



The Insurance Information Source

NEWS RELEASE

A.M. BEST COMPANY, OLDWICK, NJ
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<http://www.ambest.com>

FOR IMMEDIATE RELEASE

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A.M. Best Affirms Debt Ratings of The Hartford Financial Services Group, Inc.; Affirms Financial Strength Ratings of Property & Casualty Subsidiaries

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 MidW**
- **Hartford Insurance Company of SE**
- **Hartford Lloyds Insurance Company**
- **Hartford Underwriters Insurance Company**
- **Nutmeg Insurance Company**
- **Pacific Insurance Company, Ltd**
- **Property and Casualty Ins Co 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:

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

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The financial strength ratings of B+ (Very Good) have been removed and the members assigned NR-3 ratings for The Hartford's First State Pool to reflect their run-off status:

- **First State Insurance Company**
- **New England Insurance Company**
- **New England Reinsurance Corporation**

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

Hartford Financial Services Group, Inc.—

- "a+" on \$300 million of 4.7% senior notes, due 2007
- "a+" on \$200 million of 7.3% senior notes, due 2015
- "a+" on \$275 million of 7.9% senior notes, due 2010
- "a+" on \$250 million of 7.75% senior notes, due 2005
- "a+" on \$200 million of 6.38% senior notes, due 2008
- "a+" on \$300 million of Equity Units
- "AMB1" rating on commercial paper

Shelf Registration:

- "a+" on prospective senior debt
- "a" on prospective subordinated debt
- "a-" on prospective capital securities
- "a-" on prospective preferred stock

Hartford Capital I—

- "a-" on \$500 million of 7.7% capital securities, due 2016

Hartford Capital III—

- "a-" on \$500 million of 7.45% capital securities, due 2050

A.M. Best Co., established in 1899, is the world's oldest and most authoritative insurance rating and information source. For more information, visit A.M. Best's Web site at www.ambest.com.

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