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THE HARTFORD'S LEADERSHIP EXTENDS *"the power of ability"*

The Hartford believes in the power of ability and is the first and only group benefits carrier to pledge support for the U.S. Paralympics and its 500 athletes. The second largest athletic event in the world after the Olympics, the Paralympics is dedicated to promoting excellence through sport for people with disabilities. This mission aligns with and supports The Hartford's group benefits division's "Ability Philosophy," which states: "We passionately believe people want to live active, productive, independent lives." That philosophy drives our ability-focused approach to disability management, which we believe is the best in the industry.

As part of its founding partnership with U.S. Paralympics, The Hartford also sponsors a number of events called Paralympic Experiences. These are designed to educate members of the business community about what it is like to be a Paralympic athlete.

PROTECTING *your income and property*

In addition to protecting and growing your wealth, The Hartford insures individuals and businesses against loss of income from disabilities, destruction of property—home, auto, or business—or disruption of business. Our nearly 200-year heritage attests to our record of being there for customers in times of need and distinguishes The Hartford as we put our strength to work every day for our policyholders.

For business customers who want to add a full range of protection to their employee benefit package, The Hartford offers **group disability, life and accident insurance** products.

Every day, The Hartford's "Ability Philosophy" helps drive the business: "*We passionately believe people want to live active, productive, independent lives.*" To highlight this commitment, in 2004 The Hartford renewed its sponsorship of the U.S. Paralympics and its mission to promote excellence through sports in the lives of people with physical disabilities.

In 2004, The Hartford's group benefits operations experienced a year of growth and integration with the acquisition of CNA's group disability, life and accident insurance businesses. The acquisition contributed to a 57 percent increase in insurance premiums and gives us increased distribution through an expanded sales force. In national rankings, we are now a strong number two in group disability insurance premiums and number five in group life insurance premiums, according to LIMRA.

The acquisition also provided The Hartford with the opportunity to integrate best practices from each business into the combined operations and use them to enhance products, services and claims management. For example, The Hartford augmented its "Ability Philosophy" by incorporating CNA's "Ability Assist" and "Beneficiary Assist" services to now offer emotional, financial and legal counseling to employees, claimants, beneficiaries and family members covered by our disability and life offerings.

No. 2

in U.S. fully insured group disability insurance premiums

Group Benefits
Fully Insured Premiums
(\$ in billions)

