



Apex[®] Payroll Teams with The Hartford[®]

Roswell, GA – Managing workers' compensation premium payments is one of the many challenges small and midsize businesses face. To help business owners address this challenge, the property and casualty insurance subsidiaries of The Hartford Financial Services Group, Inc., have teamed with Apex Payroll, Inc. to offer workers' compensation premium-calculation and payment services to clients insured by The Hartford.

Payroll customers of Apex that purchase this coverage from The Hartford will now have access to The Hartford's XactPAY[®] service. With this service, premiums for a workers' compensation policy from The Hartford are calculated automatically and paid each payroll date. Because premiums are calculated based upon actual payroll, this automated payment service helps employers to better manage their cash flow. The use of XactPAY[®] avoids the need for large up-front premium deposits or finance charges and helps to minimize audit surprises at the end of the payroll year.

"Increasingly, business owners are looking for integrated solutions like the one Apex and The Hartford have brought to market," said Donato Monaco, vice president at The Hartford's Payroll Alliances Center. "We're pleased to work with Apex to offer their payroll customers access to our state-of-the-art XactPAY[®] service." "We are delighted to offer Hartford's XactPAY service to our valued customers. This partnership with the Hartford allows us to provide an easy and efficient way for businesses to pay their workers' compensation premiums," said Marty Hamby, President of Apex. "Customers are seeking ways to improve their cash flow in today's challenging economic environment and this service will certainly assist our clients."

About Apex[®] Payroll

Apex Payroll is a trusted provider of comprehensive payroll, payroll tax, Human Resources and timekeeping services and cloud based technology. Apex Payroll's proven solutions allow independent payroll services companies to efficiently compete feature for feature with larger established firms. Visit our company's website at www.apexpayroll.com or contact us at 877-750-APEX (2739) for additional information.

About The Hartford

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

DISCLAIMER

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