 |
| | | | | | | |
| | Beginning balance | \$ 38,832 | \$ 42,747 | \$ 43,962 | \$ 46,464 | \$ 43,791 |
| | Transfer in of Lifetime Income & Maturity Funding and Reclassification of Assets Under Administration to Assets Under Management [2][3] | - | - | 194 | - | 1,294 |
| | Deposits | 1,802 | 1,840 | 2,561 | 1,973 | 2,028 |
| | Surrenders | (2,269) | (1,880) | (1,840) | (1,705) | (1,494) |
| | Death benefits/annuity payouts | (22) | (19) | (26) | (29) | (26) |
| | Net Flows | (489) | (59) | 695 | 239 | 508 |
| | Change in market value/change in reserve/interest credited | 4,404 | 1,274 | 1,613 | (2,912) | 3,647 |
| | Ending balance | \$ 42,747 | \$ 43,962 | \$ 46,464 | \$ 43,791 | \$ 49,240 |
| TOTAL RETIREMENT | | | | | | |

[1] Excludes Assets Under Administration

[2] The Lifetime Income & Maturity Funding business was transferred from Global Annuity to Retirement Plans, effective January 1, 2010, on a prospective basis.

[3] Identified specific plans that required reclassification from assets under administration (AUA) to assets under management (AUM).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
WEALTH MANAGEMENT
MUTUAL FUNDS [1]
INCOME STATEMENTS

| | THREE MONTHS ENDED | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|--|--------------------|------------------|-------------------|------------------|-------------------|--|---------------------------------|------------------------------------|--------------|------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| Revenues | | | | | | | | | | |
| Premiums and other considerations | | | | | | | | | | |
| Mutual fund and other fees | \$ 137 | \$ 148 | \$ 173 | \$ 174 | \$ 166 | 21% | (5%) | \$ 370 | \$ 513 | 39% |
| Total fee income | 137 | 148 | 173 | 174 | 166 | 21% | (5%) | 370 | 513 | 39% |
| Net investment income (loss) | | | | | | | | | | |
| Net investment income (loss) on G/A assets | (3) | (4) | - | 1 | - | 100% | (100%) | (10) | 1 | NM |
| Net investment loss on assigned capital | (2) | (2) | (2) | (3) | (2) | - | 33% | (5) | (7) | (40%) |
| Total net investment loss | (5) | (6) | (2) | (2) | (2) | 60% | - | (15) | (6) | 60% |
| Total core revenues | 132 | 142 | 171 | 172 | 164 | 24% | (5%) | 355 | 507 | 43% |
| Net realized capital gains (losses), before tax and DAC, excluded from core revenues | - | - | 1 | - | (1) | - | - | - | - | - |
| Total revenues | 132 | 142 | 172 | 172 | 163 | 23% | (5%) | 355 | 507 | 43% |
| Benefits and Expenses | | | | | | | | | | |
| Other insurance expenses | | | | | | | | | | |
| Commissions & wholesaling expenses | 85 | 85 | 96 | 94 | 86 | 1% | (9%) | 234 | 276 | 18% |
| Operating expenses | 25 | 26 | 32 | 33 | 32 | 28% | (3%) | 74 | 97 | 31% |
| Premium taxes and other expenses | 3 | 4 | 3 | 6 | 13 | NM | 117% | 13 | 22 | 69% |
| Subtotal - expenses before deferral | 113 | 115 | 131 | 133 | 131 | 16% | (2%) | 321 | 395 | 23% |
| Deferred policy acquisition costs | (10) | (10) | (15) | (12) | (10) | - | 17% | (31) | (37) | (19%) |
| Total other insurance expense | 103 | 105 | 116 | 121 | 121 | 17% | - | 290 | 358 | 23% |
| Amortization of deferred policy acquisition costs | 11 | 12 | 15 | 16 | 16 | 45% | - | 38 | 47 | 24% |
| Total benefits and expenses | 114 | 117 | 131 | 137 | 136 | 19% | (1%) | 328 | 404 | 23% |
| Core earnings before income taxes | 18 | 25 | 40 | 35 | 28 | 56% | (20%) | 27 | 103 | NM |
| Income tax expense | 7 | 8 | 14 | 13 | 9 | 29% | (31%) | 10 | 36 | NM |
| Core earnings | 11 | 17 | 26 | 22 | 19 | 73% | (14%) | 17 | 67 | NM |
| Net realized gains (losses), net of tax and DAC, excluded from core earnings [2] | - | - | - | 1 | (1) | - | NM | - | - | - |
| Net income | \$ 11 | \$ 17 | \$ 26 | \$ 23 | \$ 18 | 64% | (22%) | \$ 17 | \$ 67 | NM |
| RETURN ON ASSETS (After-tax bps) | | | | | | | | | | |
| Core earnings | 11.4 | 15.9 | 10.9 | 9.5 | 8.3 | (27%) | (13%) | 6.1 | 9.5 | 56% |
| Net income | 11.4 | 15.9 | 10.9 | 9.9 | 7.9 | (31%) | (20%) | 6.1 | 9.5 | 56% |

[1] The Canadian business and Investment-Only Mutual Funds business were transferred from Global Annuity to Mutual Funds, effective January 1, 2010 on a prospective basis. Additionally, the Proprietary Mutual Funds business was transferred from Global Annuity, Retirement Plans, and Life Insurance to Mutual Funds, effective January 1, 2010, on a prospective basis.

[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.

WEALTH MANAGEMENT

MUTUAL FUNDS

SUPPLEMENTAL DATA

| | THREE MONTHS ENDED | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED | | |
|--|--------------------|-----------|-----------|-----------|-----------|--|---------------------------------|-------------------|-----------|--------|
| | Sept. 30, | Dec. 31, | March 31, | June 30, | Sept. 30, | | | SEPTEMBER 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | | | 2009 | 2010 | Change |
| NON-PROPRIETARY & CANADIAN MUTUAL FUNDS DEPOSITS [1] [2] | | | | | | | | | | |
| Retail Mutual Funds | \$ 3,111 | \$ 3,131 | \$ 3,428 | \$ 3,444 | \$ 2,505 | (19%) | (27%) | \$ 8,436 | \$ 9,377 | 11% |
| Investment Only Mutual Funds [1] | - | - | 785 | 693 | 424 | - | (39%) | - | 1,902 | - |
| 529 College Savings Plan/Canada [2] | 43 | 52 | 196 | 157 | 137 | NM | (13%) | 142 | 490 | NM |
| Total Non-Proprietary & Canadian Mutual Funds Deposits | \$ 3,154 | \$ 3,183 | \$ 4,409 | \$ 4,294 | \$ 3,066 | (3%) | (29%) | \$ 8,578 | \$ 11,769 | 37% |
| ASSETS UNDER MANAGEMENT | | | | | | | | | | |
| Retail mutual fund assets | \$ 40,127 | \$ 42,829 | \$ 45,227 | \$ 41,162 | \$ 44,788 | 12% | 9% | \$ 40,127 | \$ 44,788 | 12% |
| Investment Only mutual fund assets [1] | - | - | 5,245 | 4,919 | 5,570 | - | 13% | - | 5,570 | - |
| Proprietary mutual fund assets [3] | - | - | 44,403 | 39,402 | 41,778 | - | 6% | - | 41,778 | - |
| 529 College Savings Plan/Canada assets [2] | 1,123 | 1,202 | 2,827 | 2,678 | 3,026 | 169% | 13% | 1,123 | 3,026 | 169% |
| Total Mutual Fund Assets | \$ 41,250 | \$ 44,031 | \$ 97,702 | \$ 88,161 | \$ 95,162 | 131% | 8% | \$ 41,250 | \$ 95,162 | 131% |

[1] The Investment Only Mutual Funds business was transferred to Mutual Funds from Global Annuity, effective January 1, 2010, on a prospective basis.

[2] The Canadian business was transferred to Mutual Funds from Global Annuity, effective January 1, 2010, on a prospective basis.

[3] 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 | | | | |
|--|--------------------------|----|---------------|----|---------------|--------------------|------------------|-------------------|------------------|-------------------|
| | | | | | | Sept. 30, 2009 | Dec. 31, 2009 | March 31, 2010 | June 30, 2010 | Sept. 30, 2010 |
| NON-PROPRIETARY & CANADIAN MUTUAL FUNDS | | | | | | | | | | |
| | Beginning balance | \$ | 35,693 | \$ | 41,250 | \$ | 44,031 | \$ | 53,299 | \$ 48,759 |
| Transfers in of Investment Only Mutual Funds and Canadian Business [1] | | | - | | - | | | 5,617 | - | - |
| Deposits | | | 3,154 | | 3,183 | | | 4,409 | 4,294 | 3,066 |
| Redemptions | | | (2,358) | | (2,554) | | | (2,943) | (3,398) | (3,229) |
| Net Flows | | | 796 | | 629 | | | 1,466 | 896 | (163) |
| Change in market value | | | 4,788 | | 2,180 | | | 2,165 | (5,336) | 4,753 |
| Effect of currency translation | | | - | | - | | | 49 | (72) | 56 |
| Other [2] | | | (27) | | (28) | | | (29) | (28) | (21) |
| | Ending balance | \$ | 41,250 | \$ | 44,031 | \$ | 53,299 | \$ | 48,759 | \$ 53,384 |
| PROPRIETARY MUTUAL FUNDS [3] | | | | | | | | | | |
| | Beginning balance | \$ | - | \$ | - | \$ | - | \$ | 44,403 | \$ 39,402 |
| Transfers in of Insurance Proprietary Mutual Funds | | | - | | - | | | 43,890 | - | - |
| Net Flows | | | - | | - | | | (1,324) | (1,140) | (1,299) |
| Change in market value | | | - | | - | | | 1,837 | (3,861) | 3,676 |
| | Ending balance | \$ | - | \$ | - | \$ | 44,403 | \$ | 39,402 | \$ 41,779 |

[1] The Investment Only Mutual Funds business was transferred to Mutual Funds from Global Annuity, effective January 1, 2010, on a prospective basis. Additionally, the Canadian business was transferred from Global Annuity to Mutual Funds, effective January 1, 2010 on a prospective basis.

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

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

CORPORATE AND OTHER

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CORPORATE AND OTHER
INCOME STATEMENTS

| | THREE MONTHS ENDED | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|--|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|------------------------------------|-----------------|--------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| Earned premiums | \$ (1) | \$ - | \$ 1 | \$ (2) | \$ 1 | NM | NM | \$ (1) | \$ - | 100% |
| Fee income | 61 | 55 | 45 | 52 | 46 | (25%) | (12%) | 165 | 143 | (13%) |
| Net investment income | 84 | 90 | 79 | 75 | 54 | (36%) | (28%) | 254 | 208 | (18%) |
| Net realized capital gains (losses) | (63) | (49) | (9) | 13 | 41 | NM | NM | (384) | 45 | NM |
| Other revenues | - | (1) | - | - | - | - | - | 5 | - | (100%) |
| Total revenues | 81 | 95 | 116 | 138 | 142 | 75% | 3% | 39 | 396 | NM |
| Benefits, losses and loss adjustment expenses | 123 | 75 | 2 | 170 | 64 | (48%) | (62%) | 319 | 236 | (26%) |
| Insurance operating costs and other expenses [1] | 111 | 53 | 135 | 88 | 64 | (42%) | (27%) | 312 | 287 | (8%) |
| Interest expense | 118 | 119 | 120 | 132 | 128 | 8% | (3%) | 357 | 380 | 6% |
| Goodwill impairment | - | - | - | 153 | - | - | (100%) | 32 | 153 | NM |
| Total benefits and expenses | 352 | 247 | 257 | 543 | 256 | (27%) | (53%) | 1,020 | 1,056 | 4% |
| Loss before income taxes | (271) | (152) | (141) | (405) | (114) | 58% | 72% | (981) | (660) | 33% |
| Income tax benefit [2] | (89) | (48) | (23) | (150) | (38) | 57% | 75% | (281) | (211) | 25% |
| Net Loss | (182) | (104) | (118) | (255) | (76) | 58% | 70% | (700) | (449) | 36% |
| Less: Net realized capital gains (losses), net of tax and DAC, excluded from core losses [3] | (34) | (30) | (14) | 13 | 25 | NM | 92% | (298) | 24 | NM |
| Core losses | \$ (148) | \$ (74) | \$ (104) | \$ (268) | \$ (101) | 32% | 62% | \$ (402) | \$ (473) | (18%) |

[1] Includes the after-tax restructuring charges of \$22, \$21 and \$10 recorded in the three months ended September 30, 2009, December 31, 2009 and June 30, 2010, respectively.

[2] The three months ended March 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] 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.
CORPORATE AND OTHER
OTHER OPERATIONS
INCOME STATEMENTS

| | THREE MONTHS ENDED | | | | | Year Over Year 3 Month Change | Sequential 3 Month Change | NINE MONTHS ENDED SEPTEMBER 30, | | |
|--|--------------------|------------------|------------------|------------------|-------------------|--|---------------------------------|------------------------------------|----------------|--------------|
| | Sept. 30, 2009 | Dec. 31, 2009 | Mar. 31, 2010 | Jun. 30, 2010 | Sept. 30, 2010 | | | 2009 | 2010 | Change |
| | | | | | | | | | | |
| Earned premiums | \$ - | \$ (1) | \$ - | \$ 1 | \$ - | - | (100%) | \$ 1 | \$ 1 | - |
| Net investment income | 40 | 41 | 41 | 42 | 40 | - | (5%) | 120 | 123 | 2% |
| Net realized capital gains (losses) | (10) | 15 | (4) | 20 | 7 | NM | (65%) | (41) | 23 | NM |
| Total revenues | 30 | 55 | 37 | 63 | 47 | 57% | (25%) | 80 | 147 | 84% |
| Losses and loss adjustment expenses [1] | 82 | 37 | 1 | 172 | 63 | (23%) | (63%) | 203 | 236 | 16% |
| Insurance operating costs and expenses | 5 | 7 | 8 | 6 | 5 | - | (17%) | 16 | 19 | 19% |
| Total benefits and expenses | 87 | 44 | 9 | 178 | 68 | (22%) | (62%) | 219 | 255 | 16% |
| Income (loss) before income taxes | (57) | 11 | 28 | (115) | (21) | 63% | 82% | (139) | (108) | 22% |
| Income tax expense (benefit) [2] | (19) | 1 | 10 | (42) | (9) | 53% | 79% | (52) | (41) | 21% |
| Net income (loss) | (38) | 10 | 18 | (73) | (12) | 68% | 84% | (87) | (67) | 23% |
| Less: Net realized capital gains (losses), after-tax, excluded from core earnings (losses) [3] | (7) | 11 | (4) | 13 | 6 | NM | (54%) | (27) | 15 | NM |
| Core earnings (losses) | \$ (31) | \$ (1) | \$ 22 | \$ (86) | \$ (18) | 42% | 79% | \$ (60) | \$ (82) | (37%) |

[1] The three months ended September 30, 2009 included environmental reserve strengthening of \$75. The three months ended December 31, 2009 included unallocated loss adjustment expense reserve strengthening of \$25. The three months ended June 30, 2010 included net asbestos reserve strengthening of \$169. The three months ended September 30, 2010 included net environmental reserve strengthening of \$62.

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

CONSOLIDATED INVESTMENTS

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

INVESTMENT EARNINGS BEFORE-TAX

| | Three Months Ended | | | | | Year Over | Sequential | Nine Months Ended | | |
|---|--------------------|-----------------|-----------------|-------------------|-----------------|------------|-------------|-------------------|-----------------|--------------|
| | Sept. 30, | Dec. 31, | Mar. 31, | Jun. 30, | Sept. 30, | Year | 3 Month | September 30, | | |
| | 2009 | 2009 | 2010 | 2010 | 2010 | 3 Month | Change | 2009 | 2010 | Change |
| Net Investment Income (Loss) | | | | | | | | | | |
| Fixed maturities [1] | | | | | | | | | | |
| Taxable | \$ 758 | \$ 725 | \$ 743 | \$ 754 | \$ 740 | (2%) | (2%) | \$ 2,386 | \$ 2,237 | (6%) |
| Tax-exempt | 125 | 128 | 131 | 133 | 128 | 2% | (4%) | 379 | 392 | 3% |
| Total fixed maturities | 883 | 853 | 874 | 887 | 868 | (2%) | (2%) | 2,765 | 2,629 | (5%) |
| Equity securities, trading | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Equity securities, available-for-sale | 24 | 17 | 14 | 13 | 12 | (50%) | (8%) | 76 | 39 | (49%) |
| Mortgage loans | 82 | 76 | 71 | 67 | 72 | (12%) | 7% | 240 | 210 | (13%) |
| Policy loans | 36 | 31 | 33 | 35 | 33 | (8%) | (6%) | 108 | 101 | (6%) |
| Limited partnerships and other alternative investments [2] | (32) | (7) | 6 | 86 | 49 | NM | (43%) | (334) | 141 | NM |
| Other [3] | 89 | 101 | 85 | 91 | 78 | (12%) | (14%) | 217 | 254 | 17% |
| Subtotal | 1,720 | 1,822 | 1,784 | (1,470) | 2,155 | 25% | NM | 5,509 | 2,469 | (55%) |
| Less: Investment expense | 33 | 30 | 23 | 26 | 29 | (12%) | 12% | 82 | 78 | (5%) |
| Total net investment income | \$ 1,687 | \$ 1,792 | \$ 1,761 | \$ (1,496) | \$ 2,126 | 26% | NM | \$ 5,427 | \$ 2,391 | (56%) |
| Less: Equity securities, trading | 638 | 751 | 701 | (2,649) | 1,043 | 63% | NM | 2,437 | (905) | NM |
| Total net investment income excluding trading securities | \$ 1,049 | \$ 1,041 | \$ 1,060 | \$ 1,153 | \$ 1,083 | 3% | (6%) | \$ 2,990 | \$ 3,296 | 10% |
| Annualized investment yield, before-tax [4] | 4.2% | 4.2% | 4.3% | 4.8% | 4.4% | 0.2 | (0.4) | 4.0% | 4.5% | 0.5 |
| Annualized investment yield, after-tax [4] | 2.9% | 2.9% | 3.0% | 3.3% | 3.1% | 0.2 | (0.2) | 2.8% | 3.1% | 0.3 |
| Net Realized Capital Gains (Losses) | | | | | | | | | | |
| Gross gains on sales | \$ 205 | \$ 486 | \$ 132 | \$ 343 | \$ 179 | (13%) | (48%) | \$ 570 | \$ 654 | 15% |
| Gross losses on sales | (104) | (384) | (111) | (94) | (88) | 15% | 6% | (1,013) | (293) | 71% |
| Net impairment losses | (536) | (434) | (152) | (108) | (115) | 79% | (6%) | (1,074) | (375) | 65% |
| Valuation allowances on mortgage loans | (40) | (210) | (112) | (40) | (7) | 83% | 83% | (193) | (159) | 18% |
| Japanese fixed annuity contract hedges, net [5] | (7) | 19 | (16) | 27 | 11 | NM | (59%) | 28 | 22 | (21%) |
| Periodic net coupon settlements on credit derivatives/Japan [6] | (7) | (10) | (7) | (4) | (4) | 43% | - | (39) | (15) | 62% |
| Results of variable annuity hedge program | | | | | | | | | | |
| GMWB derivatives, net | (190) | 456 | 129 | (426) | 170 | NM | NM | 1,070 | (127) | NM |
| Macro hedge | (328) | (203) | (164) | 397 | (443) | (35%) | NM | (692) | (210) | 70% |
| Total results of variable annuity hedge program | (518) | 253 | (35) | (29) | (273) | 47% | NM | 378 | (337) | NM |
| Other net gain (loss) [7] | (212) | 86 | 25 | (84) | 36 | NM | NM | (473) | (23) | 95% |
| Total net realized capital gains (losses) | \$ (1,219) | \$ (194) | \$ (276) | \$ 11 | \$ (261) | 79% | NM | \$ (1,816) | \$ (526) | 71% |

[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, securities lending collateral and consolidated variable interest entity non-controlling interests.

[5] Relates to the Japanese fixed annuity product (product and related derivative hedging instruments excluding periodic net coupon settlements).

[6] Included in core earnings.

[7] Primarily consists of losses on Japan 3Win related foreign currency swaps, changes in fair value on non-qualifying derivatives and fixed maturities, at fair value using the fair value option, and other investment gains and losses.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

COMPOSITION OF INVESTED ASSETS

| | September 30, 2009 | | December 31, 2009 | | March 31, 2010 | | June 30, 2010 | | September 30, 2010 | |
|--|-----------------------|---------------|----------------------|---------------|-------------------|---------------|-------------------|---------------|-----------------------|---------------|
| | Amount | Percent | Amount | Percent | Amount | Percent | Amount | Percent | Amount | Percent |
| Fixed maturities, available-for-sale, at fair value | \$ 68,641 | 53.0% | \$ 71,153 | 56.7% | \$ 75,584 | 59.3% | \$ 77,132 | 60.2% | \$ 79,736 | 59.7% |
| Fixed maturities, at fair value using fair value option | - | - | - | - | - | - | - | - | 564 | 0.4% |
| Equity securities, trading, at fair value [1] | 33,463 | 25.9% | 32,321 | 25.7% | 32,053 | 25.2% | 30,183 | 23.6% | 32,495 | 24.3% |
| Equity securities, available-for-sale, at fair value | 1,397 | 1.1% | 1,221 | 1.0% | 1,153 | 0.9% | 1,103 | 0.9% | 1,168 | 0.9% |
| Mortgage loans | 6,328 | 4.9% | 5,938 | 4.7% | 5,162 | 4.1% | 4,673 | 3.6% | 4,684 | 3.5% |
| Policy loans, at outstanding balance | 2,209 | 1.7% | 2,174 | 1.7% | 2,177 | 1.7% | 2,182 | 1.7% | 2,180 | 1.6% |
| Limited partnerships and other alternative investments [2] | 1,812 | 1.4% | 1,790 | 1.4% | 1,736 | 1.4% | 1,774 | 1.4% | 1,819 | 1.4% |
| Other investments [3] | 1,679 | 1.3% | 602 | 0.5% | 941 | 0.7% | 2,293 | 1.8% | 1,427 | 1.1% |
| Short-term investments | 13,910 | 10.7% | 10,357 | 8.3% | 8,545 | 6.7% | 8,731 | 6.8% | 9,517 | 7.1% |
| Total investments | \$ 129,439 | 100.0% | \$ 125,556 | 100.0% | \$ 127,351 | 100.0% | \$ 128,071 | 100.0% | \$ 133,590 | 100.0% |
| Less: Equity securities, trading | 33,463 | 25.9% | 32,321 | 25.7% | 32,053 | 25.2% | 30,183 | 23.6% | 32,495 | 24.3% |
| Total investments excluding trading securities | \$ 95,976 | 74.1% | \$ 93,235 | 74.3% | \$ 95,298 | 74.8% | \$ 97,888 | 76.4% | \$ 101,095 | 75.7% |
| HIMCO managed third party accounts | \$ 7,925 | | \$ 8,120 | | \$ 8,586 | | \$ 8,063 | | \$ 7,681 | |
| Asset-backed securities ("ABS") | \$ 2,540 | 3.7% | \$ 2,523 | 3.5% | \$ 2,885 | 3.8% | \$ 3,012 | 3.9% | \$ 3,009 | 3.8% |
| Collateralized debt obligations ("CDOs") | 2,818 | 4.1% | 2,892 | 4.1% | 2,790 | 3.7% | 2,824 | 3.7% | 2,563 | 3.2% |
| Commercial mortgage-backed securities ("CMBS") | 9,002 | 13.1% | 8,544 | 12.0% | 8,716 | 11.5% | 8,719 | 11.3% | 8,160 | 10.2% |
| Corporate | 34,011 | 49.5% | 35,243 | 49.5% | 38,593 | 51.1% | 38,834 | 50.4% | 40,851 | 51.3% |
| Foreign government/government agencies | 1,071 | 1.6% | 1,408 | 2.0% | 1,483 | 2.0% | 1,716 | 2.2% | 1,924 | 2.4% |
| Municipal - taxable | 1,003 | 1.5% | 975 | 1.4% | 1,085 | 1.4% | 1,101 | 1.4% | 1,125 | 1.4% |
| Municipal - tax-exempt | 10,812 | 15.8% | 11,090 | 15.6% | 11,264 | 14.9% | 11,415 | 14.8% | 11,598 | 14.5% |
| Residential mortgage-backed securities ("RMBS") | 4,821 | 7.0% | 4,847 | 6.8% | 4,389 | 5.8% | 4,772 | 6.2% | 5,551 | 7.0% |
| U.S. Treasuries | 2,563 | 3.7% | 3,631 | 5.1% | 4,379 | 5.8% | 4,739 | 6.1% | 4,955 | 6.2% |
| Total fixed maturities, AFS [4] | \$ 68,641 | 100.0% | \$ 71,153 | 100.0% | \$ 75,584 | 100.0% | \$ 77,132 | 100.0% | \$ 79,736 | 100.0% |
| U.S. government/government agencies | \$ 6,231 | 9.1% | \$ 7,172 | 10.1% | \$ 7,517 | 9.9% | \$ 8,428 | 10.9% | \$ 9,556 | 12.0% |
| AAA | 11,227 | 16.3% | 11,188 | 15.7% | 11,047 | 14.6% | 11,406 | 14.8% | 11,158 | 14.0% |
| AA | 13,019 | 19.0% | 13,932 | 19.6% | 14,766 | 19.6% | 15,357 | 19.9% | 15,591 | 19.6% |
| A | 18,505 | 27.0% | 18,664 | 26.2% | 19,598 | 25.9% | 19,150 | 24.8% | 19,922 | 25.0% |
| BBB | 16,566 | 24.1% | 17,071 | 24.0% | 19,092 | 25.3% | 19,018 | 24.7% | 20,022 | 25.0% |
| BB & below | 3,093 | 4.5% | 3,126 | 4.4% | 3,564 | 4.7% | 3,773 | 4.9% | 3,487 | 4.4% |
| Total fixed maturities, AFS [4] | \$ 68,641 | 100.0% | \$ 71,153 | 100.0% | \$ 75,584 | 100.0% | \$ 77,132 | 100.0% | \$ 79,736 | 100.0% |

[1] These assets support the International variable annuity business. Changes in these balances are also reflected in the respective liabilities.

[2] Includes real estate joint ventures and hedge fund investments outside of limited partnerships.

[3] Primarily relates to derivative instruments.

[4] Available-for-sale ("AFS").

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

GROSS UNREALIZED LOSS AGING AVAILABLE-FOR-SALE SECURITIES

| | September 30, 2010 | | | December 31, 2009 | | |
|---|--------------------|------------------|----------------------------|-------------------|------------------|--------------------|
| | Amortized Cost | Fair Value | Unrealized Loss [1] [2] | Amortized Cost | Fair Value | Unrealized Loss |
| Total AFS Securities | | | | | | |
| Three months or less | \$ 2,758 | \$ 2,691 | \$ (67) | \$ 11,197 | \$ 10,838 | \$ (359) |
| Greater than three months to six months | 724 | 676 | (47) | 317 | 289 | (28) |
| Greater than six months to nine months | 309 | 290 | (20) | 2,940 | 2,429 | (511) |
| Greater than nine months to twelve months | 760 | 677 | (77) | 2,054 | 1,674 | (380) |
| Greater than twelve months | 17,754 | 14,458 | (3,243) | 22,445 | 16,636 | (5,809) |
| Total | \$ 22,305 | \$ 18,792 | \$ (3,454) | \$ 38,953 | \$ 31,866 | \$ (7,087) |

[1] As of September 30, 2010, fixed maturities, AFS, represented \$3,314, or 96%, 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 September 30, 2010 and December 31, 2009.

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

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

INVESTED ASSET EXPOSURES

AS OF SEPTEMBER 30, 2010

| Top Ten Corporate and Equity, AFS, Exposures by Sector | Cost or Amortized Cost | Fair Value | Percent of Total Invested Assets [1] |
|---|-----------------------------------|-------------------|---|
| Financial services | \$ 8,639 | \$ 8,400 | 8.4% |
| Utilities | 7,017 | 7,627 | 7.5% |
| Consumer non-cyclical | 6,056 | 6,685 | 6.6% |
| Technology and communications | 4,186 | 4,544 | 4.5% |
| Basic industry | 3,527 | 3,795 | 3.8% |
| Energy | 3,282 | 3,587 | 3.5% |
| Capital goods | 3,207 | 3,521 | 3.5% |
| Consumer cyclical | 1,949 | 2,107 | 2.1% |
| Transportation | 855 | 935 | 0.9% |
| Other | 882 | 818 | 0.8% |
| Total | \$ 39,600 | \$ 42,019 | 41.6% |

Top Ten Exposures by Issuer [2]

| | | | |
|------------------------------|-----------------|-----------------|-------------|
| Government of United Kingdom | \$ 416 | \$ 449 | 0.4% |
| JPMorgan Chase & Co. | 445 | 428 | 0.4% |
| Berkshire Hathaway Inc. | 314 | 357 | 0.4% |
| AT&T Inc. | 292 | 326 | 0.3% |
| Bank of America Corp. | 380 | 310 | 0.3% |
| Wells Fargo & Co. | 337 | 309 | 0.3% |
| Pfizer Inc. | 246 | 284 | 0.3% |
| Verizon Communications Inc. | 257 | 283 | 0.3% |
| General Electric Co. | 336 | 281 | 0.3% |
| Barclays PLC | 288 | 280 | 0.3% |
| Total | \$ 3,311 | \$ 3,307 | 3.3% |

[1] Excludes equity securities, trading.

[2] Excludes U.S. government and government agency securities, mortgage obligations issued by government sponsored agencies, cash equivalent securities, exposures resulting from derivative transactions and equity securities, trading.