



# 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**

**June 25, 2007**

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**A.M. Best Upgrades Ratings of The Hartford Financial Services Group, Inc.;  
Affirms Ratings of Hartford Insurance Pool**

**Ratings Supplement**

The ICR has been upgraded to “a” from “a-” with a stable outlook for **The Hartford Financial Services Group, Inc.**

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

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

- to “a” from “a-” on \$300 million 4.7% senior unsecured notes, due 2007
- to “a” from “a-” on \$200 million 6.375% senior unsecured notes, due 2008
- to “a” from “a-” on \$330 million 5.663% senior unsecured equity notes, due 2008
- to “a” from “a-” on \$425 million 5.55% senior unsecured equity notes, due 2008
- to “a” from “a-” on \$275 million 7.9% senior unsecured notes, due 2010
- to “a” from “a-” on \$400 million 5.25% senior unsecured notes, due 2011
- to “a” from “a-” on \$320 million 4.625% senior unsecured notes, due 2013
- to “a” from “a-” on \$200 million 4.75% senior unsecured notes, due 2014
- to “a” from “a-” on \$200 million 7.3% senior unsecured debentures, due 2015
- to “a” from “a-” on \$300 million 5.5% senior unsecured notes, due 2016
- to “a” from “a-” on \$500 million 5.375% senior unsecured notes, due 2017
- to “a” from “a-” on \$300 million 5.95% senior unsecured notes, due 2036
- to “a” from “a-” on \$409 million 6.1% senior unsecured notes, due 2041

The following debt rating has been upgraded:

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

- to AMB-1 from AMB-2 on commercial paper

The FSR of A+ (Superior) and the ICRs of “aa-” have been affirmed with a stable outlook for the following property/casualty subsidiaries of **The Hartford Financial Services Group, Inc.:**

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—2—

- **Hartford Insurance Pool**
- **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**

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

**Glen Meadow Pass-Through Trust—**

-- “bbb+” on \$500 million 6.505% pass-through certificates, due 2067

The following indicative debt ratings under the new shelf registration have been assigned with a stable outlook:

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

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

**Hartford Capital IV, V, VI—**

-- “bbb+” on preferred securities

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