



# NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON  
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

**FOR IMMEDIATE RELEASE**

**March 24, 2010**

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**A.M. Best Affirms Ratings of The Hartford Financial Services Group, Inc.  
and Its Subsidiaries**

**Ratings Supplement**

The FSR of A (Excellent) has been affirmed with a revised outlook to stable from negative and the ICRs of “a+” have been affirmed with a negative outlook for the following life/health subsidiaries of **The Hartford Financial Services Group, Inc.:**

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

The FSR of A (Excellent) has been affirmed with a stable outlook and the ICRs of “a+” have been affirmed with a revised outlook to stable from negative for the following property/casualty subsidiaries of **The Hartford Financial Services Group, Inc.:**

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

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The FSR of A- (Excellent) and ICRs of “a-” have been affirmed with a revised outlook to stable from negative for **Hartford International Life Reassurance Corporation**.

The ICRs of “bbb+” have been affirmed with a negative outlook for **The Hartford Financial Services Group, Inc.** and **Hartford Life, Inc.**

The following debt rating has been affirmed:

**The Hartford Financial Services Group, Inc.—**  
-- AMB-2 on commercial paper

The following debt ratings have been assigned with a negative outlook:

**The Hartford Financial Services Group, Inc.—**  
-- “bbb+” on \$300 million 4.0% senior unsecured notes, due 2015  
-- “bbb+” on \$500 million 5.5% senior unsecured notes, due 2020  
-- “bbb+” on \$300 million 6.625% senior unsecured notes, due 2040  
-- “bbb-” on \$575 million 7.25% mandatory convertible preferred stock, converting into common stock on April 1, 2013

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

**The Hartford Financial Services Group, Inc.—**  
-- “bbb+” on \$275 million 7.9% senior unsecured notes, due 2010  
-- “bbb+” on \$400 million 5.25% senior unsecured notes, due 2011  
-- “bbb+” on \$320 million 4.625% senior unsecured notes, due 2013  
-- “bbb+” on \$200 million 4.75% senior unsecured notes, due 2014  
-- “bbb+” on \$200 million 7.3% senior unsecured debentures, due 2015  
-- “bbb+” on \$300 million 5.5% senior unsecured notes, due 2016  
-- “bbb+” on \$500 million 5.375% senior unsecured notes, due 2017  
-- “bbb+” on \$500 million 6.3 senior unsecured notes, due 2018  
-- “bbb+” on \$500 million 6.0% senior unsecured notes, due 2019  
-- “bbb+” on \$300 million 5.95% senior unsecured notes, due 2036  
-- “bbb+” on \$409 million 6.1% senior unsecured notes, due 2041  
-- “bbb-” on \$500 million fixed-to-floating rate junior subordinated debentures, due 2068  
-- “bbb-” on \$1,750 million fixed-to-floating rate junior subordinated debentures, due 2068

**Glen Meadow Pass-Through Trust—**  
-- “bbb-” on \$500 million 6.505% pass-through certificates, due 2067

**Hartford Life, Inc.—**  
-- “bbb+” on \$250 million 7.65% senior unsecured debentures, due 2027 (approximately \$148 million outstanding)

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-- “bbb+” on \$400 million 7.375% senior unsecured notes, due 2031  
(approximately \$92 million outstanding)

**Hartford Life Global Funding Trusts—**

-- “a+” on all outstanding notes issued under the program

**Hartford Life Institutional Funding—**

-- “a+” on all outstanding notes issued under the program

**Hartford Life Insurance Company (IncomeNotes<sup>SM</sup>)—**

-- “a” on all outstanding notes issued under the program

The following indicative debt ratings on securities available under the shelf registration have affirmed with a negative outlook:

**The Hartford Financial Services Group, Inc.—**

-- “bbb+” on senior unsecured  
-- “bbb” on subordinated  
-- “bbb-” on preferred stock

**Hartford Capital IV, V, VI—**

-- “bbb-” on preferred securities

The principal methodologies used in determining these ratings, including any additional methodologies and factors that may have been considered, can be found at [www.ambest.com/ratings/methodology](http://www.ambest.com/ratings/methodology).

**Founded in 1899, A.M. Best Company is a global full-service credit rating organization dedicated to serving the financial and health care service industries, including insurance companies, banks, hospitals and health care system providers. For more information, visit [www.ambest.com](http://www.ambest.com).**

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