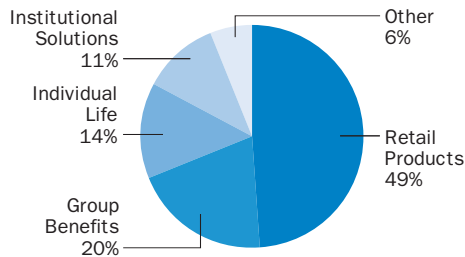
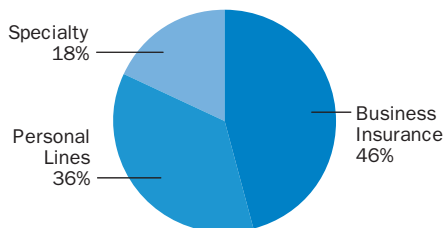


Life Operations
Operating Income
by Business

Full Year 2004



Ongoing Property
and Casualty
Net Written Premium
2004



additional claims agents with the latest and best technology and rushed them into the region. More than 90 percent of the claims received at telephone contact centers were answered within 30 seconds. That rapid response is outstanding when you consider, at this writing, The Hartford has received more than 51,000 claims. We have settled more than 48,000, or 96 percent of the claims, to date. Customer satisfaction was rated favorable by 90 percent of the claimants, a remarkable accomplishment given the volume.

Traveling to the hard-hit areas, I realized once again how important our mission is to the millions of people who depend on us for protection. I am proud of our efforts and our ability to effectively rally and deliver excellent service and support when needed.

Our employees' response to these natural catastrophes only further supports the belief I have held for my more than thirty years with The Hartford—we are a company of passionate, dedicated people, motivated to help others and to do the right thing for our customers, business partners, and shareholders.

The core values that sustained us through natural catastrophes are now sustaining us through the ongoing questions about the industry's business practices. The Hartford is in the spotlight. We are dealing with the resulting questions in a straightforward way and are committed to responding with integrity. Scrutiny from regulators and the press will likely continue. Facing these challenges openly and with candor will make our company stronger.

The Hartford's basic operating principle bears repeating: what we sell every day is trust. A spirit of trust must infuse everything we do here at The Hartford, with the best interests of the customer always our measuring stick for success. Maintaining this reputation for honesty and integrity is vital to our future.

I am confident in our ability to evolve and grow from this experience. We've consistently demonstrated the winning spirit and innovation necessary to lead in the marketplace. With that same attitude, we will maintain our momentum as we reinvent ourselves to respond to new demands.

The company is also committed to educating the American public and Congress about the need for federal involvement

Life operating income increased

33% to \$1.12 billion