



AARP customers Claire O. and Fred Schaper saw our extraordinary service up close at a time of dire need. The couple, front, had a car accident while in Boca Raton, Fla. Using our toll-free phone number, they reached San Antonio, Texas, Customer Care Team Member Eric Cruzan, opposite page top. He directed them to Ray and Wendy Pare, behind the Schapers, owners of Boca Raton Paint & Body, a member of our Customer Repair Service Program. Two days later the couple learned of a death in the family in Garnerville, N.Y. They needed their car fast. They alerted the Pares, who got the car ready the next day. In a letter to The Hartford, the Schapers wrote, "At a time of trauma and turmoil, in an unfamiliar area, our faith was restored."

For many customers, the most important contact with us occurs when they file a claim. In 2003 consumers nationwide ranked The Hartford second among 24 property-casualty insurers in automobile collision-repair claims satisfaction, according to a news release from J.D. Power and Associates, a worldwide marketing information services firm. The news release said results were based on a survey of 5,622 consumers who had their cars repaired in the previous 12 months.

Our own studies reveal a 90 percent retention rate among customers who have a positive claims experience.

Our claims service centers' "first-touch experience" model is one way we come through for our customers when they need us most. The Hartford's claims representatives arrange appraisal and repair options, coordinate car rentals and resolve all other issues on the customer's *first call* to our claims service center.

We also deal directly with customers in our AARP customer service centers, where we apply the same high service standards. We offer auto and homeowners insurance to AARP's 36 million members through AARP's World Wide Web site and other direct communication.

We have used CEMS in AARP service centers for two years, and we continually upgrade our service in other ways. A 2003 survey of AARP customers led to a product enhancement we call "declining deductibles." For each accident-free year, we reduce a customer's deductible by \$50, with the potential to drop to zero. The survey also told us that more than 30 percent of AARP members work full-time. We responded by extending our AARP call center hours from 7 a.m. to 11 p.m. in all U.S. time zones.

**AARP customers' 92 percent renewal rate
tells us excellent service builds trust.**