INVESTOR FINANCIAL SUPPLEMENT

September 30, 2016

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

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As of October 25, 2016

	A.M. Best	Standard & Poor's	Moody's
Insurance Financial Strength Ratings:			
Hartford Fire Insurance Company	A+	A+	A1
Hartford Life and Accident Insurance Company	A	A	A2
Hartford Life Insurance Company	A-	BBB+	Baa2
Hartford Life and Annuity Insurance Company	A-	BBB+	Baa2
Other Ratings:			
The Hartford Financial Services Group, Inc.:			
Senior debt	a-	BBB+	Baa2
Commercial paper	AMB-1	A-2	P-2

TRANSFER AGENT

Shareholder correspondence should be mailed to:
Computershare
P.O. Box 30170
College Station, TX 77842-3170
Phone (877) 272-7740

Overnight correspondence should be mailed to:
Computershare
211 Quality Circle, Suite 210
College Station, TX 77845

COMMON STOCK

Common stock and warrants of The Hartford Financial Services Group, Inc. are traded on the New York Stock Exchange under the symbols “HIG” and "HIG/WS", respectively.

This report is for information purposes only. It should be read in conjunction with documents filed by The Hartford Financial Services Group, Inc. with the U.S. Securities and Exchange Commission, including, without limitation, the most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTOR FINANCIAL SUPPLEMENT
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THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSOLIDATED FINANCIAL RESULTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
HIGHLIGHTS									
Net income	$ 438	$ 216	$ 323	$ 421	$ 381	$ 413	$ 467	$ 977	$ 1,261
Core earnings *	$ 413	$ 122	$ 385	$ 445	$ 364	$ 389	$ 452	$ 920	$ 1,205
Total revenues	$ 4,695	$ 4,677	$ 4,391	$ 4,513	$ 4,562	$ 4,685	$ 4,617	$ 13,763	$ 13,864
Total assets	$228,430	$227,616	$227,493	$228,348	$231,453	$241,020	$246,960		
PER SHARE AND SHARES DATA									
Basic earnings per common share									
Net income	$ 1.14	$ 0.55	$ 0.81	$ 1.03	$ 0.92	$ 0.99	$ 1.11	$ 2.50	$ 3.01
Core earnings *	$ 1.08	$ 0.31	$ 0.97	$ 1.09	$ 0.88	$ 0.93	$ 1.07	$ 2.35	$ 2.88
Diluted earnings per common share									
Net income	$ 1.12	$ 0.54	$ 0.79	$ 1.01	$ 0.90	$ 0.96	$ 1.08	$ 2.45	$ 2.94
Core earnings *	$ 1.06	$ 0.31	$ 0.95	$ 1.07	$ 0.86	$ 0.91	$ 1.04	$ 2.31	$ 2.81
Weighted average common shares outstanding (basic)	**383.8**	**391.8**	**398.5**	**406.9**	**413.8**	**418.7**	**422.6**	**391.4**	**418.4**
Dilutive effect of stock compensation	3.2	3.2	4.2	5.2	5.1	4.4	5.5	3.5	5.0
Dilutive effect of warrants	3.5	3.6	3.6	3.8	4.1	5.0	5.6	3.6	4.9
Weighted average common shares outstanding and dilutive potential common shares (diluted)	**390.5**	**398.6**	**406.3**	**415.9**	**423.0**	**428.1**	**433.7**	**398.5**	**428.3**
Common shares outstanding	379.6	387.9	395.6	401.8	411.3	416.3	421.4		
Book value per common share	$ 49.15	$ 47.84	$ 45.78	$ 43.91	$ 44.26	$ 43.78	$ 45.27		
Per common share impact of accumulated other comprehensive income [1]	$ 2.60	$ 2.32	$ 0.64	$ (0.82)	$ 0.34	$ 0.45	$ 2.73		
Book value per common share (excluding AOCI) *	$ 46.55	$ 45.52	$ 45.14	$ 44.73	$ 43.92	$ 43.33	$ 42.54		
Book value per diluted share	$ 48.30	$ 47.02	$ 44.90	$ 42.96	$ 43.32	$ 42.86	$ 44.13		
Per diluted share impact of AOCI	$ 2.56	$ 2.28	$ 0.63	$ (0.80)	$ 0.33	$ 0.45	$ 2.66		
Book value per diluted share (excluding AOCI) *	$ 45.74	$ 44.74	$ 44.27	$ 43.76	$ 42.99	$ 42.41	$ 41.47		
Common shares outstanding and dilutive potential common shares	386.3	394.7	403.4	410.7	420.2	425.3	432.3		
RETURN ON EQUITY ("ROE") [3]									
ROE - Net income (net income last 12 months to stockholders' equity including AOCI)	7.6%	7.3%	8.3%	9.3%	8.9%	8.8%	4.0%		
ROE - Net income, excluding Talcott Resolution [2]	10.8%	10.5%	11.0%	12.0%	10.3%	11.3%	9.3%		
ROE - Core earnings (core earnings last 12 months to stockholders' equity excluding AOCI) *	7.6%	7.4%	8.8%	9.2%	9.1%	9.6%	8.1%		
ROE - Core earnings, excluding Talcott Resolution * [2]	9.1%	8.9%	10.3%	10.9%	10.5%	11.9%	9.9%		

[1] Accumulated other comprehensive income ("AOCI") represents after-tax unrealized gain (loss) on available-for-sale securities, other than temporary impairment losses recognized in AOCI, net gain (loss) on cash-flow hedging instruments, foreign currency translation adjustments and pension and other postretirement adjustments.

[2] ROE assumes debt and interest is attributed to Talcott Resolution consistent with the overall debt to capitalization ratios of the consolidated entity. For further information, see Appendix, page 33.

[3] For reconciliations of Consolidated ROE - Net income and Consolidated ROE - Core earnings, see Appendix, page 34.

* Denotes financial measure not calculated in accordance with generally accepted accounting principles (non-GAAP).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSOLIDATED STATEMENTS OF OPERATIONS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	**Jun 30 2016**	**Mar 31 2016**	**Dec 31 2015**	**Sept 30 2015**	**Jun 30 2015**	**Mar 31 2015**	**Sept 30 2016**	**Sept 30 2015**
Earned premiums	$ 3,484	$ 3,444	$ 3,404	$ 3,460	$ 3,404	$ 3,391	$ 3,322	$ 10,332	$ 10,117
Fee income	432	422	426	463	448	469	459	1,280	1,376
Net investment income	772	735	696	695	730	796	809	2,203	2,335
Realized capital gains (losses):									
Total other-than-temporary impairment (“OTTI”) losses	(15)	(8)	(27)	(41)	(42)	(13)	(12)	(50)	(67)
OTTI losses recognized in other comprehensive income	1	1	4	2	2	2	—	6	4
Net OTTI losses recognized in earnings	(14)	(7)	(23)	(39)	(40)	(11)	(12)	(44)	(63)
Other net realized capital gains (losses) [1]	(3)	60	(132)	(87)	(4)	20	17	(75)	33
Total net realized capital gains (losses)	(17)	53	(155)	(126)	(44)	9	5	(119)	(30)
Other revenues	24	23	20	21	24	20	22	67	66
Total revenues	**4,695**	**4,677**	**4,391**	**4,513**	**4,562**	**4,685**	**4,617**	**13,763**	**13,864**
Benefits, losses and loss adjustment expenses	2,780	3,142	2,641	2,690	2,710	2,812	2,563	8,563	8,085
Amortization of DAC	403	368	374	290	434	391	387	1,145	1,212
Insurance operating costs and other expenses	898	912	909	943	971	910	948	2,719	2,829
Loss on extinguishment of debt	—	—	—	—	—	21	—	—	21
Reinsurance gain on disposition	—	—	—	—	(20)	(8)	—	—	(28)
Interest expense	86	85	86	86	88	89	94	257	271
Total benefits, losses and expenses	**4,167**	**4,507**	**4,010**	**4,009**	**4,183**	**4,215**	**3,992**	**12,684**	**12,390**
Income from continuing operations before income taxes	**528**	**170**	**381**	**504**	**379**	**470**	**625**	**1,079**	**1,474**
Income tax expense (benefit) [2] [3] [4]	90	(46)	58	83	7	57	158	102	222
Income from continuing operations, after-tax	**438**	**216**	**323**	**421**	**372**	**413**	**467**	**977**	**1,252**
Income from discontinued operations, after-tax	—	—	—	—	9	—	—	—	9
Net income	**438**	**216**	**323**	**421**	**381**	**413**	**467**	**977**	**1,261**
Less: Unlock benefit (charge), before tax	(13)	18	13	53	(49)	47	29	18	27
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax [1]	(13)	51	(148)	(135)	(49)	6	3	(110)	(40)
Less: Restructuring and other costs, before tax	—	—	—	(4)	(4)	(2)	(10)	—	(16)
Less: Loss on extinguishment of debt, before tax	—	—	—	—	—	(21)	—	—	(21)
Less: Net reinsurance gain on dispositions, before tax	—	—	—	—	20	8	—	—	28
Less: Income tax benefit (expense) [2][4] [5]	51	25	73	62	90	(14)	(7)	149	69
Less: Income from discontinued operations, after-tax	—	—	—	—	9	—	—	—	9
Core earnings	**$ 413**	**$ 122**	**$ 385**	**$ 445**	**$ 364**	**$ 389**	**$ 452**	**$ 920**	**$ 1,205**

[1] The three months ended September 30, 2016 included an estimated capital loss on sale of the Company's U.K. property and casualty run-off subsidiaries of $59, before tax. This transaction is expected to close in the fourth quarter of 2016 and result in an estimated after-tax net gain of $6 on the sale.

[2] The three months ended September 30, 2016 included an estimated federal income tax benefit of $65 on the sale of the Company's U.K. property and casualty run-off subsidiaries.

[3] The three months ended September 30, 2015 and June 30, 2015, respectively, included an income tax provision of $12 and an income tax benefit of $48 due to uncertain tax positions.

[4] The three months ended June 30, 2016, March 31, 2016, December 31, 2015 and September 30, 2015, respectively, included federal income tax benefits of $53, $25, $34 and $60, respectively, from the reduction of the deferred tax valuation allowance on capital loss carryovers.

[5] Primarily represents federal income tax benefit (expense) related to before tax items not included in core earnings.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
OPERATING RESULTS BY SEGMENT

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Net income (loss):									
Commercial Lines	$ 272	$ 240	$ 228	$ 293	$ 211	$ 259	$ 240	$ 740	$ 710
Personal Lines	29	(53)	20	51	19	41	76	(4)	136
P&C Other Operations	31	(154)	17	19	16	(111)	$ 23	(106)	(72)
Property & Casualty ("P&C")	**332**	**33**	**265**	**363**	**246**	**189**	**$ 339**	**630**	**774**
Group Benefits	**62**	**55**	**50**	**37**	**42**	**56**	**$ 52**	**167**	**150**
Mutual Funds	**21**	**20**	**20**	**20**	**22**	**22**	**$ 22**	**61**	**66**
Sub-total	**$ 415**	**$ 108**	**$ 335**	**$ 420**	**$ 310**	**$ 267**	**$ 413**	**$ 858**	**$ 990**
Talcott Resolution	**78**	**104**	**17**	**28**	**74**	**217**	**$ 111**	**199**	**402**
Corporate	**(55)**	**4**	**(29)**	**(27)**	**(3)**	**(71)**	**$ (57)**	**(80)**	**(131)**
Net income	**$ 438**	**$ 216**	**$ 323**	**$ 421**	**$ 381**	**$ 413**	**$ 467**	**$ 977**	**$ 1,261**
Core earnings (losses):									
Commercial Lines	$ 247	$ 224	$ 249	$ 289	$ 216	$ 264	$ 234	$ 720	$ 714
Personal Lines	25	(55)	23	51	17	42	75	(7)	134
P&C Other Operations	19	(154)	19	18	18	(113)	20	(116)	(75)
P&C	**$ 291**	**$ 15**	**$ 291**	**$ 358**	**$ 251**	**$ 193**	**$ 329**	**$ 597**	**$ 773**
Group Benefits	**51**	**46**	**48**	**40**	**47**	**56**	**52**	**145**	**155**
Mutual Funds	**21**	**20**	**20**	**20**	**22**	**22**	**22**	**61**	**66**
Sub-total	**363**	**81**	**359**	**418**	**320**	**271**	**403**	**803**	**994**
Talcott Resolution	**104**	**91**	**77**	**83**	**107**	**171**	**111**	**272**	**389**
Corporate	**(54)**	**(50)**	**(51)**	**(56)**	**(63)**	**(53)**	**(62)**	**(155)**	**(178)**
Core earnings	**$ 413**	**$ 122**	**$ 385**	**$ 445**	**$ 364**	**$ 389**	**$ 452**	**$ 920**	**$ 1,205**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CONSOLIDATING BALANCE SHEETS

	PROPERTY & CASUALTY		GROUP BENEFITS		MUTUAL FUNDS		TALCOTT RESOLUTION		CORPORATE		CONSOLIDATED	
	Sept 30 2016	**Dec 31 2015**	**Sept 30 2016**	**Dec 31 2015**	**Sept 30 2016**	**Dec 31 2015**	**Sept 30 2016**	**Dec 31 2015**	**Sept 30 2016**	**Dec 31 2015**	**Sept 30 2016**	**Dec 31 2015**
Investments												
Fixed maturities, available-for-sale, at fair value	$ 25,917	$ 25,671	$ 7,437	$ 7,405	$ 39	$ 57	$ 25,617	$ 24,692	$ 1,215	$ 1,371	$ 60,225	$ 59,196
Fixed maturities, at fair value using the fair value option	139	233	108	116	—	—	113	154	—	—	360	503
Equity securities, available-for-sale, at fair value	625	497	10	35	—	—	99	459	141	130	875	1,121
Mortgage loans	1,926	1,917	829	789	—	—	2,856	2,918	—	—	5,611	5,624
Policy loans, at outstanding balance	—	—	1	1	—	—	1,431	1,446	—	—	1,432	1,447
Limited partnerships and other alternative investments	1,316	1,490	200	193	—	—	966	1,191	—	—	2,482	2,874
Other investments	90	(172)	3	(8)	(1)	—	420	293	3	7	515	120
Short-term investments	628	581	167	167	149	147	781	588	494	360	2,219	1,843
Total investments	$ 30,641	$ 30,217	$ 8,755	$ 8,698	$ 187	$ 204	$ 32,283	$ 31,741	$ 1,853	$ 1,868	$ 73,719	$ 72,728
Cash	355	128	23	14	5	1	427	305	—	—	810	448
Premiums receivable and agents’ balances	3,410	3,275	253	261	—	—	—	1	—	—	3,663	3,537
Reinsurance recoverables	2,313	2,515	575	596	—	—	20,238	20,078	—	—	23,126	23,189
DAC	600	590	41	35	12	11	1,030	1,180	—	—	1,683	1,816
Deferred income taxes	124	367	(231)	(131)	5	4	1,053	1,335	1,488	1,631	2,439	3,206
Goodwill	157	119	—	—	180	149	—	—	230	230	567	498
Property and equipment, net	868	835	54	55	1	1	69	74	9	9	1,001	974
Other assets	920	1,051	142	138	90	79	632	482	69	79	1,853	1,829
Assets held for sale [1]	921	—	—	—	—	—	—	—	—	—	921	—
Separate account assets [2]	—	—	—	—	—	—	118,648	120,123	—	—	118,648	120,123
Total assets	**$ 40,309**	**$ 39,097**	**$ 9,612**	**$ 9,666**	**$ 480**	**$ 449**	**$174,380**	**$175,319**	**$ 3,649**	**$ 3,817**	**$228,430**	**$228,348**
Future policy benefits, unpaid losses and loss adjustment expenses	21,615	21,825	6,236	6,379	—	—	14,001	13,368	—	$ —	$ 41,852	$ 41,572
Other policyholder funds and benefits payable	—	—	489	495	—	—	30,756	31,175	—	—	31,245	31,670
Unearned premiums	5,473	5,233	41	43	—	—	108	109	—	—	5,622	5,385
Debt	—	—	—	—	—	—	142	143	5,183	5,216	5,325	5,359
Other liabilities	1,143	1,171	274	307	167	148	2,012	1,786	2,831	3,185	6,427	6,597
Liabilities held for sale [1]	653	—	—	—	—	—	—	—	—	—	653	—
Separate account liabilities	—	—	—	—	—	—	118,648	120,123	—	—	118,648	120,123
Total liabilities	**$ 28,884**	**$ 28,229**	**$ 7,040**	**$ 7,224**	**$ 167**	**$ 148**	**$165,667**	**$166,704**	**$ 8,014**	**$ 8,401**	**$209,772**	**$210,706**
Common equity, excluding AOCI	10,348	10,342	2,213	2,219	313	301	7,542	8,032	(2,745)	(2,923)	17,671	17,971
AOCI, after-tax	1,077	526	359	223	—	—	1,171	583	(1,620)	(1,661)	987	(329)
Total stockholders’ equity	11,425	10,868	2,572	2,442	313	301	8,713	8,615	(4,365)	(4,584)	18,658	17,642
Total liabilities and equity	**$ 40,309**	**$ 39,097**	**$ 9,612**	**$ 9,666**	**$ 480**	**$ 449**	**$174,380**	**$175,319**	**$ 3,649**	**$ 3,817**	**$228,430**	**$228,348**

[1] Related to the Company's U.K. property and casualty run-off subsidiaries.

[2] Excludes Mutual Funds assets under management ("AUM") owned by the shareholders of those funds and not by the Company.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CAPITAL STRUCTURE

	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015
DEBT							
Short-term debt	$ 690	$ 690	$ 690	$ 275	$ 167	$ 167	$ 167
Senior notes	3,552	3,551	3,550	3,984	4,259	4,258	4,553
Junior subordinated debentures	1,083	1,083	1,083	1,100	1,100	1,100	1,100
Total debt	**$ 5,325**	**$ 5,324**	**$ 5,323**	**$ 5,359**	**$ 5,526**	**$ 5,525**	**5,820**
STOCKHOLDERS' EQUITY							
Common stockholders' equity, excluding AOCI	$ 17,671	$ 17,659	$ 17,858	$ 17,971	$ 18,064	$ 18,039	17,927
AOCI	987	900	254	(329)	140	188	1,150
Total stockholders' equity	**$ 18,658**	**$ 18,559**	**$ 18,112**	**$ 17,642**	**$ 18,204**	**$ 18,227**	**$ 19,077**
CAPITALIZATION							
Total capitalization, including AOCI, after-tax	**$ 23,983**	**$ 23,883**	**$ 23,435**	**$ 23,001**	**$ 23,730**	**$ 23,752**	**$ 24,897**
Total capitalization, excluding AOCI, after-tax	**$ 22,996**	**$ 22,983**	**$ 23,181**	**$ 23,330**	**$ 23,590**	**$ 23,564**	**$ 23,747**
DEBT TO CAPITALIZATION RATIOS							
Total debt to capitalization, including AOCI	**22.2%**	**22.3%**	**22.7%**	**23.3%**	**23.3%**	**23.3%**	**23.4%**
Total debt to capitalization, excluding AOCI	**23.2%**	**23.2%**	**23.0%**	**23.0%**	**23.4%**	**23.4%**	**24.5%**
Total rating agency adjusted debt to capitalization [1] [2]	**25.8%**	**25.9%**	**26.4%**	**27.0%**	**26.9%**	**26.9%**	**26.9%**
ANNUAL FIXED CHARGE COVERAGE RATIOS							
Total earnings to total fixed charges (after interest credited to contractholders) [3]				**2.9:1**			
Total earnings to total fixed charges (before interest credited to contractholders) [4]				**6.1:1**			

[1] The leverage calculation reflects adjustments related to the Company's defined benefit plans unfunded pension liability and the Company's rental expense on operating leases for total adjustments of $1.5 billion, $1.5 billion, $1.5 billion, $1.5 billion, $1.6 billion, $1.6 billion, $1.6 billion for the three months ended September 30 2016, June 30 2016, March 31, 2016, December 31, 2015, September 30, 2015, June 30, 2015, March 31, 2015, respectively.

[2] Reflects 25% equity credit for the Company's outstanding junior subordinated debentures.

[3] Calculated as total earnings divided by total fixed charges. Total earnings represent income from continuing operations before income taxes, total fixed charges and interest credited to contractholders, less undistributed earnings from limited partnerships and other alternative investments. Total fixed charges include: interest expense, rent expense, capitalized interest, amortization of debt issuance costs and interest credited to contractholders. Interest credited to contractholders includes interest credited on general account assets and interest credited on consumer notes.

[4] Calculated as total earnings divided by total fixed charges. Total earnings represent income from continuing operations before income taxes and total fixed charges, less undistributed earnings from limited partnerships and other alternative investments. Total fixed charges include: interest expense, rent expense, capitalized interest and amortization of debt issuance costs.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
STATUTORY CAPITAL TO GAAP STOCKHOLDERS' EQUITY RECONCILIATION
SEPTEMBER 30, 2016

	P&C	GROUP BENEFITS	TALCOTT RESOLUTION
U.S. statutory net income [1]	**$ 574**	**$ 162**	**$ 294**
U.S. statutory capital [2]	**$ 8,655**	**$ 1,616**	**$ 4,423**
U.S. GAAP adjustments:			
DAC	600	41	1,030
Non-admitted deferred tax assets [3]	299	34	1,405
Deferred taxes [4]	(1,342)	(401)	(1,032)
Goodwill	102	—	—
Non-admitted assets other than deferred taxes	699	72	18
Asset valuation and interest maintenance reserve	—	212	560
Benefit reserves	(25)	221	(148)
Unrealized gains on investments	1,636	537	2,066
Other, net	801	240	391
U.S. GAAP stockholders' equity	**$ 11,425**	**$ 2,572**	**$ 8,713**

[1] Statutory net income is for the nine months ended September 30, 2016.
[2] For reporting purposes, statutory capital and surplus is referred to collectively as "statutory capital".
[3] Represents the limitations on the recognition of deferred tax assets under U.S. statutory accounting principles ("U.S. STAT").
[4] Represents the tax timing differences between U.S. GAAP and U.S. STAT.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)

	AS OF						
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015
Fixed maturities net unrealized gain	$ 2,418	$ 2,406	$ 1,780	$ 1,281	$ 1,571	$ 1,636	$ 2,565
Equities net unrealized gain (loss)	41	31	21	(2)	(8)	21	13
OTTI losses recognized in AOCI	(5)	(10)	(15)	(7)	(4)	(7)	(8)
Net gain on cash flow hedging instruments	172	200	184	130	170	122	177
Total net unrealized gain	$ 2,626	$ 2,627	$ 1,970	$ 1,402	$ 1,729	$ 1,772	$ 2,747
Foreign currency translation adjustments	10	(68)	(49)	(55)	(38)	(24)	(28)
Pension and other postretirement adjustment	(1,649)	(1,659)	(1,667)	(1,676)	(1,551)	(1,560)	(1,569)
Total AOCI	**$ 987**	**$ 900**	**$ 254**	**$ (329)**	**$ 140**	**$ 188**	**$ 1,150**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
PROPERTY & CASUALTY
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Written premiums	$2,673	$2,661	$2,679	$2,576	$2,674	$2,667	$2,661	$ 8,013	$ 8,002
Change in unearned premium reserve	16	35	81	(91)	49	78	126	132	253
Earned premiums	2,657	2,626	2,598	2,667	2,625	2,589	2,535	7,881	7,749
Losses and loss adjustment expenses									
Current accident year before catastrophes	1,688	1,627	1,545	1,610	1,634	1,525	1,546	4,860	4,705
Current accident year catastrophes	80	184	91	34	76	139	83	355	298
Prior accident year development [1]	25	351	33	(5)	37	220	(2)	409	255
Total losses and loss adjustment expenses	1,793	2,162	1,669	1,639	1,747	1,884	1,627	5,624	5,258
Amortization of DAC	329	331	331	330	329	327	324	991	980
Underwriting expenses	437	445	456	469	474	446	449	1,338	1,369
Dividends to policyholders	4	4	4	4	4	4	5	12	13
Underwriting gain (loss) *	**94**	**(316)**	**138**	**225**	**71**	**(72)**	**130**	**(84)**	**129**
Net investment income	305	292	272	270	267	307	327	869	901
Net realized capital gains (losses) [2]	(3)	35	(41)	10	(16)	(6)	13	(9)	(9)
Net servicing and other income [3]	9	5	7	7	8	27	6	21	41
Income from continuing operations before income taxes	**405**	**16**	**376**	**512**	**330**	**256**	**476**	**797**	**1,062**
Income tax expense (benefit) [2]	73	(17)	111	149	91	67	137	167	295
Income from continuing operations, after-tax	**332**	**33**	**265**	**363**	**239**	**189**	**339**	**630**	**767**
Income from discontinued operations, after-tax	—	—	—	—	7	—	—	—	7
Net income	**332**	**33**	**265**	**363**	**246**	**189**	**339**	**630**	**774**
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	(3)	35	(40)	6	(15)	(7)	14	(8)	(8)
Less: Income tax benefit (expense) on items not included in core earnings	44	(17)	14	(1)	3	3	(4)	41	2
Less: Income from discontinued operations, after-tax	—	—	—	—	7	—	—	—	7
Core earnings	**$ 291**	**$ 15**	**$ 291**	**$ 358**	**$ 251**	**$ 193**	**$ 329**	**$ 597**	**$ 773**
ROE									
Net income (net income last 12 months to stockholders' equity including AOCI)	10.4 %	9.3 %	11.1 %	12.5 %	12.4 %	13.5 %	11.5 %		
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	— %	(0.2)%	(0.6)%	— %	— %	0.5 %	0.3 %		
Less: Income tax benefit (expense) on items not included in core earnings	0.5 %	— %	0.2 %	— %	— %	(0.2)%	(0.1)%		
Less: Income from discontinued operations, after-tax	— %	0.1 %	0.1 %	0.1 %	0.2 %	0.1 %	0.1 %		
Less: Impact of AOCI, excluded from Core ROE	(1.1)%	(0.9)%	(1.3)%	(1.1)%	(1.2)%	(1.3)%	(1.2)%		
Core earnings (core earnings last 12 months to stockholders' equity excluding AOCI)	**11.0 %**	**10.3 %**	**12.7 %**	**13.5 %**	**13.4 %**	**14.4 %**	**12.4 %**		

[1] The three months ended June 30, 2016 and 2015 included unfavorable reserve development of $197 and $146, respectively, related to asbestos reserves, and $71 and $52, respectively, related to environmental reserves.
[2] For further information for the three months ended September 30, 2016, see P&C Other Operations Income Statements, page 18.
[3] The three months ended June 30, 2015 includes a benefit of $20, before-tax, from the resolution of litigation.

* Denotes financial measure not calculated in accordance with generally accepted accounting principles (non-GAAP).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
PROPERTY & CASUALTY
UNDERWRITING RATIOS AND RESULTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
UNDERWRITING GAIN (LOSS)	**$ 94**	**$ (316)**	**$ 138**	**$ 225**	**$ 71**	**$ (72)**	**$ 130**	**$ (84)**	**$ 129**
UNDERWRITING RATIOS									
Losses and loss adjustment expenses									
Current accident year before catastrophes	63.5	62.0	59.5	60.4	62.2	58.9	61.0	61.7	60.7
Current accident year catastrophes	3.0	7.0	3.5	1.3	2.9	5.4	3.3	4.5	3.8
Prior accident year development [1] [2]	0.9	13.4	1.3	(0.2)	1.4	8.5	(0.1)	5.2	3.3
Total losses and loss adjustment expenses	67.5	82.3	64.2	61.5	66.6	72.8	64.2	71.4	67.9
Expenses	28.8	29.6	30.3	30.0	30.6	29.9	30.5	29.6	30.3
Policyholder dividends	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2
Combined ratio	**96.5**	**112.0**	**94.7**	**91.6**	**97.3**	**102.8**	**94.9**	**101.1**	**98.3**
Current accident year catastrophes and prior year development	**3.9**	**20.4**	**4.8**	**1.1**	**4.3**	**13.9**	**3.2**	**9.7**	**7.1**
Combined ratio before catastrophes and prior year development *	**92.5**	**91.7**	**89.9**	**90.5**	**93.0**	**88.9**	**91.7**	**91.4**	**91.2**

[1] The three months ended June 30, 2016 and 2015 included 10.2 point and 7.6 point, respectively, of unfavorable impact related to asbestos and environmental prior accident year loss reserve development.

[2] The following table summarizes unfavorable (favorable) prior accident year reserve development. For additional information see the Commercial Lines, Personal Lines and P&C Other Operations segments presented in this document.

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Auto liability - Commercial Lines	$ 18	$ (8)	$ 9	$ 2	$ 30	$ 5	$ 25	$ 19	$ 60
Auto liability - Personal Lines	—	75	65	(1)	(7)	—	—	140	(7)
Homeowners	1	1	(6)	—	2	6	1	(4)	9
Professional and general liability	(1)	34	(1)	2	3	(3)	(30)	32	(30)
Package business	(2)	7	45	20	3	4	1	50	8
Net asbestos reserves	—	197	—	—	—	146	—	197	146
Net environmental reserves	—	71	—	—	—	52	3	71	55
Workers’ compensation	(4)	(4)	(79)	(37)	—	—	—	(87)	—
Workers' compensation discount accretion	7	7	7	7	7	7	8	21	22
Catastrophes	(2)	2	(7)	(1)	1	—	(18)	(7)	(17)
Uncollectible reinsurance	—	(30)	—	—	—	—	—	(30)	—
Other reserve re-estimates, net	8	(1)	—	3	(2)	3	8	7	9
Total prior accident year development	**$ 25**	**$ 351**	**$ 33**	**$ (5)**	**$ 37**	**$ 220**	**$ (2)**	**$ 409**	**$ 255**

* Denotes financial measure not calculated in accordance with generally accepted accounting principles (non-GAAP).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL LINES
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Written premiums	$ 1,673	$ 1,669	$ 1,726	$ 1,609	$ 1,639	$ 1,655	$ 1,722	$ 5,068	$ 5,016
Change in unearned premium reserve	(4)	19	103	(49)	(8)	32	139	118	163
Earned premiums	1,677	1,650	1,623	1,658	1,647	1,623	1,583	4,950	4,853
Losses and loss adjustment expenses									
Current accident year before catastrophes	969	938	913	923	952	909	928	2,820	2,789
Current accident year catastrophes	43	80	44	13	8	42	58	167	108
Prior accident year development [1]	22	6	(20)	(16)	50	21	(2)	8	69
Total losses and loss adjustment expenses	1,034	1,024	937	920	1,010	972	984	2,995	2,966
Amortization of DAC	243	242	242	241	239	237	234	727	710
Underwriting expenses	293	298	295	295	304	284	295	886	883
Dividends to policyholders	4	4	4	4	4	4	5	12	13
Underwriting gain	**103**	**82**	**145**	**198**	**90**	**126**	**65**	**330**	**281**
Net servicing income	8	5	4	6	6	4	4	17	14
Net investment income	239	226	209	206	208	239	257	674	704
Net realized capital gains (losses)	39	25	(33)	11	(18)	(7)	8	31	(17)
Other income (expenses)	(3)	—	1	(2)	1	2	1	(2)	4
Income from continuing operations before income taxes	**386**	**338**	**326**	**419**	**287**	**364**	**335**	**1,050**	**986**
Income tax expense	114	98	98	126	83	105	95	310	283
Income from continuing operations, after-tax	272	240	228	293	204	259	240	740	703
Income from discontinued operations, after-tax	—	—	—	—	7	—	—	—	7
Net income	**272**	**240**	**228**	**293**	**211**	**259**	**240**	**740**	**710**
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	39	25	(32)	6	(16)	(8)	9	32	(15)
Less: Income tax benefit (expense)	(14)	(9)	11	(2)	4	3	(3)	(12)	4
Less: Income from discontinued operations, after-tax	—	—	—	—	7	—	—	—	7
Core earnings	**$ 247**	**$ 224**	**$ 249**	**$ 289**	**$ 216**	**$ 264**	**$ 234**	**$ 720**	**$ 714**

[1] For further information, see Commercial Lines Income Statements (continued), page 11.

[1] The following table summarizes unfavorable (favorable) prior accident year reserve development.

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	**Jun 30 2016**	**Mar 31 2016**	**Dec 31 2015**	**Sept 30 2015**	**Jun 30 2015**	**Mar 31 2015**	**Sept 30 2016**	**Sept 30 2015**
Auto liability	$ 18	$ (8)	$ 9	$ 2	$ 30	$ 5	$ 25	$ 19	$ 60
Professional liability	(2)	—	(33)	(13)	(6)	—	(17)	(35)	(23)
Package business	(2)	7	45	20	3	4	1	50	8
General liability	1	34	32	15	9	(3)	(13)	67	(7)
Workers' compensation	(4)	(4)	(79)	(37)	—	—	—	(87)	—
Workers' compensation discount accretion	7	7	7	7	7	7	8	21	22
Catastrophes	(3)	1	(2)	1	1	4	(6)	(4)	(1)
Uncollectible reinsurance	—	(30)	—	—	—	—	—	(30)	—
Other reserve re-estimates, net	7	(1)	1	(11)	6	4	—	7	10
Total net prior accident year development	**$ 22**	**$ 6**	**$ (20)**	**$ (16)**	**$ 50**	**$ 21**	**$ (2)**	**$ 8**	**$ 69**

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL LINES
UNDERWRITING RATIOS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
UNDERWRITING GAIN	**$ 103**	**$ 82**	**$ 145**	**$ 198**	**$ 90**	**$ 126**	**$ 65**	**$ 330**	**$ 281**
UNDERWRITING RATIOS									
Losses and loss adjustment expenses									
Current accident year before catastrophes	57.8	56.8	56.3	55.7	57.8	56.0	58.6	57.0	57.5
Current accident year catastrophes	2.6	4.8	2.7	0.8	0.5	2.6	3.7	3.4	2.2
Prior accident year development	1.3	0.4	(1.2)	(1.0)	3.0	1.3	(0.1)	0.2	1.4
Total losses and loss adjustment expenses	61.7	62.1	57.7	55.5	61.3	59.9	62.2	60.5	61.1
Expenses	32.0	32.7	33.1	32.3	33.0	32.1	33.4	32.6	32.8
Policyholder dividends	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.3
Combined ratio [1]	**93.9**	**95.0**	**91.1**	**88.1**	**94.5**	**92.2**	**95.9**	**93.3**	**94.2**
Current accident year catastrophes and prior year development	**3.9**	**5.2**	**1.5**	**(0.2)**	**3.5**	**3.9**	**3.6**	**3.6**	**3.6**
Combined ratio before catastrophes and prior year development	**90.0**	**89.8**	**89.6**	**88.2**	**91.0**	**88.4**	**92.4**	**89.8**	**90.6**
COMBINED RATIOS BY LINE OF BUSINESS									
SMALL COMMERCIAL									
Combined ratio	89.0	92.2	89.4	85.3	88.0	89.2	93.9	90.2	90.3
Combined ratio before catastrophes	87.6	87.3	86.7	84.5	87.5	86.0	90.5	87.2	88.0
Combined ratio before catastrophes and prior year development	86.8	86.9	86.7	85.1	86.8	85.1	89.6	86.8	87.1
MIDDLE MARKET									
Combined ratio	99.4	99.8	98.3	93.3	102.5	94.5	98.9	99.2	98.7
Combined ratio before catastrophes	94.9	93.1	94.9	91.9	101.5	91.1	94.6	94.3	95.8
Combined ratio before catastrophes and prior year development	93.1	91.9	92.0	89.0	93.8	89.3	93.7	92.4	92.3
SPECIALTY COMMERCIAL									
Combined ratio	94.0	92.8	76.5	83.9	81.5	100.4	94.5	87.8	92.0
Combined ratio before catastrophes	93.5	92.7	76.5	83.9	81.5	100.4	94.5	87.6	92.0
Combined ratio before catastrophes and prior year development	93.7	95.4	94.3	98.1	99.1	98.8	99.1	94.4	99.0

[1] The three months ended September 30, 2015 includes 2.4 points of net unfavorable reserve development related to strengthening of reserves for commercial surety bonds that is not included in the combined ratios by line of business (shown above) for Small Commercial, Middle Market and Specialty Commercial.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMMERCIAL LINES
SUPPLEMENTAL DATA

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
WRITTEN PREMIUMS									
Small Commercial	**$ 866**	**$ 883**	**$ 926**	**$ 793**	**$ 822**	**$ 867**	**$ 906**	**$ 2,675**	**$ 2,595**
Middle Market	**590**	**578**	**568**	**603**	**594**	**578**	**589**	**1,736**	**1,761**
Specialty Commercial	**207**	**197**	**222**	**204**	**215**	**200**	**219**	**626**	**634**
National Accounts	89	79	101	93	95	82	100	269	277
Financial Products	62	59	60	62	64	60	61	181	185
Bond	51	48	44	46	50	49	46	143	145
Other Specialty	5	11	17	3	6	9	12	33	27
Other	**10**	**11**	**10**	**9**	**8**	**10**	**8**	**31**	**26**
Total	**$ 1,673**	**$ 1,669**	**$ 1,726**	**$ 1,609**	**$ 1,639**	**$ 1,655**	**$ 1,722**	**$ 5,068**	**$ 5,016**
EARNED PREMIUMS									
Small Commercial	**$ 880**	**$ 854**	**$ 839**	**$ 844**	**$ 839**	**$ 833**	**$ 810**	**$ 2,573**	**$ 2,482**
Middle Market	**586**	**584**	**574**	**600**	**590**	**583**	**566**	**1,744**	**1,739**
Specialty Commercial	**201**	**201**	**199**	**208**	**208**	**198**	**198**	**601**	**604**
National Accounts	82	85	85	92	88	82	83	252	253
Financial Products	60	62	61	63	63	63	61	183	187
Bond	49	46	45	47	48	47	46	140	141
Other Specialty	10	8	8	6	9	6	8	26	23
Other	**10**	**11**	**11**	**6**	**10**	**9**	**9**	**32**	**28**
Total	**$ 1,677**	**$ 1,650**	**$ 1,623**	**$ 1,658**	**$ 1,647**	**$ 1,623**	**$ 1,583**	**$ 4,950**	**$ 4,853**
STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR)									
New Business Premium									
Small Commercial	$ 146	$ 139	$ 146	$ 133	$ 131	$ 141	$ 140	$ 431	$ 412
Middle Market	$ 99	$ 124	$ 103	$ 114	$ 117	$ 119	$ 124	$ 326	$ 360
Renewal Price Increases [1]									
Standard Commercial Lines - Written	2%	2%	2%	2%	2%	2%	3%	2%	2%
Standard Commercial Lines - Earned	2%	2%	2%	3%	3%	4%	5%	2%	4%
Policy Count Retention [1]									
Small Commercial [2]	85%	84%	84%	85%	84%	83%	85%	84%	84%
Middle Market	76%	75%	74%	81%	81%	81%	81%	75%	81%
Middle Market - normalized [2]	80%	79%	79%						
Policies in Force (in thousands)									
Small Commercial	1,279	1,253	1,245	1,254	1,230	1,239	1,211		
Middle Market [1]	66	67	69	71	71	72	72		

[1] Excludes Maxum, Middle Market specialty programs and livestock lines of business.

[2] Normalized retention rate for the effect of including certain low premium policies transferred from Middle Market to Small Commercial. The transfer did not have a significant impact on policy count retention in Small Commercial.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
PERSONAL LINES
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Written premiums	$ 1,000	$ 992	$ 953	$ 936	$ 1,034	$ 1,009	$ 939	$ 2,945	$ 2,982
Change in unearned premium reserve	20	16	(22)	(42)	57	43	(13)	14	87
Earned premiums	980	976	975	978	977	966	952	2,931	2,895
Losses and loss adjustment expenses									
Current accident year before catastrophes	719	689	632	662	682	616	618	2,040	1,916
Current accident year catastrophes	37	104	47	21	68	97	25	188	190
Prior accident year development [1]	3	76	52	(3)	(14)	—	(4)	131	(18)
Total losses and loss adjustment expenses	759	869	731	680	736	713	639	2,359	2,088
Amortization of DAC	86	89	89	89	90	90	90	264	270
Underwriting expenses	137	141	154	163	162	155	148	432	465
Underwriting gain (loss)	**(2)**	**(123)**	**1**	**46**	**(11)**	**8**	**75**	**(124)**	**72**
Net servicing income	—	—	—	1	—	2	1	—	3
Net investment income	35	33	31	30	29	34	35	99	98
Net realized capital gains (losses)	5	4	(5)	—	4	(1)	1	4	4
Other income (expense)	2	—	—	(1)	(1)	18	(1)	2	16
Income (loss) before income taxes	**40**	**(86)**	**27**	**76**	**21**	**61**	**111**	**(19)**	**193**
Income tax expense (benefit)	11	(33)	7	25	2	20	35	(15)	57
Net income (loss)	**29**	**(53)**	**20**	**51**	**19**	**41**	**76**	**(4)**	**136**
Less: Net realized capital gains (losses), after DAC, excluded from core earnings, before tax	5	4	(5)	1	3	(1)	1	4	3
Less: Income tax benefit (expense)	(1)	(2)	2	(1)	(1)	—	—	(1)	(1)
Core earnings (losses)	**$ 25**	**$ (55)**	**$ 23**	**$ 51**	**$ 17**	**$ 42**	**$ 75**	**$ (7)**	**$ 134**

[1] Prior accident year development included the following unfavorable (favorable) reserve development:

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Auto liability [a]	$ —	$ 75	$ 65	$ (1)	$ (7)	$ —	$ —	$ 140	$ (7)
Homeowners	1	1	(6)	—	2	6	1	(4)	9
Catastrophes	1	1	(5)	(2)	—	(4)	(12)	(3)	(16)
Other reserve re-estimates, net	1	(1)	(2)	—	(9)	(2)	7	(2)	(4)
Total prior accident year development	**$ 3**	**$ 76**	**$ 52**	**$ (3)**	**$ (14)**	**$ —**	**$ (4)**	**$ 131**	**$ (18)**

[a] For the three months ended June 30, 2016 unfavorable reserve development was primarily due to higher than expected emerged severity of bodily injury claims and higher than expected emerged frequency of uninsured and under-insured motorist claims related to accident year 2015. For the three months ended March 31, 2016 unfavorable reserve development was primarily due to higher than expected emerged bodily injury severity for accident years 2014 and 2015 and, for the third and fourth accident quarters of 2015, an increase in bodily injury frequency.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
PERSONAL LINES
UNDERWRITING RATIOS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
UNDERWRITING GAIN (LOSS)	**$ (2)**	**$ (123)**	**$ 1**	**$ 46**	**$ (11)**	**$ 8**	**$ 75**	**$ (124)**	**$ 72**
UNDERWRITING RATIOS									
Losses and loss adjustment expenses									
Current accident year before catastrophes	73.4	70.6	64.8	67.7	69.8	63.8	64.9	69.6	66.2
Current accident year catastrophes	3.8	10.7	4.8	2.1	7.0	10.0	2.6	6.4	6.6
Prior accident year development	0.3	7.8	5.3	(0.3)	(1.4)	—	(0.4)	4.5	(0.6)
Total losses and loss adjustment expenses	77.4	89.0	75.0	69.5	75.3	73.8	67.1	80.5	72.1
Expenses	22.8	23.6	24.9	25.8	25.8	25.4	25.0	23.7	25.4
Combined ratio	**100.2**	**112.6**	**99.9**	**95.3**	**101.1**	**99.2**	**92.1**	**104.2**	**97.5**
Current accident year catastrophes and prior year development	**4.1**	**18.5**	**10.1**	**1.8**	**5.6**	**10.0**	**2.2**	**10.9**	**6.0**
Combined ratio before catastrophes and prior year development	**96.1**	**94.2**	**89.7**	**93.5**	**95.6**	**89.1**	**89.9**	**93.3**	**91.6**
PRODUCT									
Automobile									
Combined ratio	104.8	117.0	106.6	103.5	100.4	98.3	95.4	109.5	98.1
Combined ratio before catastrophes and prior year development	103.1	102.7	96.2	102.9	101.6	96.6	94.6	100.7	97.6
Homeowners									
Combined ratio	89.2	102.4	84.7	76.9	105.5	100.7	85.1	92.1	97.1
Combined ratio before catastrophes and prior year development	79.6	74.2	75.1	72.4	82.4	72.6	79.7	76.3	78.2

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
PERSONAL LINES
SUPPLEMENTAL DATA

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
DISTRIBUTION									
WRITTEN PREMIUMS									
AARP Direct	$ 762	$ 752	$ 711	$ 675	$ 762	$ 744	$ 677	$ 2,225	$ 2,183
AARP Agency	95	92	92	98	95	89	87	279	271
Other Agency	131	135	136	151	163	163	161	402	487
Other	12	13	14	12	14	13	14	39	41
Total	**$ 1,000**	**$ 992**	**$ 953**	**$ 936**	**$ 1,034**	**$ 1,009**	**$ 939**	**$ 2,945**	**$ 2,982**
EARNED PREMIUMS									
AARP Direct	$ 731	$ 723	$ 715	$ 712	$ 709	$ 698	$ 685	$ 2,169	$ 2,092
AARP Agency	94	94	92	92	88	87	81	280	256
Other Agency	140	147	153	160	165	169	173	440	507
Other	15	12	15	14	15	12	13	42	40
Total	**$ 980**	**$ 976**	**$ 975**	**$ 978**	**$ 977**	**$ 966**	**$ 952**	**$ 2,931**	**$ 2,895**
PRODUCT LINE									
WRITTEN PREMIUMS									
Automobile	$ 691	$ 686	$ 690	$ 655	$ 707	$ 688	$ 671	$ 2,067	$ 2,066
Homeowners	309	306	263	281	327	321	268	878	916
Total	**$ 1,000**	**$ 992**	**$ 953**	**$ 936**	**$ 1,034**	**$ 1,009**	**$ 939**	**$ 2,945**	**$ 2,982**
EARNED PREMIUMS									
Automobile	$ 686	$ 680	$ 678	$ 677	$ 674	$ 665	$ 655	$ 2,044	$ 1,994
Homeowners	294	296	297	301	303	301	297	887	901
Total	**$ 980**	**$ 976**	**$ 975**	**$ 978**	**$ 977**	**$ 966**	**$ 952**	**$ 2,931**	**$ 2,895**
STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR)									
New Business Premium									
Automobile	$ 70	$ 83	$ 110	$ 114	$ 111	$ 96	$ 101	$ 263	$ 308
Homeowners	$ 18	$ 21	$ 23	$ 25	$ 29	$ 29	$ 27	$ 62	$ 85
Renewal Written Price Increases									
Automobile	7%	7%	7%	6%	6%	6%	6%	7%	6%
Homeowners	10%	10%	9%	8%	8%	8%	8%	10%	8%
Renewal Earned Price Increases									
Automobile	7%	6%	6%	6%	6%	6%	6%	6%	6%
Homeowners	9%	9%	8%	8%	8%	8%	8%	9%	8%
Policy Count Retention									
Automobile	84%	84%	84%	84%	84%	84%	84%	84%	84%
Homeowners	84%	84%	84%	85%	85%	86%	85%	84%	85%
Premium Retention									
Automobile	88%	88%	87%	87%	87%	87%	87%	88%	87%
Homeowners	89%	89%	90%	90%	90%	90%	90%	89%	90%
Policies in Force (in thousands)									
Automobile	2,016	2,053	2,073	2,062	2,052	2,049	2,053		
Homeowners	1,208	1,239	1,262	1,272	1,284	1,296	1,305		

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
PERSONAL LINES
SUPPLEMENTAL DATA - AUTOMOBILE

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	**Jun 30 2016**	**Mar 31 2016**	**Dec 31 2015**	**Sept 30 2015**	**Jun 30 2015**	**Mar 31 2015**	**Sept 30 2016**	**Sept 30 2015**
STATISTICAL PREMIUM INFORMATION (YEAR OVER YEAR)									
New Business Premium by Distribution									
AARP Direct	$ 52	$ 62	$ 84	$ 82	$ 81	$ 68	$ 67	$ 198	$ 216
AARP Agency	12	14	17	19	17	16	19	43	52
Other Agency	6	6	8	11	11	10	13	20	34
Other	—	1	1	2	2	2	2	2	6
Total	**$ 70**	**$ 83**	**$ 110**	**$ 114**	**$ 111**	**$ 96**	**$ 101**	**$ 263**	**$ 308**
Policy Count Retention by Distribution									
AARP Direct	86 %	86 %	86 %	86 %	86 %	86 %	85 %	86 %	85 %
AARP Agency	78 %	78 %	78 %	77 %	78 %	80 %	81 %	78 %	80 %
Other Agency [1]	78 %	78 %	80 %	80 %	79 %	81 %	82 %	79 %	81 %
Total	**84%**	**84%**	**84%**	**84%**	**84%**	**84%**	**84%**	**84%**	**84%**

[1] Includes policies that are available to renew on either a six or twelve month policy term. The policy retention represents the percentage of policies that renewed since the last policy term and is not annualized.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
P&C OTHER OPERATIONS
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Written premiums	$ —	$ —	$ —	$ 31	$ 1	$ 3	$ —	$ —	$ 4
Change in unearned premium reserve	—	—	—	—	—	3	—	—	3
Earned premiums	—	—	—	31	1	—	—	—	1
Losses and loss adjustment expenses									
Current accident year	—	—	—	25	—	—	—	—	—
Prior accident year development [1]	—	269	1	14	1	199	4	270	204
Total losses and loss adjustment expenses	—	269	1	39	1	199	4	270	204
Underwriting expenses	7	6	7	11	8	7	6	20	21
Underwriting loss	**(7)**	**(275)**	**(8)**	**(19)**	**(8)**	**(206)**	**$ (10)**	**(290)**	**(224)**
Net investment income	31	33	32	34	30	34	35	96	99
Net realized capital gains (losses) [2]	(47)	6	(3)	(1)	(2)	2	4	(44)	4
Other income	2	—	2	3	2	1	1	4	4
Income (loss) before income taxes	**(21)**	**(236)**	**23**	**17**	**22**	**(169)**	**30**	**(234)**	**(117)**
Income tax expense (benefit)	(52)	(82)	6	(2)	6	(58)	7	(128)	(45)
Net income (loss)	**31**	**(154)**	**17**	**19**	**16**	**(111)**	**23**	**(106)**	**(72)**
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax [2]	(47)	6	(3)	(1)	(2)	2	4	(44)	4
Less: Income tax benefit (expense) [3]	59	(6)	1	2	—	—	(1)	54	(1)
Core earnings (losses)	**$ 19**	**$ (154)**	**$ 19**	**$ 18**	**$ 18**	**$ (113)**	**$ 20**	**$ (116)**	**$ (75)**

[1] The three months ended June 30, 2016 and 2015 included unfavorable reserve development of $197 and $146, respectively, related to asbestos reserves, and $71 and $52, respectively, related to environmental reserves.

[2] The three months ended September 30, 2016 included an estimated capital loss on sale of the Company's U.K. property and casualty run-off subsidiaries of $59, before tax. This transaction is expected to close in the fourth quarter of 2016 and result in an estimated after-tax net gain of $6 on the sale.

[3] Primarily represents federal income tax benefit (expense) related to before tax items not included in core earnings. The three months ended September 30, 2016 included an estimated federal income tax benefit of $65 on the sale of the Company's U.K. property and casualty run-off subsidiaries.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
GROUP BENEFITS
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Earned premiums	$ 792	$ 790	$ 778	$ 774	$ 752	$ 780	$ 763	$ 2,360	$ 2,295
Fee income	20	18	17	17	17	16	17	55	50
Net investment income	95	88	88	88	91	95	97	271	283
Net realized capital gains (losses)	19	16	2	(6)	(6)	2	(1)	37	(5)
Total revenues	**926**	**912**	**885**	**873**	**854**	**893**	**876**	**2,723**	**2,623**
Benefits, losses and loss adjustment expenses	642	634	618	620	591	618	598	1,894	1,807
Amortization of DAC	8	7	8	7	8	8	8	23	24
Insurance operating costs and other expenses	190	196	194	199	198	191	200	580	589
Total benefits, losses and expenses	**840**	**837**	**820**	**826**	**797**	**817**	**806**	**2,497**	**2,420**
Income before income taxes	**86**	**75**	**65**	**47**	**57**	**76**	**70**	**226**	**203**
Income tax expense	24	20	15	10	15	20	18	59	53
Net income	**62**	**55**	**50**	**37**	**42**	**56**	**52**	**167**	**150**
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	17	15	2	(5)	(7)	—	—	34	(7)
Less: Income tax benefit (expense) on items not included in core earnings	(6)	(6)	—	2	2	—	—	(12)	2
Core earnings	**$ 51**	**$ 46**	**$ 48**	**$ 40**	**$ 47**	**$ 56**	**$ 52**	**$ 145**	**$ 155**
Margin									
Net income margin	6.7%	6.0%	5.7%	4.2%	4.9%	6.3%	5.9%	6.1%	5.7%
Core earnings margin *	5.6%	5.1%	5.5%	4.6%	5.5%	6.3%	5.9%	5.4%	5.9%
ROE									
Net income (net income last 12 months to stockholders' equity including AOCI)	9.3%	8.2%	8.3%	8.5%	9.2%	9.0%	9.1%		
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	1.5 %	0.3 %	(0.5)%	(0.6)%	(0.2)%	0.1 %	0.4 %		
Less: Income tax benefit (expense) on items not included in core earnings	(0.5)%	(0.1)%	0.2 %	0.2 %	0.1 %	0.1 %	(0.1)%		
Less: Impact of AOCI, excluded from Core ROE	(1.4)%	(1.4)%	(1.6)%	(1.4)%	(1.5)%	(1.5)%	(1.6)%		
Core earnings (core earnings last 12 months to stockholders' equity excluding AOCI)	**9.7%**	**9.4%**	**10.2%**	**10.3%**	**10.8%**	**10.3%**	**10.4%**		

* Denotes financial measure not calculated in accordance with generally accepted accounting principles (non-GAAP).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
GROUP BENEFITS
SUPPLEMENTAL DATA

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
PREMIUMS									
Fully insured ongoing premiums									
Group disability	$ 360	$ 363	$ 352	$ 356	$ 344	$ 358	$ 354	$ 1,075	$ 1,056
Group life	381	376	369	371	364	376	365	1,126	1,105
Other	51	51	51	47	43	46	44	153	133
Total fully insured ongoing premiums	**792**	**790**	**772**	**774**	**751**	**780**	**763**	**2,354**	**2,294**
Total buyouts [1]	—	—	6	—	1	—	—	6	1
Total premiums	**$ 792**	**$ 790**	**$ 778**	**$ 774**	**$ 752**	**$ 780**	**$ 763**	**$ 2,360**	**$ 2,295**
SALES (GROSS ANNUALIZED NEW PREMIUMS)									
Fully insured ongoing sales									
Group disability	$ 30	$ 45	$ 84	$ 22	$ 24	$ 27	$ 123	$ 159	$ 174
Group life	26	31	149	20	33	28	148	206	209
Other	5	4	33	6	4	3	29	42	36
Total fully insured ongoing sales	**61**	**80**	**266**	**48**	**61**	**58**	**300**	**407**	**419**
Total buyouts [1]	—	—	6	—	1	—	—	6	1
Total sales	**$ 61**	**$ 80**	**$ 272**	**$ 48**	**$ 62**	**$ 58**	**$ 300**	**$ 413**	**$ 420**
RATIOS, EXCLUDING BUYOUTS									
Group disability loss ratio	79.4%	79.9%	82.4%	82.9%	80.9%	80.8%	81.8%	80.5%	81.2%
Group life loss ratio	80.0%	78.1%	73.8%	76.0%	73.4%	76.2%	73.2%	77.4%	74.3%
Total loss ratio	79.1%	78.5%	77.6%	78.4%	76.8%	77.6%	76.7%	78.4%	77.0%
Expense ratio	24.4%	25.1%	25.6%	26.0%	26.8%	25.0%	26.7%	25.0%	26.2%

[1] Takeover of open claim liabilities and other non-recurring premium amounts.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
MUTUAL FUNDS
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Investment management fees	$ 145	$ 140	$ 135	$ 146	$ 149	$ 152	$ 147	$ 420	$ 448
Shareholder servicing fees	20	20	20	20	19	19	19	60	57
Other revenue	13	13	12	13	14	13	13	38	40
Total revenues	**178**	**173**	**167**	**179**	**182**	**184**	**179**	**518**	**545**
Sub-advisory	52	50	48	53	53	55	52	150	160
Employee compensation and benefits	26	24	24	25	23	25	25	74	73
Distribution and service	40	39	39	40	42	42	41	118	125
General, administrative and other	29	28	25	29	30	28	27	82	85
Total expenses	**147**	**141**	**136**	**147**	**148**	**150**	**145**	**424**	**443**
Income before income taxes	**31**	**32**	**31**	**32**	**34**	**34**	**34**	**94**	**102**
Income tax expense	10	12	11	12	12	12	12	33	36
Net income	**$ 21**	**$ 20**	**$ 20**	**$ 20**	**$ 22**	**$ 22**	**$ 22**	**$ 61**	**$ 66**
Core earnings	**$ 21**	**$ 20**	**$ 20**	**$ 20**	**$ 22**	**$ 22**	**$ 22**	**$ 61**	**$ 66**
Average Total Mutual Funds segment AUM	**$92,962**	**$90,919**	**$91,188**	**$90,503**	**$92,350**	**$95,797**	**$94,778**	**$ 93,232**	**$ 91,331**
Return on assets (bps, after-tax) [1]									
Net income	9.0	8.8	8.8	8.8	9.5	9.2	9.3	8.7	9.6
Core earnings	9.0	8.8	8.8	8.8	9.5	9.2	9.3	8.7	9.6
ROE									
Net income (net income last 12 months to stockholders' equity including AOCI)	33.2 %	34.2 %	35.5 %	37.4 %	39.8 %	40.3 %	40.4 %		
Less: Restructuring and other costs, before tax	— %	— %	— %	— %	(2.8)%	(2.8)%	(2.8)%		
Less: Income tax benefit on items not included in core earnings	— %	— %	— %	— %	0.9 %	0.9 %	0.9 %		
Less: Impact of AOCI, excluded from Core ROE	(0.2)%	(0.2)%	(0.3)%	(0.1)%	(0.2)%	(0.3)%	(0.4)%		
Core earnings (core earnings last 12 months to stockholders' equity excluding AOCI)	**33.4 %**	**34.4 %**	**35.8 %**	**37.5 %**	**41.9 %**	**42.5 %**	**42.7 %**		

[1] Represents annualized earnings divided by average assets under management, as measured in basis points.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
MUTUAL FUNDS
ASSET VALUE ROLL FORWARD
ASSETS UNDER MANAGEMENT BY ASSET CLASS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Equity									
Beginning balance	$ **46,808**	$ **46,455**	$ **47,369**	$ **44,318**	$ **47,841**	$ **47,131**	$ **45,221**	$ **47,369**	$ **45,221**
Sales	2,722	2,324	3,069	2,863	2,746	2,367	2,583	8,115	7,696
Redemptions	(3,138)	(2,974)	(2,853)	(2,134)	(2,105)	(2,145)	(2,307)	(8,965)	(6,557)
Net flows	(416)	(650)	216	729	641	222	276	(850)	1,139
Change in market value and other	2,084	1,003	(1,130)	2,322	(4,164)	488	1,634	1,957	(2,042)
Ending balance	$ **48,476**	$ **46,808**	$ **46,455**	$ **47,369**	$ **44,318**	$ **47,841**	$ **47,131**	$ **48,476**	$ **44,318**
Fixed Income									
Beginning balance	$ **12,491**	$ **12,389**	$ **12,625**	$ **13,443**	$ **13,844**	$ **14,267**	$ **14,046**	$ **12,625**	$ **14,046**
Sales	1,027	843	918	988	878	883	1,240	2,788	3,001
Redemptions	(888)	(1,012)	(1,432)	(1,549)	(1,166)	(1,084)	(1,338)	(3,332)	(3,588)
Net flows	139	(169)	(514)	(561)	(288)	(201)	(98)	(544)	(587)
Change in market value and other	234	271	278	(257)	(113)	(222)	319	783	(16)
Ending balance	$ **12,864**	$ **12,491**	$ **12,389**	$ **12,625**	$ **13,443**	$ **13,844**	$ **14,267**	$ **12,864**	$ **13,443**
Multi-Strategy Investments [1]									
Beginning balance	$ **15,642**	$ **14,775**	$ **14,419**	$ **13,784**	$ **14,566**	$ **14,298**	$ **13,768**	$ **14,419**	$ **13,768**
Sales	1,147	920	712	785	568	739	887	2,779	2,194
Redemptions	(676)	(520)	(600)	(548)	(614)	(510)	(536)	(1,796)	(1,660)
Net flows	471	400	112	237	(46)	229	351	983	534
Change in market value and other	451	467	244	398	(736)	39	179	1,162	(518)
Ending balance	$ **16,564**	$ **15,642**	$ **14,775**	$ **14,419**	$ **13,784**	$ **14,566**	$ **14,298**	$ **16,564**	$ **13,784**
Mutual Fund AUM									
Beginning balance	$ **74,941**	$ **73,619**	$ **74,413**	$ **71,545**	$ **76,251**	$ **75,696**	$ **73,035**	$ **74,413**	$ **73,035**
Sales	4,896	4,087	4,699	4,636	4,192	3,989	4,710	13,682	12,891
Redemptions	(4,702)	(4,506)	(4,885)	(4,231)	(3,885)	(3,739)	(4,181)	(14,093)	(11,805)
Net flows	194	(419)	(186)	405	307	250	529	(411)	1,086
Change in market value and other	2,769	1,741	(608)	2,463	(5,013)	305	2,132	3,902	(2,576)
Ending balance	$ **77,904**	$ **74,941**	$ **73,619**	$ **74,413**	$ **71,545**	$ **76,251**	$ **75,696**	$ **77,904**	$ **71,545**
Exchange Traded Funds AUM [2]	$ **210**							$ **210**	
Mutual Funds segment AUM before Talcott Resolution	$ **78,114**	$ **74,941**	$ **73,619**	$ **74,413**	$ **71,545**	$ **76,251**	$ **75,696**	$ **78,114**	$ **71,545**
Talcott Resolution AUM [3]	$ **16,387**	$ **16,482**	$ **16,795**	$ **17,549**	$ **17,498**	$ **19,406**	$ **20,240**	$ **16,387**	$ **17,498**
Total Mutual Funds segment AUM	$ **94,501**	$ **91,423**	$ **90,414**	$ **91,962**	$ **89,043**	$ **95,657**	$ **95,936**	$ **94,501**	$ **89,043**

[1] Includes balanced, allocation, and alternative investment products.
[2] Includes AUM of approximately $200 acquired upon acquisition in July 2016 of Lattice Strategies, LLC and subsequent net flows and change in market value.
[3] Talcott Resolution AUM consists of Company-sponsored mutual fund assets held in separate accounts supporting variable insurance and investment products.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
TALCOTT RESOLUTION
FINANCIAL HIGHLIGHTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
NET INCOME									
Individual Annuity [1]	$ 33	$ 76	$ 39	$ 7	$ 47	$ 141	$ 89	$ 148	$ 277
Institutional and other	45	28	(22)	21	27	76	22	51	125
Talcott Resolution net income	**78**	**104**	**17**	**28**	**74**	**217**	**111**	**199**	**402**
Less: Unlock benefit (charge), before tax	(13)	18	13	53	(49)	47	29	18	27
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	(28)	3	(106)	(135)	(22)	11	(29)	(131)	(40)
Less: Net reinsurance gain on dispositions, before tax	—	—	—	—	20	8	—	—	28
Less: Income tax benefit (expense) on items not included in core earnings	15	(8)	33	27	16	(20)	—	40	(4)
Less: Income from discontinued operations, after-tax	—	—	—	—	2	—	—	—	2
Talcott Resolution core earnings	**$ 104**	**$ 91**	**$ 77**	**$ 83**	**$ 107**	**$ 171**	**$ 111**	**$ 272**	**$ 389**
CORE EARNINGS									
Individual Annuity	$ 68	$ 69	$ 61	$ 70	$ 83	$ 134	$ 83	$ 198	$ 300
Institutional and other	36	22	16	13	24	37	28	74	89
Talcott Resolution core earnings	**$ 104**	**$ 91**	**$ 77**	**$ 83**	**$ 107**	**$ 171**	**$ 111**	**$ 272**	**$ 389**
ROE									
Net income (net income last 12 months to stockholders' equity including AOCI)	2.1 %	2.0 %	3.7 %	4.9 %	6.5 %	5.2 %	(4.1)%		
Less: Unlock benefit (charge), before tax	1.0 %	0.5 %	0.9 %	1.1 %	0.7 %	(0.8)%	(1.1)%		
Less: Net realized capital gains (losses) after DAC, excluded from core earnings, before tax	(3.9)%	(3.7)%	(3.7)%	(2.5)%	(0.8)%	(0.3)%	(0.5)%		
Less: Net reinsurance gain on dispositions, before tax	— %	0.3 %	0.4 %	0.4 %	0.7 %	0.4 %	0.3 %		
Less: Income tax benefit (expense) on items not included in core earnings	1.0 %	1.0 %	0.8 %	0.3 %	(0.2)%	0.2 %	0.4 %		
Less: Income from discontinued operations, after-tax	— %	— %	— %	— %	0.5 %	0.4 %	(7.5)%		
Less: Impact of AOCI, excluded from Core ROE	(0.7)%	(0.6)%	(0.7)%	(0.6)%	(0.8)%	(0.6)%	(0.7)%		
Core earnings (core earnings last 12 months to stockholders' equity excluding AOCI)	**4.7 %**	**4.5 %**	**6.0 %**	**6.2 %**	**6.4 %**	**5.9 %**	**5.0 %**		
Return on Assets (bps, after tax) [2]									
Net income return on assets	**26.6**	**60.7**	**30.3**	**5.3**	**34.0**	**95.6**	**58.5**	**38.8**	**64.6**
Core earnings return on assets *	**54.9**	**55.1**	**47.4**	**53.3**	**60.0**	**90.8**	**54.5**	**51.8**	**70.0**

[1] The three months ended September 30, 2015 and June 30, 2015 included a tax provision of $12 and a tax benefit of $48 due to uncertain tax positions.

[2] Represents Individual Annuity annualized earnings divided by a two-point average of assets under management.

* Denotes financial measure not calculated in accordance with generally accepted accounting principles (non-GAAP).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
TALCOTT RESOLUTION
INDIVIDUAL ANNUITY
SUPPLEMENTAL DATA

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
FULL SURRENDER RATES [1]									
Variable Annuity	7.4%	7.7%	6.7%	8.3%	9.1%	9.9%	10.9%	7.2%	10.3%
Fixed Annuity and Other	5.4%	5.1%	4.4%	8.6%	12.1%	7.3%	6.2%	5.0%	8.6%
CONTRACT COUNTS (in thousands)									
Variable Annuity	557	571	587	603	618	634	653		
Fixed Annuity and Other	123	125	127	128	130	134	137		

[1] Represents annualized surrenders (full contract liquidation excluding partial withdrawals) divided by a two-point average of annuity account values.

	AS OF:						
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015
VARIABLE ANNUITY DEATH AND LIVING BENEFITS							
S&P 500 index value at end of period	**2,168**	**2,099**	**2,060**	**2,044**	**1,920**	**2,063**	**2,068**
Total account value with guaranteed minimum death benefits (“GMDB”)	**$41,696**	**$41,738**	**$42,500**	**$44,245**	**$44,464**	**$49,359**	**$51,500**
Gross net amount at risk ("NAR")	$ 3,404	$ 3,885	$ 4,262	$ 4,198	$ 5,027	$ 3,719	$ 3,683
NAR reinsured	79%	75%	73%	74%	70%	79%	80%
Contracts in the Money [3]	31%	48%	56%	55%	60%	33%	20%
% In the Money [3] [4]	13%	10%	9%	9%	11%	10%	16%
Retained NAR [2]	$ 730	$ 965	$ 1,149	$ 1,105	$ 1,513	$ 784	$ 733
Net GAAP liability for GMDB benefits	$ 175	$ 178	$ 184	$ 190	$ 193	$ 184	$ 183
Total account value with guaranteed minimum withdrawal benefits (“GMWB”)	**$18,869**	**$18,952**	**$19,384**	**$20,194**	**$20,441**	**$22,816**	**$23,995**
Gross NAR	$ 195	$ 240	$ 267	$ 248	$ 306	$ 168	$ 152
NAR reinsured	38%	35%	34%	33%	31%	31%	28%
Contracts in the Money [3]	7%	10%	11%	11%	13%	7%	6%
% In the Money [3] [4]	12%	10%	10%	9%	9%	11%	12%
Retained NAR [2]	$ 121	$ 155	$ 177	$ 167	$ 212	$ 116	$ 109
Net GAAP liability for non-lifetime GMWB benefits	$ 238	$ 296	$ 254	$ 174	$ 194	$ 54	$ 99
Net GAAP liability for lifetime GMWB benefits	$ 156	$ 156	$ 150	$ 149	$ 108	$ 105	$ 140

[2] Policies with a guaranteed living benefit also have a guaranteed death benefit. The net amount at risk (“NAR”) for each benefit is shown. These benefits are not additive. When a policy terminates due to death, any NAR related to the GMWB is released. Similarly, when a policy goes into benefit status on a GMWB, its GMDB NAR is released.

[3] Excludes contracts that are fully reinsured.

[4] For all contracts that are “in the money”, this represents the percentage by which the average contract was in the money.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
TALCOTT RESOLUTION
INDIVIDUAL ANNUITY
ACCOUNT VALUE ROLLFORWARD

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
VARIABLE ANNUITY									
Beginning balance	**$ 41,738**	**$ 42,500**	**$ 44,245**	**$ 44,464**	**$ 49,359**	**$ 51,500**	**$ 52,861**	**$ 44,245**	**$ 52,861**
Deposits	37	40	42	45	43	52	49	119	144
Partial withdrawals	(344)	(379)	(410)	(517)	(432)	(487)	(498)	(1,133)	(1,417)
Full surrenders	(772)	(813)	(728)	(920)	(1,065)	(1,250)	(1,426)	(2,313)	(3,741)
Death benefits/annuitizations/other [1]	(338)	(344)	(370)	(356)	(361)	(394)	(421)	(1,052)	(1,176)
Net flows	(1,417)	(1,496)	(1,466)	(1,748)	(1,815)	(2,079)	(2,296)	(4,379)	(6,190)
Change in market value/change in reserve/interest credited and other	1,375	734	(279)	1,529	(3,080)	(62)	935	1,830	(2,207)
Ending balance	**$ 41,696**	**$ 41,738**	**$ 42,500**	**$ 44,245**	**$ 44,464**	**$ 49,359**	**$ 51,500**	**$ 41,696**	**$ 44,464**
FIXED MARKET VALUE ADJUSTED (“MVA”) AND OTHER									
Beginning balance	**$ 7,901**	**$ 8,014**	**$ 8,109**	**$ 8,272**	**$ 8,516**	**$ 8,666**	**$ 8,748**	**$ 8,109**	**$ 8,748**
Surrenders	(83)	(86)	(76)	(147)	(189)	(122)	(108)	(245)	(419)
Death benefits/annuitizations/other [1]	(105)	(98)	(86)	(102)	(85)	(92)	(82)	(289)	(259)
Transfers	—	—	—	(1)	(1)	(3)	36	—	32
Net flows	(188)	(184)	(162)	(250)	(275)	(217)	(154)	(534)	(646)
Change in market value/change in reserve/interest credited and other	79	71	67	87	31	67	72	217	170
Ending balance	**$ 7,792**	**$ 7,901**	**$ 8,014**	**$ 8,109**	**$ 8,272**	**$ 8,516**	**$ 8,666**	**$ 7,792**	**$ 8,272**
TOTAL INDIVIDUAL ANNUITY									
Beginning balance	**$ 49,639**	**$ 50,514**	**$ 52,354**	**$ 52,736**	**$ 57,875**	**$ 60,166**	**$ 61,609**	**$ 52,354**	**$ 61,609**
Deposits	37	40	42	45	43	52	49	119	144
Surrenders and partial withdrawals	(1,199)	(1,278)	(1,214)	(1,584)	(1,686)	(1,859)	(2,032)	(3,691)	(5,577)
Death benefits/annuitizations/other [1]	(443)	(442)	(456)	(458)	(446)	(486)	(503)	(1,341)	(1,435)
Transfers	—	—	—	(1)	(1)	(3)	36	—	32
Net flows	(1,605)	(1,680)	(1,628)	(1,998)	(2,090)	(2,296)	(2,450)	(4,913)	(6,836)
Change in market value/change in reserve/interest credited and other	1,454	805	(212)	1,616	(3,049)	5	1,007	2,047	(2,037)
Ending balance	**$ 49,488**	**$ 49,639**	**$ 50,514**	**$ 52,354**	**$ 52,736**	**$ 57,875**	**$ 60,166**	**$ 49,488**	**$ 52,736**

[1] Includes transfers from the accumulation phase to the annuitization phase.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
CORPORATE
INCOME STATEMENTS

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Fee income	$ 1	$ 1	$ 1	$ 2	$ 1	$ 3	$ 2	$ 3	$ 6
Net investment income	6	6	11	5	5	4	3	23	12
Net realized capital gains (losses)	(1)	(1)	(4)	(2)	(3)	2	18	(6)	17
Total revenues	**6**	**6**	**8**	**5**	**3**	**9**	**23**	**20**	**35**
Insurance operating costs and other expenses	6	(1)	6	6	9	11	7	11	27
Loss on extinguishment of debt	—	—	—	—	—	21	—	—	21
Interest expense	86	85	86	86	88	89	94	257	271
Restructuring and other costs	—	—	—	4	4	2	10	—	16
Total expenses	**92**	**84**	**92**	**96**	**101**	**123**	**111**	**268**	**335**
Loss before income taxes	**(86)**	**(78)**	**(84)**	**(91)**	**(98)**	**(114)**	**(88)**	**(248)**	**(300)**
Income tax benefit [1]	(31)	(82)	(55)	(64)	(95)	(43)	(31)	(168)	(169)
Net income (loss)	**(55)**	**4**	**(29)**	**(27)**	**(3)**	**(71)**	**(57)**	**(80)**	**(131)**
Less: Net realized capital gains (losses) after DAC, excluded from core losses, before tax	1	(2)	(4)	(1)	(5)	2	18	(5)	15
Less: Restructuring and other costs, before tax	—	—	—	(4)	(4)	(2)	(10)	—	(16)
Less: Loss on extinguishment of debt, before tax	—	—	—	—	—	(21)	—	—	(21)
Less: Income tax benefit (expense) on items not included in core earnings	(2)	56	26	34	69	3	(3)	80	69
Core losses	**$ (54)**	**$ (50)**	**$ (51)**	**$ (56)**	**$ (63)**	**$ (53)**	**$ (62)**	**$ (155)**	**$ (178)**

[1] The three months ended June 30, 2016, March 31, 2016, December 31, 2015 and September 30, 2015, respectively, included federal income tax benefits of $53, $25, $34 and $60, respectively, from the reduction of the deferred tax valuation allowance on capital loss carryovers.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTMENT EARNINGS BEFORE TAX
CONSOLIDATED

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Net Investment Income									
Fixed maturities [1]									
Taxable	$ 483	$ 498	$ 488	$ 490	$ 497	$ 490	$ 485	$ 1,469	$ 1,472
Tax-exempt	106	106	107	108	111	113	115	319	339
Total fixed maturities	$ 589	$ 604	$ 595	$ 598	$ 608	$ 603	$ 600	$ 1,788	$ 1,811
Equity securities, available-for-sale	5	6	11	6	8	5	6	22	19
Mortgage loans	62	60	60	60	67	71	69	182	207
Policy loans	20	20	22	22	20	20	20	62	60
Limited partnerships and other alternative investments [2]	93	40	8	12	22	94	99	141	215
Other [3]	29	34	27	32	33	31	42	90	106
Subtotal	798	764	723	730	758	824	836	2,285	2,418
Investment expense	(26)	(29)	(27)	(35)	(28)	(28)	(27)	(82)	(83)
Total net investment income	**$ 772**	**$ 735**	**$ 696**	**$ 695**	**$ 730**	**$ 796**	**$ 809**	**$ 2,203**	**$ 2,335**
Annualized investment yield, before tax [4]	4.5%	4.2%	4.0%	3.9%	4.1%	4.5%	4.5%	4.2%	4.4%
Annualized limited partnerships and other alternative investment yield, before tax [4]	15.2%	6.1%	1.2%	1.5%	2.9%	12.9%	13.7%	7.3%	10.0%
Annualized investment yield, before tax, excluding limited partnership and other alternative investments [4]	4.1%	4.1%	4.1%	4.1%	4.2%	4.1%	4.1%	4.1%	4.1%
Annualized investment yield, after-tax [4]	3.1%	3.0%	2.8%	2.8%	2.8%	3.1%	3.1%	2.9%	3.0%
Average reinvestment rate [5]	3.2%	3.2%	3.8%	3.4%	3.7%	3.5%	3.1%	3.4%	3.4%
Average sales/maturities yield [6]	3.9%	4.0%	4.3%	3.4%	3.9%	3.6%	4.1%	4.1%	4.0%
Portfolio duration (in years) [7]	5.8	5.8	5.8	5.5	5.4	5.5	5.4	5.8	5.4

[1] Includes income on short-term bonds.

[2] Limited partnerships include hedge funds and a fund of funds; alternative investments include income on real estate joint ventures and hedge fund investments outside of limited partnerships and limited liability companies.

[3] Primarily represents income from derivatives that qualify for hedge accounting and are used to hedge fixed maturities.

[4] Represents annualized net investment income divided by the monthly average invested assets at cost, amortized cost, or adjusted carrying value, as applicable, excluding repurchase agreement and securities lending collateral, if any, and derivatives book value.

[5] Represents the annualized yield on fixed maturities and mortgage loans that were purchased during the respective period. Excludes U.S. Treasury securities, cash equivalent securities, and repurchase agreement and securities lending collateral, if any.

[6] Represents the annualized yield on fixed maturities and mortgage loans that were sold, matured, or redeemed, including calls and pay-downs, during the respective period. Excludes U.S. Treasury securities, cash equivalent securities, and repurchase agreement and securities lending collateral, if any.

[7] Excludes certain short-term securities and derivative instruments related to hedging U.S. variable annuity liabilities.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTMENT EARNINGS BEFORE TAX
PROPERTY & CASUALTY

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Net Investment Income									
Fixed maturities [1]									
Taxable	$ 166	$ 168	$ 169	$ 164	$ 157	$ 161	$ 165	$ 503	$ 483
Tax-exempt	82	82	84	84	86	88	90	248	264
Total fixed maturities	$ 248	$ 250	$ 253	$ 248	$ 243	$ 249	$ 255	$ 751	$ 747
Equity securities, available-for-sale	3	3	4	3	4	3	2	$ 10	9
Mortgage loans	20	19	19	19	20	19	18	$ 58	57
Limited partnerships and other alternative investments [2]	36	23	6	9	5	39	53	$ 65	97
Other [3]	9	9	2	5	5	8	10	$ 20	23
Subtotal	316	304	284	284	277	318	338	904	933
Investment expense	(11)	(12)	(12)	(14)	(10)	(11)	(11)	$ (35)	(32)
Total net investment income	**$ 305**	**$ 292**	**$ 272**	**$ 270**	**$ 267**	**$ 307**	**$ 327**	**$ 869**	**$ 901**
Annualized investment yield, before tax [4]	4.1%	3.9%	3.7%	3.7%	3.6%	4.2%	4.5%	3.9%	4.1%
Annualized limited partnerships and other alternative investment yield, before tax [4]	11.4%	6.9%	1.7%	2.2%	1.3%	10.1%	14.1%	6.5%	8.6%
Annualized investment yield, before tax, excluding limited partnership and other alternative investments [4]	3.8%	3.8%	3.8%	3.7%	3.7%	3.9%	4.0%	3.8%	3.9%
Annualized investment yield, after-tax [4]	3.0%	2.9%	2.7%	2.8%	2.7%	3.1%	3.3%	2.9%	3.0%
Average reinvestment rate [5]	3.1%	3.1%	3.8%	3.6%	3.8%	3.7%	3.4%	3.4%	3.6%
Average sales/maturities yield [6]	4.0%	3.9%	4.5%	3.4%	4.2%	4.1%	4.3%	4.1%	4.2%
Portfolio duration (in years) [7]	5.0	5.1	5.2	5.0	4.9	5.0	4.8	5.0	4.9

Footnotes [1] through [7] are explained on page 27.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
NET INVESTMENT INCOME
CONSOLIDATED

Net Investment Income by Segment	THREE MONTHS ENDED Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	NINE MONTHS ENDED Sept 30 2016	Sept 30 2015
Net Investment Income									
Commercial Lines	$ 239	$ 226	$ 209	$ 206	$ 208	$ 239	$ 257	$ 674	$ 704
Personal Lines	35	33	31	30	29	34	35	99	98
P&C Other Operations	31	33	32	34	30	34	35	96	99
Total Property & Casualty	**$ 305**	**$ 292**	**$ 272**	**$ 270**	**$ 267**	**$ 307**	**$ 327**	**$ 869**	**$ 901**
Group Benefits	95	88	88	88	91	95	97	271	283
Mutual Funds	—	1	—	1	—	—	—	1	—
Talcott Resolution	366	348	325	331	367	390	382	1,039	1,139
Corporate	6	6	11	5	5	4	3	23	12
Total net investment income by segment	**$ 772**	**$ 735**	**$ 696**	**$ 695**	**$ 730**	**$ 796**	**$ 809**	**$ 2,203**	**$ 2,335**

Net Investment Income From Limited Partnerships and Other Alternative Investments	THREE MONTHS ENDED Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	NINE MONTHS ENDED Sept 30 2016	Sept 30 2015
Total Property & Casualty	$ 36	$ 23	$ 6	$ 9	$ 5	$ 39	$ 53	$ 65	$ 97
Group Benefits	10	4	3	2	8	8	6	17	22
Talcott Resolution	47	13	(1)	1	9	47	40	59	96
Total net investment income from limited partnerships and other alternative investments [1]	**$ 93**	**$ 40**	**$ 8**	**$ 12**	**$ 22**	**$ 94**	**$ 99**	**$ 141**	**$ 215**

[1] Amounts are included above in total net investment income by segment.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPONENTS OF NET REALIZED CAPITAL GAINS (LOSSES)
CONSOLIDATED

	THREE MONTHS ENDED							NINE MONTHS ENDED	
	Sept 30 2016	Jun 30 2016	Mar 31 2016	Dec 31 2015	Sept 30 2015	Jun 30 2015	Mar 31 2015	Sept 30 2016	Sept 30 2015
Net Realized Capital Gains (Losses)									
Gross gains on sales	$ 114	$ 124	$ 90	$ 59	$ 83	$ 121	$ 197	$ 328	$ 401
Gross losses on sales	(24)	(25)	(108)	(72)	(73)	(112)	(148)	(157)	(333)
Net impairment losses	(14)	(7)	(23)	(39)	(40)	(11)	(12)	(44)	(63)
Valuation allowances on mortgage loans	—	—	—	(3)	1	—	(3)	—	(2)
Periodic net coupon settlements on credit derivatives	2	—	—	3	3	4	1	2	8
Results of variable annuity hedge program									
GMWB derivatives, net	6	3	(17)	(52)	(32)	(4)	1	(8)	(35)
Macro hedge	(64)	(20)	(14)	(70)	51	(23)	(4)	(98)	24
Total results of variable annuity hedge program	(58)	(17)	(31)	(122)	19	(27)	(3)	(106)	(11)
Other net gains (losses) [1] [2]	(37)	(22)	(83)	48	(37)	34	(27)	(142)	(30)
Total net realized capital gains (losses)	**$ (17)**	**$ 53**	**$ (155)**	**$ (126)**	**$ (44)**	**$ 9**	**$ 5**	**$ (119)**	**$ (30)**
Less: Impacts of DAC	(5)	—	(7)	5	1	(1)	—	(12)	—
Less: Realized gains, included in core earnings, before tax	1	2	—	4	4	4	2	3	10
Total net realized capital gains (losses) after DAC, excluded from core earnings, before tax	**(13)**	**51**	**(148)**	**(135)**	**(49)**	**6**	**3**	**(110)**	**(40)**
Less: Impacts of tax [3]	(46)	21	(52)	(45)	(19)	2	1	(77)	(16)
Total net realized capital gains (losses), net of tax and DAC, excluded from core earnings	**$ 33**	**$ 30**	**$ (96)**	**$ (90)**	**$ (30)**	**$ 4**	**$ 2**	**$ (33)**	**$ (24)**

[1] Apart from the third quarter 2016 estimated loss discussed in note 2 below, primarily consists of changes in value of non-qualifying derivatives, including credit derivatives, interest rate derivatives used to manage duration, embedded derivatives associated with modified coinsurance reinsurance contracts and the fixed payout annuity hedge.

[2] The three months ended September 30, 2016 included an estimated capital loss on sale of the Company's U.K. property and casualty run-off subsidiaries of $59, before tax.

[3] The three months ended September 30, 2016 included an estimated federal income tax benefit of $65 on the sale of the Company's U.K. property and casualty run-off subsidiaries.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
COMPOSITION OF INVESTED ASSETS
CONSOLIDATED

	Sept 30 2016		Jun 30 2016		Mar 31 2016		Dec 31 2015		Sept 30 2015	
	Amount [1]	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount [1]	Percent
Total investments	**$ 73,719**	**100.0%**	**$ 75,144**	**100.0%**	**$ 73,910**	**100.0%**	**$ 72,728**	**100.0%**	**$ 74,405**	**100.0%**
Asset-backed securities	$ 2,685	4.5 %	$ 2,777	4.5 %	$ 2,665	4.4 %	$ 2,499	4.2 %	$ 2,716	4.6 %
Collateralized debt obligations	2,573	4.3 %	2,867	4.7 %	3,107	5.1 %	3,038	5.1 %	3,031	5.1 %
Commercial mortgage-backed securities	5,268	8.7 %	5,195	8.5 %	5,224	8.6 %	4,717	8.0 %	4,542	7.7 %
Corporate	26,904	44.6 %	27,158	44.4 %	27,297	45.0 %	26,802	45.3 %	26,772	45.3 %
Foreign government/government agencies	1,186	2.0 %	1,188	1.9 %	1,189	2.0 %	1,308	2.2 %	1,255	2.1 %
Municipal	12,594	20.9 %	12,611	20.6 %	12,303	20.3 %	12,121	20.5 %	12,211	20.7 %
Residential mortgage-backed securities	4,936	8.2 %	4,826	7.9 %	4,338	7.1 %	4,046	6.8 %	3,859	6.5 %
U.S. Treasuries	4,079	6.8 %	4,619	7.5 %	4,570	7.5 %	4,665	7.9 %	4,723	8.0 %
Total fixed maturities, available-for-sale	**$ 60,225**	**100.0%**	**$ 61,241**	**100.0%**	**$ 60,693**	**100.0%**	**$ 59,196**	**100.0%**	**$ 59,109**	**100.0%**
U.S. government/government agencies	$ 8,225	13.6 %	$ 8,887	14.5 %	$ 8,316	13.7 %	$ 8,179	13.8 %	$ 8,167	13.8 %
AAA	7,693	12.8 %	7,883	12.9 %	7,771	12.8 %	7,195	12.2 %	7,444	12.6 %
AA	10,342	17.2 %	10,600	17.3 %	10,726	17.7 %	10,584	17.9 %	10,400	17.6 %
A	15,804	26.2 %	15,898	25.9 %	15,631	25.7 %	15,128	25.5 %	15,687	26.5 %
BBB	14,657	24.3 %	14,739	24.1 %	14,968	24.7 %	14,918	25.2 %	14,215	24.1 %
BB	2,089	3.5 %	2,094	3.4 %	2,123	3.5 %	1,983	3.3 %	1,881	3.2 %
B	1,092	1.8 %	915	1.5 %	967	1.6 %	1,034	1.8 %	1,110	1.9 %
CCC	281	0.5 %	171	0.3 %	131	0.2 %	116	0.2 %	141	0.2 %
CC & below	42	0.1 %	54	0.1 %	60	0.1 %	59	0.1 %	64	0.1 %
Total fixed maturities, available-for-sale	**$ 60,225**	**100.0%**	**$ 61,241**	**100.0%**	**$ 60,693**	**100.0%**	**$ 59,196**	**100.0%**	**$ 59,109**	**100.0%**

[1] Amount represents the value at which the assets are presented in the Consolidating Balance Sheets (page 4).

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
INVESTED ASSET EXPOSURES
September 30, 2016

	Cost or Amortized Cost	Fair Value	Percent of Total Invested Assets
Top Ten Corporate Fixed Maturity and Equity Exposures by Sector, Available-for-sale			
Financial services	$ 5,166	$ 5,550	7.5 %
Utilities	4,934	5,433	7.4 %
Consumer non-cyclical	3,895	4,282	5.8 %
Technology and communications	3,499	3,906	5.3 %
Energy [1]	2,002	2,172	2.9 %
Consumer cyclical	1,844	1,982	2.7 %
Capital goods	1,598	1,756	2.4 %
Basic industry	1,131	1,225	1.7 %
Transportation	840	912	1.2 %
Other	518	561	0.8 %
Total	**$ 25,427**	**$ 27,779**	**37.7%**
Top Ten Exposures by Issuer [2]			
Morgan Stanley	$ 297	$ 311	0.4 %
State of California	264	306	0.4 %
Commonwealth of Massachusetts	249	279	0.4 %
Goldman Sachs Group Inc.	249	265	0.4 %
New York State Dormitory Authority	223	248	0.4 %
JP Morgan Chase & Co.	233	244	0.3 %
American Electric Power Company Inc.	225	240	0.3 %
National Grid plc	195	229	0.3 %
Mars Inc.	216	222	0.3 %
Wells Fargo & Company	222	221	0.3 %
Total	**$ 2,373**	**$ 2,565**	**3.5%**

[1] Excludes investments in foreign government, government agency securities or other fixed maturities that are correlated to energy exposure but are not direct obligations of or exposures to energy-related companies.

[2] Excludes U.S. government and government agency securities, mortgage obligations issued by government sponsored agencies, cash equivalent securities, and exposures resulting from derivative transactions.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.
APPENDIX

BASIS OF PRESENTATION AND DEFINITIONS

All amounts are in millions, except for per share and ratio information unless otherwise stated. Amounts presented throughout this document have been rounded for presentation purposes.

The Hartford Financial Services Group, Inc. (the "Company", "we", or "our") currently conducts business principally in six reporting segments: Commercial Lines, Personal Lines, Property & Casualty Other Operations ("P&C Other Operations"), Group Benefits, Mutual Funds and Talcott Resolution, as well as a Corporate category.

Property & Casualty ("P&C") businesses consist of three reporting segments: Commercial Lines, Personal Lines and P&C Other Operations. Commercial Lines provides businesses with workers' compensation, property, automobile, liability, umbrella, marine and livestock coverages under several different products, primarily throughout the United States ("U.S."), within its standard commercial lines, which consists of the Company's small commercial and middle market lines of business. On July 29, 2016, the Company acquired Maxum Specialty Insurance Group ("Maxum") adding excess and surplus lines capability. Maxum's revenues and earnings since the acquisition date are included in the results of operations of the Company's Commercial Lines operating segment. Additionally, within Commercial Lines, a variety of customized insurance products and risk management services including workers' compensation, automobile, general liability, professional liability, bond, and specialty casualty coverages are offered through the segment's specialty commercial lines. Personal Lines provides automobile, homeowners and personal umbrella coverages to individuals across the U.S., including a special program designed exclusively for members of AARP. P&C Other Operations includes certain property and casualty operations, managed by the Company, that have discontinued writing new business and substantially all of the Company's asbestos and environmental exposures.

Group Benefits provides group life, accident and disability coverage, group retiree health and voluntary benefits to individual members of employer groups and associations. Group Benefits offers disability underwriting, administration, claims processing and reinsurance to other insurers and self-funded employer plans.

Mutual Funds provides investment management, administration, distribution and related services to investors through investment products in both domestic and international markets. Mutual fund and exchange-traded funds are sold primarily through retail, bank trust and registered investment advisor channels. On July 29, 2016, the Company acquired Lattice Strategies LLC ("Lattice"), an investment management firm and provider of strategic beta exchange-traded funds. Lattice's revenues and earnings since the acquisition date are included in the results of operations of the Company's Mutual Funds operating segment. Talcott funds included in Total Mutual Funds segment assets under management represent assets held in separate accounts supporting the Company's legacy variable insurance products.

Talcott Resolution is comprised of the runoff of the Company's U.S. annuity and institutional and private-placement life insurance businesses, and the retained Japan fixed payout annuity liabilities.

Corporate includes the Company's capital raising activities (including debt financing and related interest expense), purchase accounting adjustments related to goodwill, and other expenses not allocated to the reporting segments.

Certain operating and statistical measures have been incorporated herein to provide supplemental data that indicate current trends in the Company's business. These measures include sales, deposits, net flows, account value, insurance in-force, premium retention, renewal written and earned price increases and policy count retention. Premium retention is defined as renewal premium written in the current period divided by total premium written in the prior period. Renewal written price increases represent the combined effect of rate changes and amount of insurance per unit of exposure since the prior year. Policy count retention represents the ratio of the number of policies renewed during the period divided by the number of policies from the previous policy term period.

The Company, along with others in the property and casualty insurance industry, uses underwriting ratios as measures of performance. The loss and loss adjustment expense ratio is the ratio of losses and loss adjustment expenses to earned premiums. The expense ratio is the ratio of underwriting expenses (amortization of deferred policy acquisition costs and insurance operating costs and expenses, including certain centralized services and bad debt expense) to earned premiums. The policyholder dividend ratio is the ratio of policyholder dividends to earned premiums. The combined ratio is the sum of the loss and loss adjustment expense ratio, the expense ratio and the policyholder dividend ratio. These ratios are relative measurements that describe the related cost of losses, expenses and policyholder dividends for every $100 of earned premiums. A combined ratio below 100 demonstrates underwriting profit; a combined ratio above 100 demonstrates underwriting losses. The catastrophe ratio (a component of the loss ratio) represents the ratio of catastrophe losses to earned premiums. The prior accident year loss and loss adjustment expense ratio (a component of the loss ratio) represents the increase (decrease) in the estimated cost of settling catastrophe and non-catastrophe claims incurred in prior accident years as recorded in the current calendar year divided by earned premiums.

The Company, along with others in the life insurance industry, uses underwriting ratios as measures of the Group Benefits segment's performance. The loss ratio is the ratio of benefits, losses and loss adjustment expenses to premiums and other considerations, excluding buyout premiums. The expense ratio is the ratio of insurance operating costs and other expenses to premiums and other considerations, excluding buyout premiums. Buyout premiums represent takeover of open claim liabilities and other non-recurring premium amounts.

DISCUSSION OF NON-GAAP AND OTHER FINANCIAL MEASURES

The Company uses non-GAAP and other financial measures in this Investor Financial Supplement to assist investors in analyzing the Company's operating performance. Because the Company's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing the Company's non-GAAP and other financial measures to those of other companies. Non-GAAP measures are indicated with an asterisk the first time they appear in this document.

The Company uses the non-GAAP financial measure core earnings as an important measure of the Company's operating performance. The Company believes that core earnings provides investors with a valuable measure of the performance of the Company's businesses because it reveals trends in our insurance and financial services businesses that may be obscured by including the net effect of certain realized capital gains and losses, certain restructuring and other costs, loss on extinguishment of debt, reinsurance gains and losses from disposal of businesses, income tax benefit from reduction in deferred income tax valuation allowance, discontinued operations, and the impact of Unlocks to deferred policy acquisition costs ("DAC"), sales inducement assets ("SIA") and death and other insurance benefit reserve balances. Some realized capital gains and losses are primarily driven by investment decisions and external economic developments, the nature and timing of which are unrelated to the insurance and underwriting aspects of our business. Accordingly, core earnings excludes the effect of all realized gains and losses (after-tax and the effects of DAC) that tend to be highly variable from period to period based on capital market conditions. The Company believes, however, that some realized capital gains and losses are integrally related to our insurance operations, so core earnings includes net realized gains and losses such as net periodic settlements on credit derivatives. These net realized gains and losses are directly related to an offsetting item included in the income statement such as net investment income. Net income is the most directly comparable U.S. GAAP measure. Core earnings should not be considered as a substitute for net income and does not reflect the overall profitability of the Company's business. Therefore, the Company believes that it is useful for investors to evaluate both net income and core earnings when reviewing the Company's performance. A reconciliation of net income to core earnings is set forth on page 2.

Core earnings per share is calculated based on the non-GAAP financial measure core earnings. The Company believes that the measure core earnings per share provides investors with a valuable measure of the Company's operating performance for many of the same reasons applicable to its underlying measure, core earnings. Net income per share is the most directly comparable U.S. GAAP measure. Core earnings per share should not be considered as a substitute for net income per share and does not reflect the overall profitability of the Company's business. Therefore, the Company believes that it is useful for investors to evaluate both net income per share and core earnings per share when reviewing our performance.

Book value per diluted share, excluding AOCI, is calculated based upon a non-GAAP financial measure. It is calculated by dividing (a) total stockholders' equity, excluding AOCI, after tax, by (b) common shares outstanding and dilutive potential common shares. The Company provides book value per diluted share, excluding AOCI, to enable investors to analyze the amount of the Company's net worth that is primarily attributable to the Company's business operations. The Company believes book value per diluted share, excluding AOCI, is useful to investors because it eliminates the effect of items that can fluctuate significantly from period to period, primarily based on changes in interest rates. Book value per diluted share is the most directly comparable U.S. GAAP measure. A reconciliation of book value per diluted share to book value per diluted share, excluding AOCI, is set forth on page 1.

The Company provides different measures of the return on stockholders' equity ("ROE"). ROE - Core earnings is calculated based on non-GAAP financial measures. ROE - Core earnings is calculated by dividing (a) core earnings for the prior four fiscal quarters by (b) average common stockholders' equity, excluding AOCI. ROE - Net income is the most directly comparable U.S. GAAP measure. ROE - Net income is calculated by dividing (a) net income for the prior four fiscal quarters by (b) average common stockholders' equity, including AOCI. ROEs at the segment level and for consolidated, excluding Talcott Resolution, represent a levered view of ROE as debt financing and related interest expense are attributed to the businesses consistent with the overall average debt to capitalization ratios of the consolidated entity. The Company excludes AOCI in the calculation of ROE - core earnings to provide investors with a measure of how effectively the Company is investing the portion of the Company's net worth that is primarily attributable to the Company's business operations. The Company provides investors with return-on-equity measures based on its non-GAAP core earnings financial measures for the reasons set forth in the related discussion above.

A reconciliation of Consolidated ROE - Net income to Consolidated ROE - Core earnings is set forth below:

	LAST TWELVE MONTHS ENDED						
	Sept 30 2016	**Jun 30 2016**	**Mar 31 2016**	**Dec 31 2015**	**Sept 30 2015**	**Jun 30 2015**	**Mar 31 2015**
ROE - Net income	**7.6 %**	**7.3 %**	**8.3 %**	**9.3 %**	**8.9 %**	**8.8 %**	**4.0 %**
Less: Unlock benefit (charge), before tax	0.4 %	0.2 %	0.3 %	0.4 %	0.3 %	(0.3)%	(0.4)%
Less: Net realized capital gains (losses) including DAC, excluded from core earnings, before tax [2]	(1.3)%	(1.5)%	(1.8)%	(1.0)%	(0.3)%	0.2 %	0.1 %
Less: Restructuring and other costs, before tax	— %	— %	(0.1)%	(0.1)%	(0.2)%	(0.3)%	(0.3)%
Less: Loss on extinguishment of debt, before tax	— %	— %	(0.1)%	(0.1)%	(0.1)%	(0.1)%	— %
Less: Net reinsurance gain on dispositions, before tax	— %	0.1 %	0.2 %	0.2 %	0.3 %	0.2 %	0.1 %
Less: Pension settlement, before tax	— %	— %	— %	— %	(0.7)%	(0.7)%	(0.7)%
Less: Income tax benefit (expense) on items not included in core earnings	1.1 %	1.4 %	1.1 %	0.7 %	0.6 %	0.4 %	0.4 %
Less: Income from discontinued operations, after-tax	— %	— %	— %	— %	0.2 %	0.2 %	(3.0)%
Less: Impact of AOCI, excluded from denominator of Core ROE	(0.2)%	(0.3)%	(0.1)%	— %	(0.3)%	(0.4)%	(0.3)%
ROE - Core earnings	**7.6 %**	**7.4 %**	**8.8 %**	**9.2 %**	**9.1 %**	**9.6 %**	**8.1 %**

A reconciliation of Consolidated ROE - Net income, excluding Talcott Resolution to Consolidated ROE - Core earnings, excluding Talcott Resolution is set forth below:

	LAST TWELVE MONTHS ENDED						
	Sept 30 2016	**Jun 30 2016**	**Mar 31 2016**	**Dec 31 2015**	**Sept 30 2015**	**Jun 30 2015**	**Mar 31 2015**
ROE - Net income (excluding Talcott Resolution)	**10.8%**	**10.5 %**	**11.0 %**	**12.0 %**	**10.3 %**	**11.3 %**	**9.3 %**
Less: Net realized capital gains (losses) including DAC, excluded from core earnings, before tax [2]	—%	(0.2)%	(0.6)%	— %	— %	0.5 %	0.5 %
Less: Restructuring and other costs, before tax	0.2 %	(0.1)%	(0.1)%	(0.2)%	(0.4)%	(0.5)%	(0.6)%
Less: Loss on extinguishment of debt, before tax	—%	— %	(0.2)%	(0.2)%	(0.2)%	(0.2)%	— %
Less: Pension settlement, before tax	—%	— %	— %	— %	(1.1)%	(1.2)%	(1.1)%
Less: Income tax benefit (expense)	1.2 %	1.6 %	1.3 %	1.0 %	1.1 %	0.5 %	0.4 %
Less: Income from discontinued operations, after-tax	—%	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %
Less: Impact of AOCI, excluded from denominator of Core ROE	0.3 %	0.2 %	0.2 %	0.4 %	0.3 %	0.2 %	0.1 %
ROE - Core earnings (excluding Talcott Resolution)	**9.1%**	**8.9 %**	**10.3 %**	**10.9 %**	**10.5 %**	**11.9 %**	**9.9 %**

The Company evaluates profitability of the individual P&C businesses primarily on the basis of underwriting gain (loss). Underwriting gain (loss) is a before tax measure that represents earned premiums less incurred losses, loss adjustment expenses and underwriting expenses and policyholder dividends. Underwriting gain (loss) is influenced significantly by earned premium growth and the adequacy of the Company's pricing. Underwriting profitability over time is also greatly influenced by the Company's pricing and underwriting discipline, which seeks to manage exposure to loss through favorable risk selection and diversification, its management of claims, its use of reinsurance and its ability to manage its expense ratio, which it accomplishes through its management of acquisition costs and other underwriting expenses. Net income (loss) is the most directly comparable U.S. GAAP measure. The Company believes that underwriting gain (loss) provides investors with a valuable measure of before tax profitability derived from underwriting activities, which are managed separately from the Company's investing activities. Reconciliations of underwriting gain (loss) to net income for the Company's P&C businesses are set forth on pages 8, 10, 14 and 18.

A catastrophe is a severe loss, resulting from natural or manmade events, including risks such as fire, earthquake, windstorm, explosion, terrorist attack and similar events. Each catastrophe has unique characteristics. Catastrophes are not predictable as to timing or loss amount in advance, and therefore their effects are not included in earnings or losses and loss adjustment expense reserves prior to occurrence. The Company believes that a discussion of the effect of catastrophes is meaningful for investors to understand the variability of periodic earnings.

Combined ratio before catastrophes and prior accident year development ("PYD") (also referred to as Current Accident Year ("CAY") combined ratio before catastrophes) is a non-GAAP financial measure. Combined ratio is the most directly comparable GAAP measure. The combined ratio before catastrophes and PYD represents the combined ratio for the current accident year, excluding the impact of current accident year catastrophes. The Company believes this ratio is an important measure of the trend in profitability since it removes the impact of volatile and unpredictable catastrophe losses and prior accident year loss and loss adjustment expense reserve development. A reconciliation of the combined ratio to the combined ratio before catastrophes and PYD for Commercial Lines and Personal Lines is set forth on pages 12 and 15, respectively.

Core earnings margin is a non-GAAP financial measure that the Company uses to evaluate, and believes is an important measure of, the Group Benefits segment's operating performance. Core earnings margin is calculated by dividing core earnings by revenues excluding buyouts and realized gains (losses). Net income margin is the most directly comparable U.S. GAAP measure. The Company believes that core earnings margin provides investors with a valuable measure of the performance of Group Benefits because it reveals trends in the business that may be obscured by the effect of buyouts and realized gains (losses). Core earnings margin should not be considered as a substitute for net income margin and does not reflect the overall profitability of Group Benefits. Therefore, the Company believes it is important for investors to evaluate both core earnings margin and net income margin when reviewing performance.

Return on Assets ("ROA"), core earnings, is a non-GAAP financial measure that the Company uses to evaluate the Mutual Funds and Talcott Resolution (Individual Annuity) segments' operating performance. ROA is the most directly comparable U.S. GAAP measure. The Company believes that ROA, core earnings, provides investors with a valuable measure of the performance of these businesses because it reveals trends in our businesses that may be obscured by the effect of realized gains (losses). ROA, core earnings, should not be considered as a substitute for ROA and does not reflect the overall profitability of our businesses. Therefore, the Company believes it is important for investors to evaluate both ROA, core earnings, and ROA when reviewing the Company's performance.