



The Insurance Information Source

NEWS RELEASE

A.M. BEST COMPANY, OLDWICK, NJ • A.M. BEST INTERNATIONAL, LONDON

A.M. BEST EUROPE, LONDON • A.M. BEST ASIA-PACIFIC, HONG KONG

<http://www.ambest.com>

FOR IMMEDIATE RELEASE

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**A.M. Best Affirms Financial Strength and Debt Ratings of The Hartford;
Assigns Rating to New Senior Debt**

Rating Supplement

The financial strength ratings of A+ (Superior) have been affirmed with a stable outlook for the following members of The Hartford Insurance Pool:

- **Hartford Accident and Indemnity Company**
- **Hartford Casualty Insurance Company**
- **Hartford Fire Insurance Company**
- **Hartford Insurance Company of Illinois**
- **Hartford Insurance Company of the Midwest**
- **Hartford Insurance Company of the Southeast**
- **Hartford Lloyd's Insurance Company**
- **Hartford Underwriters Insurance Company**
- **Nutmeg Insurance Company**
- **Pacific Insurance Company, Limited**
- **Property and Casualty Insurance Company of Hartford**
- **Sentinel Insurance Company, Ltd.**
- **Trumbull Insurance Company**
- **Twin City Fire Insurance Company**

The financial strength ratings of A- (Excellent) have been affirmed with a stable outlook for the following members of the Omni Insurance Group, Inc.:

- **Omni Insurance Company**
- **Omni Indemnity Company**

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The group financial strength rating of A+ (Superior) has been affirmed with a stable outlook for the following subsidiaries of Hartford Life, Inc.:

- **Hartford Life Insurance Company**
- **Hartford Life and Accident Insurance Company**
- **Hartford Life and Annuity Insurance Company**

The group financial strength rating of A+ (Superior) has been extended to **Hartford Life Group Insurance Company** (formerly known as CNA Group Life Assurance Company) and removed from under review.

The financial strength rating of A (Excellent) has been affirmed for **Hartford International Life Reassurance Corporation**, a subsidiary of Hartford Life Insurance Company.

The following debt rating has been assigned with a stable outlook:

Hartford Financial Services Group, Inc.—

-- “a-” on \$200 million 4.75% senior unsecured notes, due 2014

The following debt ratings have been affirmed with a stable outlook:

Hartford Financial Services Group, Inc.—

-- “a-” on \$250 million 7.75% senior unsecured notes, due 2005

-- “a-” on \$250 million 2.375% senior unsecured notes, due 2006

-- “a-” on \$300 million 4.7% senior unsecured notes, due 2007

-- “a-” on \$690 million 7% senior unsecured convertible notes
(equity security units), due 2008

-- “a-” on \$200 million 6.375% senior unsecured notes, due 2008

-- “a-” on \$330 million 6% senior unsecured convertible notes
(equity security units), due 2008

-- “a-” on \$275 million 7.9% senior unsecured notes, due 2010

-- “a-” on \$320 million 4.625% senior unsecured notes, due 2013

-- “a-” on \$200 million 7.3% senior unsecured debentures, due 2015

-- AMB-2 on commercial paper

Hartford Capital III—

-- “bbb” on \$500 million 7.45% Trust Originated Preferred Securities
(TOPrS), backed by junior subordinated debentures due 2050

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Hartford Life, Inc.—

- “a-” on \$200 million 6.9% senior unsecured notes, due 2004
- “a-” on \$200 million 7.1% senior unsecured notes, due 2007
- “a-” on \$250 million 7.65% senior unsecured debentures, due 2027
- “a-” on \$400 million 7.375% senior unsecured notes, due 2031

Hartford Life Capital II—

- “bbb” on \$200 million 7.625% trust preferred securities, backed by junior subordinated debentures, due 2050

The following indicative ratings available under shelf registration have been affirmed with a stable outlook:

Hartford Financial Services Group, Inc.—

- “a-” on senior unsecured debt
- “bbb+” on subordinated debt
- “bbb” on preferred stock
- **Hartford Capital IV, V and VI—**“bbb” on trust preferred securities

Hartford Life, Inc.—

- “a-” on senior unsecured debt
- “bbb+” on subordinated debt
- “bbb” on preferred stock
- **Hartford Life Capital III, IV, and V—** “bbb” on trust preferred securities

The following rating has been affirmed with a stable outlook and will be withdrawn upon redemption on March 15, 2004. The proceeds from the \$200 million 4.75% senior note issuance will be used to redeem these securities.

Hartford Life Capital I—

- “bbb” on \$250 million 7.20% trust preferred securities, backed by junior subordinated debentures, due 2038

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