



**Hartford Financial Services Group, Inc.****HIG NYSE****Insurance - Multiline**

Market Capitalization USD:

\$7,189.41 mm**CONCERN LEVEL: LOW**

- 1 The CEO's total remuneration is within the typical market range for the relevant industry and market cap.
- 2 The ratio between the CEO's pay and the median pay of the other named executive officers is 3X or less.
- 3 The CEO's annual cash incentives rose or fell in line with annual performance.
- 4 The CEO received no more than one annual cash bonus this fiscal year.
- 5 The CEO's equity remuneration reflected the company's share price movement over the last five years.
- 6 The company only pays long-term incentives to the CEO for above median performance against a peer group.
- 7 The company's dilution from equity incentives is 10 percent or less.
- 8 Unvested equity lapses when the CEO's employment is terminated. 
- 9 The CEO's potential cash severance payment is capped at two times annual cash remuneration. 
- 10 The accrued benefits of the CEO's post-retirement income are within the typical market range for the relevant market cap bracket.

CEO: Liam E. McGee**Age: 57****CEO Since: 2009**

	2009	2010	2011
Base Salary	\$958,333	\$1,100,000	\$1,100,000
Discretionary Bonus	\$0	\$0	\$0
Annual Cash Incentive	\$1,025,859	\$1,755,750	\$0
Benefits and Perquisites	\$84,455	\$383,136	\$53,284
TOTAL ANNUAL COMPENSATION	\$2,068,647	\$3,238,886	\$1,153,284
Increase in Post-Retirement Benefits	\$4,384,351	\$96,307	\$285,023
Stock Option Awards	\$653,080	\$0	\$3,250,000
Stock Awards	\$2,048,278	\$7,266,667	\$3,250,000
TOTAL COMPENSATION	\$9,154,356	\$10,601,860	\$7,938,307
Median of Other Named Executive Officers Total Compensation	\$3,729,864	\$5,055,325	\$4,314,396
Value Realized on Exercise of Stock Option	\$0	\$0	\$0
Value Realized on Vesting of Stock	\$1,461,689	\$1,466,667	\$0
TOTAL REALIZED EQUITY COMPENSATION	\$1,461,689	\$1,466,667	\$0

Proxy Date: 5 Apr 2012

Annual Meeting Date: 16 May 2012

Equity Reserves: 5.96%

Stock Option Run Rate: 0.27%

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Performance Comparison

■ S&P500 ■ Industry ■ HIG



Peer Comparisons (TRBC) = Financials

Total Summary CEO Compensation

Ticker	Company Name	2009	2010	2011	Market Cap
HIG	Hartford Financial Services Group, Inc.	\$9,154,356	\$10,601,860	\$7,938,307	\$7,189,408,846
NTRS	Northern Trust Corporation	\$11,891,070	\$12,760,081	\$14,305,400	\$8,469,182,385
MFA	MFA Financial, Inc.	\$3,807,794	\$3,606,624		\$2,500,341,746
GGP	General Growth Properties, Inc.	\$4,715,444	\$53,275,790	\$8,731,398	\$11,353,261,749
KIM	Kimco Realty Corporation	\$1,824,572	\$2,381,272	\$4,033,226	\$6,116,955,001
LRY	Liberty Property Trust	\$2,628,082	\$2,753,394		\$3,366,986,870
MKL	Markel Corporation	\$1,021,709	\$1,218,699	\$672,050	\$3,462,168,571

To insure consistency, peer comparisons are based on a combination of TRBC Industry and Sector classifications and company market caps.

Missing peer pay figures for 2011 are due to differences in company filing schedules.

Pay Peer Group

ACE, AFLAC Inc, Aetna Inc., Allstate Corp (The), American Express Co, CNA Financial Corp, Capital One Financial Corp., Chubb Corp (The), Cigna Corp, Genworth Financial Inc., Lincoln National Corp, Metlife Inc., PNC Financial Services Group Inc., Principal Financial Group Inc., Progressive Corp (The), Prudential Financial Inc, Travelers Companies Inc (The), Unum Group.

Performance Peer Group

ACE, AFLAC Inc, Aetna Inc., Allstate Corp (The), American Express Co, CNA Financial Corp, Capital One Financial Corp., Chubb Corp (The), Cigna Corp, Genworth Financial Inc., Lincoln National Corp, Metlife Inc., PNC Financial Services Group Inc., Principal Financial Group Inc., Progressive Corp (The), Prudential Financial Inc, Travelers Companies Inc (The), Unum Group.

COMPENSATION COMMITTEE MEMBERS

Director	Membership	Age	Gender	Tenure	Independence
Paul G. Kirk	Chairman	74	Male	2	Outside
H. Patrick Swvaert	Member	69	Male	16	Outside Related
Kathryn Mikells	Member	46	Female	2	Outside
Thomas A. Renvi	Member	66	Male	2	Outside

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