



The Hartford Participates In Combined Group's Online Insurance Quoting Services

Agent Direct Express™ and Real Time Express™ service offerings enable insurance agents to quote and place The Hartford's small commercial coverage in a single transaction

HARTFORD, Conn., August 5, 2009 - Agents authorized to sell small commercial insurance available from the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc., now have access to the Combined Group's Agent Direct Express™ and Real Time Express™. These multi-carrier online insurance platforms allow agents to quote The Hartford's small business insurance coverage through a fast, streamlined process.

When business is placed by The Hartford's appointed agents using Agent Direct Express or Real Time Express, the commission earned in connection with the placement is paid directly to each agent by The Hartford, subject to the terms and conditions of their individual agency agreements with The Hartford.

"At The Hartford, we are working every day to identify opportunities to deliver greater value to our agents," said Bruce Fiori, assistant vice president of agency automation at The Hartford. "The Combined Group's online insurance quoting platforms will help agents increase productivity and ultimately grow their business."

Agent Direct Express is the Single Entry Multiple Carrier Interface (SEMCI) service that Combined Group provides to its client agents. For independent insurance agents who are not appointed by The Hartford or other participating carriers, Combined Group offers Real Time Express, which is a Software as a Service (SaaS) product.

Through either platform, The Hartford's appointed agents can quote a business owner's policy (BOP), workers' compensation insurance or a commercial auto policy for small business clients. By inputting data only once, agents receive quotes from multiple leading insurance carriers for comparison purposes. Agents who choose The Hartford for their customers can provide coverage immediately as part of the process.

"Agent Direct Express and Real Time Express were developed to give retail insurance agents a powerful tool to help grow their small commercial business without adding staff," said Combined Group CEO Blake Stock. "Agents throughout the United States who specialize in small account commercial business know Combined well. Now, agents who are already working with The Hartford but may not yet have worked with the Combined Group have every reason to do so."

According to Stock, agency owners and customer service representatives benefit from the streamlined process. The reduced cycle time means agents can see more clients and write more business while eliminating paperwork. Agents simply complete an easy-to-navigate online "interview" and receive multi-carrier quotes within minutes.

"Adding The Hartford to Real Time Express makes this extremely popular service even more robust," said Mark Van Horn, president of Combined Group's software operations. He noted that the interface with The Hartford's ICON System has proven very reliable. "We're always looking for ways to streamline the process for agents, and this does that like nothing else."

To receive the full benefit of Agent Direct Express, agents must be appointed by The Hartford and have a licensing agreement with the Combined Group. First-time agents can apply online at www.combinedgroup.com or www.realtimexpress.com.

About The Combined Group

The Combined Group is a leading provider of online insurance services. The company provides commercial insurance products, claims management, risk management and premium finance services that increase productivity for insurance agencies throughout the United States. The Combined Group's QuoteExpress™ service provides real-time rating for commercial lines business including workers' compensation, BOP, commercial auto, mono line property and general liability, and excess and surplus. Its technology subsidiary, Quantum Integrated Systems, provides software development for leading carriers and agencies nationwide. The company's corporate Web site is: www.combinedgroup.com.

About The Hartford

Celebrating nearly 200 years, The Hartford (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at www.thehartford.com.

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Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our Quarterly Reports on Form 10-Q, our 2008 Annual Report on Form 10-K and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

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