



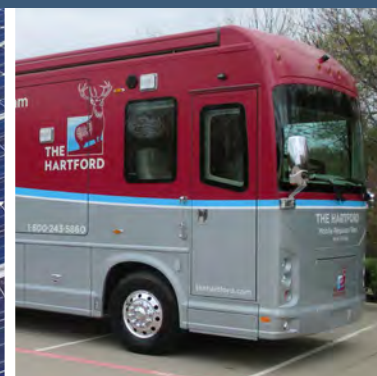
THE HARTFORD'S SUSTAINABILITY REPORT | 2014

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MESSAGE FROM THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER



CHRISTOPHER J. SWIFT

Chairman and Chief Executive Officer
The Hartford

Chris Swift, Chairman and CEO of The Hartford, reflects on the many ways the company brings its character to life.

December 2015

At The Hartford, we believe that making a positive difference in the world isn't just a nice thing to do – it is a business imperative. Our success is inextricably tied to the well-being of our customers, employees and the communities in which we work and live. Accordingly, our focus must extend beyond the products and services we offer to encompass our responsibilities as an employer, neighbor, and steward of the planet's natural resources.

Our corporate responsibility commitments manifest themselves in the following areas: Environment, Business, Community, and Employees.

ENVIRONMENT

As an insurance company, we understand the inherent risks that environmental challenges present to people and communities. In response, we are reducing our own impact on the environment and conserving natural resources, while reducing our operating costs in the process.

continued

BUSINESS

As a supporter of commerce and community, we are advocating for entrepreneurship through educational programming, access to loans, and encouraging re-employment and micro-enterprise. We are also proud of the strong ethics, governance, and risk management practices that are an ingrained part of who we are and how we operate.

COMMUNITY

As a neighbor, we are fostering stability and vitality in the communities in which we live and work by providing those in need with access to food, shelter, and economic opportunity. We are making a difference in each of these areas by targeting our philanthropic support, partnering with like-minded national and local organizations, and harnessing the power of our 17,500-person workforce, mobilizing them to invest their time, talent and generosity as community volunteers.

EMPLOYEES

As an employer, we are attracting the next generation of talent we need to successfully compete in a dynamic and competitive marketplace by building a diverse and inclusive culture, where people are respected for who they are, recognized for how they contribute, encouraged to make a positive difference in the world around them, and celebrated for what they can become.

We measure our success by the impacts we make – such as jobs created, small business loans initiated, greenhouse gas reductions attained, employee volunteer hours logged and lives affected – and by the strength of our reputation for being a company that places integrity above all else.

While we are proud of our progress, we know there is more to be done. I invite you to read more in the report that follows about the strong foundation we have built for the work ahead.

Thank you for your interest in The Hartford.



CHRISTOPHER J. SWIFT

Chairman and Chief Executive Officer
The Hartford

REPORT OVERVIEW



At The Hartford, we embrace our history as we build a sustainable future. We have a rich tradition of more than 200 years of keeping promises to our stakeholders, understanding interdependence, and managing toward sustainable growth. This report is divided into four key sections of our operating model: Environment, Business, Community, and Employees.

Except where noted, the Sustainability Report addresses the parent company, comprising U.S. operations, and does not include joint venture partnerships or international operations. The content was guided by the GRI 3.1 Reporting Guidance for the Financial Services Sector Supplement as well as engagement with company stakeholders, industry experts, and by the conventions of peer companies. Only awards deemed material to this report have been included on pages 28-29. There are no significant changes in the methods of measurement applied to this report.

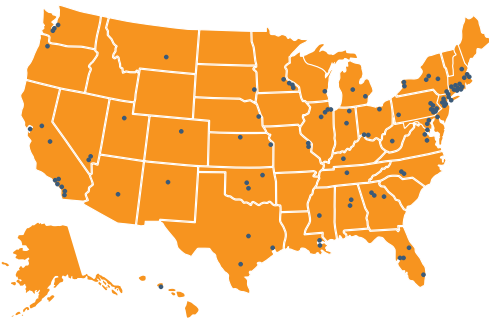
This is the sixth annual Sustainability Report issued by The Hartford, updated with content that covers The Hartford's sustainability record for calendar year 2014.

ABOUT OUR COMPANY

2014 OVERVIEW

(as of 12/31/14)

- \$18.6 billion in revenue
- \$245 billion in total assets
- \$18.7 billion in shareholder equity
- Approximately 17,500 employees
- The Hartford is a publicly traded company on the New York Stock Exchange. As of Dec. 31, 2014, there were 424,400,000 Common Shares outstanding.



U.S. LOCATIONS as of 12/31/14

The Hartford writes business across the United States and has more than 100 offices located throughout the country.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

NYSE: HIG

One Hartford Plaza

Hartford, CT 06155

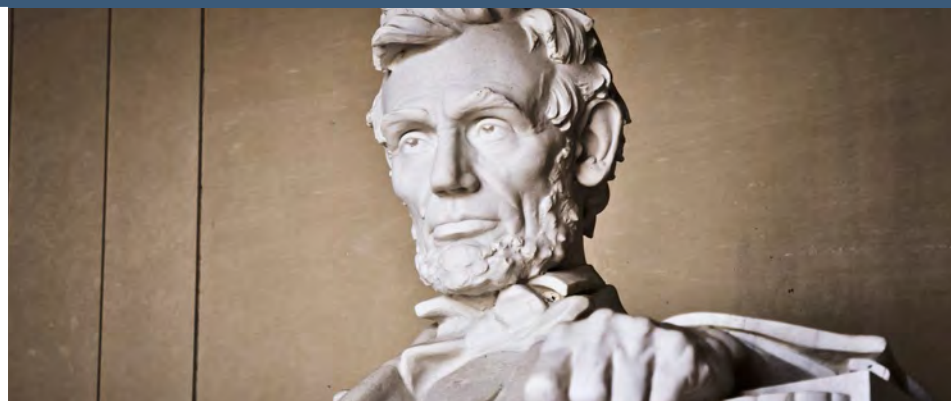
THEHARTFORD.COM

STAKEHOLDERS

The scope of The Hartford's stakeholders and our interactions with them are determined by our business operations and our engagement with the communities where we live and work.

- Customers
- Shareholders
- Employees and retirees
- Agents
- Community leaders and residents
- Local, state, federal and foreign governments
- State, federal and foreign regulators
- Suppliers and vendors
- Affinity and business partners

continued



HISTORICAL OVERVIEW

Founded in 1810, The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and has been the direct auto and home insurance writer for AARP's 38 million members for more than 30 years. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens.

The company is widely recognized for its service excellence, sustainability practices, trust and integrity.

Throughout its history, the company has delivered on its promises to agents, brokers and customers, insuring some of the nation's most historic construction projects, including the Golden Gate Bridge. The Hartford has also paid claims related to some of America's largest disasters, including the Great Chicago Fire of 1871, the San Francisco earthquake of 1906, the 9/11 terrorist attacks, and more recently, Hurricane Katrina and Storm Sandy. Abraham Lincoln, Buffalo Bill Cody, Babe Ruth and Dwight D. Eisenhower are among the notable citizens who have been Hartford policyholders.

[READ MORE ABOUT THE HARTFORD'S HISTORY IN OUR INTERACTIVE TIMELINE.](#)

ENVIRONMENT



The Hartford believes that responsible and innovative approaches to both renewable energy and energy efficiency will help to reduce operational costs over the long term and establish The Hartford as an insurer and employer of choice.

Environment Committee

Risk

Environmental Performance

Reducing Our GHG Emissions

Environmental Activities

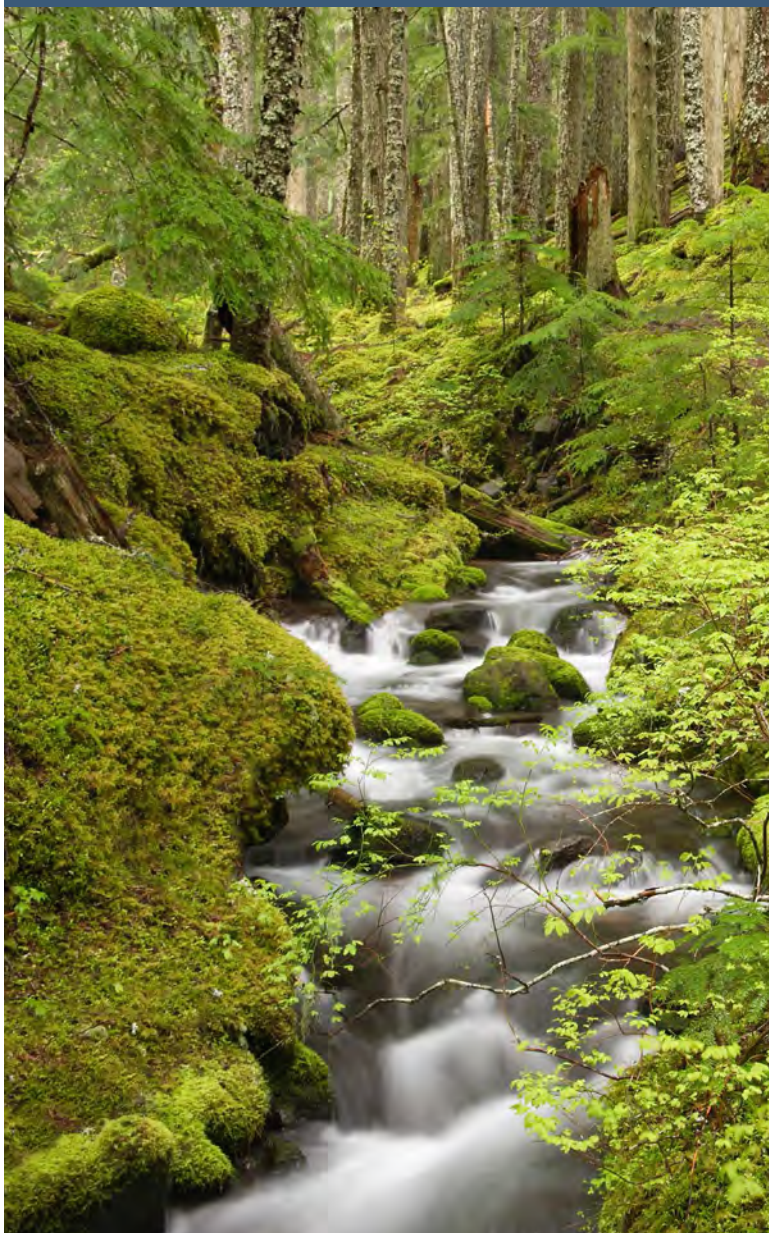
Encouraging Others to Support the Environment

Scope Emissions

Total Power

The Hartford Total Water Usage

Waste Management



The Hartford's commitment to environmental stewardship is reflected in its unique corporate governance structure, which ensures continual environmental focus. The Environment Committee, created in 2007 and led by General Counsel David Robinson, is comprised of 15 company leaders across the enterprise, including enterprise risk management, operations and technology, human resources, law, marketing and communications, government affairs, actuarial, sales, mutual funds, our investment management subsidiary and representatives from our Personal Lines and Commercial Lines businesses.

The Hartford Environmental Action Team (HEAT), which consists of employee volunteers from across the enterprise, also has a seat on the committee. The committee meets at least quarterly, reports to the company's Executive Leadership Team twice annually and to the company's board of directors' Nominating and Corporate Governance Committee once each year.

As an insurer, The Hartford is in the business of evaluating any risk that could affect the properties and people we insure. The Hartford has successfully done so for more than two centuries, using increasingly sophisticated access to information and modelling techniques. The process for evaluating and adjusting risk is the essence of the insurance function and is embedded in all company processes. The company has an independent enterprise risk management (ERM) function responsible for providing a comprehensive and transparent view of the company's risk on an aggregated basis and to ensure the company's risks remain within tolerance. ERM is led by the chief risk officer (CRO), who reports directly to the CEO and is staffed with risk professionals with expertise in insurance risk, market risk, credit risk and operational risk and the impact these risks have on The Hartford's insurance and investment portfolios. The risks that The Hartford has identified with respect to climate change (risks driven by regulatory changes, by changes in physical parameters, especially extreme weather events, and by changes in other climate-related developments) fall chiefly under insurance risk.

The Hartford assesses the risks on an individual basis, as well as a concentration of risks within certain geographic zones. The company establishes risk tolerances and limits, actively monitoring its risk exposures against these. For natural catastrophe perils, estimated loss is generally limited to ensure that a single 250-year event prior to reinsurance is less than 30 percent of the statutory surplus of the P&C operations and less than 15 percent of the statutory surplus of the P&C operations after consideration of reinsurance. The Hartford's catastrophe risk management discipline is described in detail in our 10K filing to the SEC.

The company maintains an internal Enterprise Risk and Capital Committee (ERCC), which includes the company's CEO, President, Chief Financial Officer, Chief Investment Officer, Chief Risk Officer, General Counsel and others as deemed necessary by the committee chair. The ERCC oversees the risk profile and risk management practices of the company. The ERCC also oversees capital management and the allocation of capital to the lines of business. The ERCC is responsible for significant company-wide risk exposures including, but not limited to, financial risk, liquidity and capital requirements, insurance risk, operational risks, and any other risk deemed significant. The ERCC reports to the Board primarily through the Finance, Investment and Risk Management Committee and through interactions with the Audit Committee.

continued



The company also has committees that manage specific risks and recommend risk mitigation strategies to the ERCC. These committees include, but are not limited to, Asset Liability Committees, Catastrophe Risk Committee, Emerging Risk Committees, Model Oversight Committees and Operational Risk Committee.

The Hartford's board of directors has ultimate responsibility for risk oversight. It exercises oversight through its standing committees, holding primary risk oversight responsibility for all matters within the scope of its duties as contemplated by its charter. The board's Nominating and Corporate Governance Committee reviews the company's social responsibility, sustainability and environmental stewardship.

Assessing and mitigating the exposure of The Hartford's facilities to the potential effects of climate change (business interruption because of severe weather events, and the like) are the responsibility of the chief operational risk officer, who reports to the CRO. The chief operational risk officer is involved with the routine testing of business resiliency operations, including drills that encourage all Hartford-based employees to work from home as practice for continuing operations when a severe weather event makes coming to work impossible.



Individual underwriters and managers monitor risk carefully. The CEO, CFO, CRO, and the presidents of our operating companies monitor the company's overall risk exposure and report to the board of directors at each regularly scheduled board meeting. The CRO and CFO report directly to the CEO and ultimately, the CEO and the board of directors are responsible for prudent management of the company's risk exposures. The Finance, Investment and Risk Management Committee, comprised of the entire board of directors, meets at each board of directors meeting to review the risk measures, concentrations of risk and extent of risk The Hartford is taking on and to review whether it is within the risk tolerance of the company.

Having an effective ERM organization and risk management strategy allows The Hartford to provide our customers with better products and services and more affordable coverage.

The Hartford has identified financial implications and other risks and opportunities due to climate change. More detailed information is included in The Hartford's 2014 response to the CDP.

The Hartford has participated in the CDP since 2007. Our approach to climate, our participation documents, and carbon footprint change annually. The CDP is an independent, not-for-profit organization whose mission is to encourage the world's largest companies to report on, and voluntarily reduce their greenhouse gas emissions. It is the world's largest database of corporate climate change information and has become the gold standard for carbon disclosure methodology and process.

Based on the high quality of our responses, The Hartford was included in the CDP's Carbon Disclosure Leadership Indices in 2008, 2009, 2010, 2011, 2012, 2013 and 2014. The Hartford was also included in the CDP Carbon Performance Leader Index in 2013 and 2014.

READ THE HARTFORD'S 2014 CARBON DISCLOSURE PROJECT RESPONSE

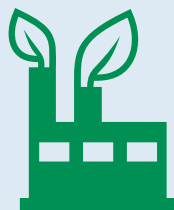
Since 2012, The Hartford has been included on the Dow Jones Sustainability North America Index, which tracks the performance of leading companies based on economic, environmental, and social criteria. The U.S. Environmental Protection Agency (EPA) and several independent groups bestowed The Hartford with a 2014 Climate Leadership Award for Excellence in Greenhouse Gas (GHG) Management (Goal Achievement) for its emissions reductions from 2011 through 2013. The Hartford was also named to the 2014 CDP Global Climate Performance Leadership Index. Moreover, The Hartford was recognized as one of only nine "Leaders" on climate change out of 330 insurers ranked in the 2014 Ceres report "Insurer Climate Risk Disclosure Survey Report & Scorecard."



In 2013, The Hartford evaluated and updated its Statement on Climate Change based on the fifth assessment report of the Intergovernmental Panel on Climate Change (IPCC). The Hartford remains committed to and guided by our updated corporate statement regarding environmental issues related to insurance underwriting, the potential for new products, and possible future effects of climate change on the company.

READ THE HARTFORD'S UPDATED STATEMENT ON CLIMATE CHANGE

The Hartford continues a proactive approach to its environmental responsibilities as an insurance company, investor, employer, property owner and corporate citizen. Since 2010, Hartford Investment Management Company (HIMCO) has published an **ENVIRONMENTAL INVESTMENT POLICY STATEMENT**. This public statement is The Hartford's position on our environmental investment management process. HIMCO believes that investing in companies and industries that effectively manage environmental risks and exhibit superior corporate governance can improve long-term investment performance. HIMCO considers a number of factors in assessing and managing global environmental risks, such as regulatory regimes, changes in supply/demand dynamics and advances in technology.



Since The Hartford has adopted successive GHG reduction targets, reaching these targets is embedded in our company's overall strategy. Reaching the target requires the involvement of numerous areas of the company. The company's cross-functional Environment Committee is kept apprised of developments to fulfill this commitment and provides suggestions on how to further improve the process. By the end of 2010, The Hartford achieved its first voluntary target of reducing GHG emissions by 15 percent from the 2007 base year. In 2011, we adopted a new target of reducing GHG emissions by an additional 20 percent by 2017, using 2010 as the new base year. The Hartford announced it had met this second goal in 2013, reducing our net GHG emissions by a total of 42.9 percent since our original 2007 base year. The Hartford established a third GHG reduction goal of 20 percent by 2018, using 2013 as the new base year.

The Hartford has not been subject to significant fines or sanctions for non-compliance with environmental law and regulations.

The Hartford has been benchmarking the energy efficiency of its office buildings through the EPA Energy Star program for more than 10 years. The company created a new lighting standard using LED lights that are 45 percent more energy efficient than standard florescent lamps. In 2014, The Hartford purchased renewable energy credits equivalent to 19.1 percent of our total electricity usage, thereby increasing the relative size of our 2013 purchase by 17.9 percent. We own and operate a 500 kW renewable energy power plant (solar panel/fuel cell) at our Windsor, Conn. facility, constructed in 2008 and designed following LEED silver criteria. In 2014, The Hartford reduced the electricity usage in its datacenter by 15 percent, totaling 5,431,000 kilowatt hours. This resulted in approximately \$600,000 in electrical cost savings. Furthermore, the datacenter Power Usage Effectiveness measure, or PUE, was reduced by more than 11 percent from 1.66 to 1.47 over the course of 2014.

Switching from six- to four-cylinder automobiles has improved the fuel efficiency of the company's fleet vehicles, and the security department uses electric vehicles to patrol the larger campuses. The Hartford is also in the process of replacing 15 percent of its vehicle fleet with hybrids, further reducing our carbon footprint. We also leverage autos with stop/start technology, which automatically shuts down and restarts the engine when it is idling in order to improve fuel consumption and emissions. In addition to the vehicle upgrades, more than 5,000 employees work from home, reducing emissions caused by commuting.

The Hartford uses environmentally-friendly cleaning products and actively recycles cans, bottles, old carpet, and ceiling tiles. The company practices green landscaping methods, such as reducing pesticides. It implemented Green-compliant water management strategies at our 140 Garden Street property in Hartford.



The Hartford's food service provider is also involved, sending used fryolator grease to a recycling company that converts it into biodiesel. Cafeterias offer paper cups as an alternative to styrofoam and purchase antibiotic- and hormone-free beef and poultry. Produce vendors are directed to provide local produce, and only "cage free" eggs and RGBH-(bovine growth hormone) free milk and dairy are used.

Since 2011, The Hartford began to survey all employees worldwide on commuting habits for the prior year. The survey provides firm statistical data to report to CDP for this portion of our Scope 3 emissions. It also provides an opportunity to share what the company is doing on environmental stewardship with its employees. Data from 2014 (consisting of approximately 6,543 responses or 38 percent of employees) was collected in early 2015 on commuting modes, frequency, and distance as well as gas mileage of vehicles used.

continued



We also engage our employees with events sponsored by The Hartford Environmental Action Team (HEAT). The annual “Alternative Commuter Challenge” encourages employees to reduce the carbon impact of their commute for one month. The 2014 Commuter Challenge drew 617 participants and saved more than 31,000 pounds of CO₂e, an increase of 85 percent over 2013 results. HEAT also plants trees on Arbor Day each year to revitalize local parks. The 2014 tree-planting effort honored the victims of Sandy Hook.

To support sustained recycling efforts among its employees, The Hartford publishes the locations of local recycling centers on its intranet site. We also work with an electronics recycling partner, who recycles or reuses electronic devices using a zero-landfill process.

In developing its climate change strategies, The Hartford engages with many external organizations to leverage their expertise.

In addition to these organizations, The Hartford is a sponsoring partner of research performed by Atmospheric and Environmental Research (AER), Inc., a member of Verisk. The current research program of AER, Inc. includes studying the climate drivers responsible for the increase in severe convective storm activity in the United States. The Hartford also engages in other research efforts related to climate change across different time scales with other research partners.

The Hartford recognizes the growing opportunities for insurers to offer products and services that help our commercial and individual policyholders move to renewable energy and reduce their own greenhouse gas emissions. In response to this trend, The Hartford launched its Renewable Energy Practice in 2010 to insure the wind, solar and fuel cell industries. In 2011, we also began insuring the largest private solar panel installation in the Western Hemisphere.

The Hartford earned more than \$6 million in earned premiums from our Renewable Energy Practice in 2014, up from \$1.2 million in 2011, \$3 million in 2012 and \$4 million in 2013. With renewable energy investment in the U.S. of \$41 billion, the upside in future years could be considerable. In 2014, we underwrote one of the largest hydroelectric companies in the U.S. across 62 locations. We also underwrite 15 fuel cell generation facilities and have increased our capacity to take on larger exposures. With 90 wind farms currently under construction in 20 U.S. states, we are expecting to grow this book of business significantly over the next five years.

The Hartford has introduced a growing list of separate insurance products that help our customers reduce their environmental impact, including GHG reduction. In 2011 a discount for electric vehicle (EV) owners was offered (adding to the hybrid discount already available) and the company clarified that Hartford homeowners policies cover EV charging stations installed in policyholders' garages. In his report to shareholders at the 2013 annual shareholders meeting, then CEO, Liam McGee, stated that The Hartford wants to be celebrated for our character, which includes engaging with the community and contributing to a cleaner environment.



The Hartford's business strategy is primarily influenced by two climate change aspects:

- Protect our customers and manage the risk arising from increased weather events (hurricanes, tornadoes and other extreme events, wildfires owing to drought, heavier snowfall or ice storms), and
- Respond to our customers' interest in reducing their greenhouse gas emissions by offering products that meet that need.

The Hartford's Catastrophe Information Center provides 24/7 online support to our individual and commercial customers on how to prepare for natural catastrophes. In addition, in the wake of Storm Sandy, The Hartford conducted a poll of more than 450 business owners in the areas most affected by the storm and published the findings in order to educate and help small businesses going forward. Ray Sprague, then senior vice president of the Small Commercial insurance segment, said, "We have found that small businesses that take the steps to prepare and protect their business, such as establishing emergency communication systems and backing up critical data, tend to be the ones that can prevail after weather emergencies." In 2013, the company purchased two mobile response units to assist customers after catastrophes.

The Hartford offers 11 products that help customers avoid GHG emissions. Each does so in different ways, such as encouraging customers to purchase hybrids or EVs with premium discounts; expanding coverage limits on insured losses to facilitate installation of more energy efficient equipment and use of environmentally friendly materials; or reducing mailings to customers. Through our Renewable Energy insurance practice, we support the renewable energy industry by offering uniquely designed insurance products for this industry.

continued

Products for hybrids and EVs include:

- Hybrid Vehicle Credits (Personal auto – 5 percent credit to policies covering hybrid vehicles)
- Hybrid Vehicle Upgrade Coverage (Commercial auto – if damage to a non-hybrid auto results in a total loss and is replaced with a hybrid, The Hartford pays an additional 10 percent of actual cash value up to \$2,500 per vehicle and \$10,000 per policy)
- Electric Vehicle Credits (Personal auto – 5 percent credit to policies covering EVs)

The following products incent policyholders to avoid GHG emissions:

- Green Homeowners Coverage (Personal homeowners – optional coverage that expands coverage limits by up to 10 percent when an insured uses environmentally friendly materials or processes to make repairs or upgrades after a covered loss)
- Green Equipment Breakdown Coverage (Personal homeowners – optional coverage that allows customers to replace broken down systems such as heating and cooling systems or refrigerators with more efficient systems that have accepted environmental certification)
- Electric Vehicle Chargers (Personal homeowners – new policies clearly include home-based EV chargers as covered property – “auto equipment” is typically excluded from homeowners policies)
- Green Choice Additional Coverage (Commercial property – includes \$100,000 coverage to upgrade to green alternatives in the event of a loss; can be applied to uses such as repair or replacement using more environmentally friendly materials, equipment or processes; certification fees associated with LEED and other standards; indoor air quality restoration or debris recycling)



An EV charging station available at The Hartford's headquarters in Hartford, Conn.

- Renewable Energy Equipment Choice (Commercial marine – covers loss to renewable energy equipment including solar, wind and geothermal)
- Green Builders Risk Endorsement (Commercial marine – includes coverage on all Builders Risk policies for building commissioning expense, certification fees, vegetative roofing, \$50,000 debris recycling and \$50,000 indoor air quality testing)
- Equipment Breakdown Coverage Extension (Commercial Business Owner's Policies – as part of the overall Special Property Coverage Form, we will pay up to an additional 25 percent of cost to replace broken down equipment with alternatives that are better for the environment, safer or more efficient)

continued

The Hartford poses 13 questions in all information technology requests for proposal. The questions include responsible product life cycle management, proposed product design, manufacturing, operation and disposal. The Hartford contracts only top tier vendors for e-waste handling. We collaborate with our IT equipment recovery vendor, which takes control of the electronic equipment at end of life for reuse or recycling. In 2014, we directly engaged with 28 of our top IT suppliers regarding their environmental practices and diversity and inclusion activities. The Hartford also met with its 50 top suppliers in 2014 to articulate our positions and objectives on the environment and GHG reduction goals, and engaged with them to support our strategies and to support theirs as well.

The Hartford is a member of U.S. Department of Energy's (U.S. DOE) "Workplace Charging Station Partnership," which promotes the installation of EV charging stations at company facilities to encourage employee commuter use of electric vehicles. The Hartford's workplace charging stations and its other environmental activities are highlighted on the U.S. DOE website. In 2014, they recognized The Hartford's leadership in supporting the development of the national plug-electric vehicle charging infrastructure. In receiving the "Leading The Charge" recognition, The Hartford was one of fewer than 20 percent of all Challenge partners who received this acknowledgment. The Department of Energy launched the Workplace Charging Challenge in 2013 with the goal of achieving a tenfold increase in the number of U.S. employers offering workplace charging by 2018.



The Hartford's general counsel also participated in an event organized by the Commissioner of the Connecticut Department of Energy and Environmental Protection on the implications of climate change in Connecticut. In June 2014, The Hartford's Chairman and CEO Chris Swift joined a small group of insurance leaders at the White House for a roundtable discussion on climate risk with the Obama administration. The meeting focused on the economic impacts of extreme weather and our common interest to identify, communicate, and reduce impacts on at-risk homes, businesses, and communities.

We take the opportunities both at the state and federal levels to advocate for public policy regarding the federal flood insurance program, coastal land use planning and building standards, forest management, and natural catastrophe preparation, and the ability to match price to risk. Representatives of The Hartford have also spoken publicly and participated in panels regarding climate change at conferences, including those sponsored by the Association of Climate Change Officers.

SCOPE 1 EMISSIONS

Direct GHG	2009	2010	2011	2012	2013	2014
Total direct emissions - Scope 1 (measured in metric tonnes CO ₂ equivalents, CO ₂ e)	33,571	30,889	31,503	25,770	23,099	19,671
Data coverage (shown as percentage of employees)	100	100	100	100	100	100

Country/Region	2014 Scope 1 metric tonnes CO ₂ e
United States of America	19,608
United Kingdom	52
Canada	11

GHG type	2014 Scope 1 emissions (metric tonnes CO ₂ e)
CO ₂	19,578
CH ₄	14.8
N ₂ O	49.4
R-404A	14.2
R-410A	12.1
R-134A	2.9

continued

SCOPE 2 EMISSIONS						
Indirect GHG	2009	2010	2011	2012	2013	2014
Indirect greenhouse gas (measured in metric tonnes CO ₂ equivalents)	85,776	76,737	70,745 (gross) 68,213 (net)	59,262 (gross) 44,331 (net)	51,265 (gross) 39,654 (net)	42,691 (gross) 29,610 (net)
Data coverage (shown as percentage of employees)	100	100	100	100	100	100

Country/Region	2014 Scope 2 metric tonnes CO ₂ e	2014 Purchased and consumed electricity, heat, steam or cooling (MWh)	2014 Purchased and consumed low carbon electricity, heat, steam or cooling (MWh)
United States of America	42,495	83,949	20,000
United Kingdom	179	403	0
Canada	16	87	0

continued

SCOPE 3 EMISSIONS

Other Indirect GHG Emissions	2009	2010	2011	2012	2013	2014
Indirect GHG emissions caused by water and paper consumption, as well as waste and business travel (measured in metric tonnes CO ₂ equivalents)	87,561	75,511	68,213	62,723	54,909	52,480
Data coverage Percentage of business travel and employee commuting emissions. Note: Vehicle fleet emissions are included in Scope 1 totals as direct emissions from mobile sources. (e.g. as percentage of revenues, employees, etc.)	More than 90% but less than or equal to 100%	More than 90% but less than or equal to 100%	More than 90% but less than or equal to 100%	More than 90% but less than or equal to 100%	More than 90% but less than or equal to 100%	More than 90% but less than or equal to 100%

Sources of Scope 3 emissions	Evaluation status	Metric tonnes CO ₂ e	Emissions calculation methodology	Percentage of emissions calculated using primary data
Purchased goods and services	Relevant, not yet calculated	0	N/A	0
Capital goods	Relevant, not yet calculated	0	N/A	0
Fuel- and-energy-related activities (not included in Scope 1 or 2)	Not evaluated	0	N/A	0
Upstream transportation and distribution	Not relevant, explanation provided	0	As an insurance company, we do not distribute any goods upstream. Hence, there is no relevant methodology.	0
Waste generated in operations	Relevant, not yet calculated	0	N/A	0
Business travel	Relevant, calculated	9,313	Miles traveled for air, rail, and rental cars are provided by travel providers. Air and rail travel miles are multiplied by the emission factors provided in the EPA Emission Factors for Greenhouse Gas Inventories. For air travel, these factors vary based on trip distance. Rental car miles are converted to fuel consumption using the U.S. average fleet fuel economy from the U.S. Department of Transportation. The consumption is multiplied by EPA emission factors resulting in the quantity of emissions.	100

continued

Sources of Scope 3 emissions	Evaluation status	Metric tonnes CO ₂ e	Methodology	Percentage of emissions calculated using primary data
Employee commuting	Relevant, calculated	43,168	To estimate employee commuting emissions, The Hartford annually surveys all employees on their commuting habits. For 2014, 6,543 responses (approximately 38 percent of employees) were collected to measure commuting modes, frequency, and distance as well as gas mileage of vehicles used. For non-company owned personal transportation and carpool vehicles, the quantity of gallons of gasoline consumed is multiplied by emissions factors provided in the EPA Emission Factors for Greenhouse Gas Inventories resulting in the quantity of emissions from these vehicles. Bus and rail travel miles are multiplied by the emission factors provided in the EPA Emission Factors for Greenhouse Gas Inventories to determine the quantity of emissions from mass transit commuting. Total employee commuting emissions for all employees is estimated by multiplying the total emissions from the survey by the ratio of total employees to survey participants.	37
Upstream leased assets	Not relevant, explanation provided	0	We include all upstream leased assets within our operational boundary so their emissions are captured in the Scope 1 and 2 emissions data.	0
Investments	Not evaluated	0	N/A	0
Downstream transportation and distribution	Not relevant, explanation provided	0	Aside from the distribution of insurance policies and information regarding policies to customers, we do not engage in downstream distribution. Customers receive this information electronically or through the U.S. mail. Hence, there is no relevant methodology.	0
Processing of sold products	Not relevant, explanation provided	0	Insurance is a risk transfer system and a contract, not a physical product. Hence, there is no relevant methodology.	0
Use of sold products	Not relevant, explanation provided	0	Insurance is a risk transfer system and a contract, not a physical product. Hence, there is no relevant methodology.	0

continued

Sources of Scope 3 emissions	Evaluation status	Metric tonnes CO ₂ e	Methodology	Percentage of emissions calculated using primary data
End of life treatment of sold products	Not relevant, explanation provided	0	Insurance is a risk transfer system and a contract, not a physical product. Hence, there is no relevant methodology.	0
Downstream leased assets	Not relevant, explanation provided	0	We do not engage in leasing out owned property, so there is no relevant methodology.	0
Franchises	Not relevant, explanation provided	0	We do not have franchises, so there is no relevant methodology	0
Investments	Not evaluated	0	N/A	0
Other (upstream)	Not evaluated	0	N/A	0
Other (downstream)	Not evaluated	0	N/A	0

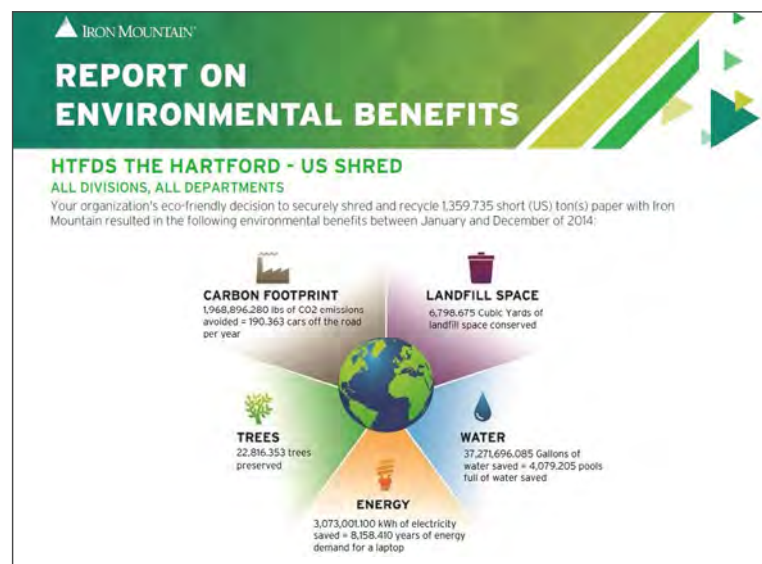
TOTAL POWER

	2009	2010	2011	2012	2013	2014
Total energy emissions (MWh)	441,739	295,193	295,747	242,080	230,705	104,439
Data coverage (shown as percentage of employees)	100	100	100	100	100	100

2014 THE HARTFORD TOTAL WATER USAGE - MEASURED PER 100 CUBIC FEET (CCF)

	Estimated Water Usage	Estimated & Metered Irrigation	Metered Cooling Tower Evaporation	Total not Discharged	Estimated Sewer Usage
Hartford Metropolitan District Commission	41,301	8,134	14,069	22,203	19,098
The Hartford's other owned facilities	45,203	N/A	N/A	N/A	25,450
Leased facilities	53,520	N/A	N/A	N/A	27,562
Totals	140,024	N/A	N/A	N/A	72,110

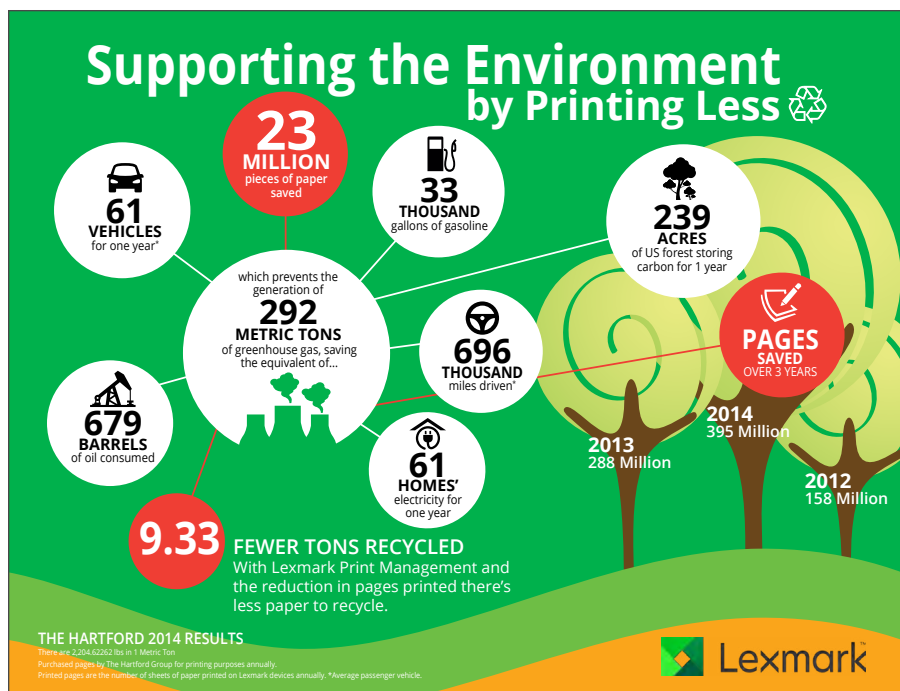
The Hartford seeks to improve its reputation as a careful environmental steward by reducing our use of resources, particularly paper. This effort is also a cost saver. We are engaged in a multi-year, comprehensive, enterprise-wide digital paper suppression program. This initiative examines the documents The Hartford sends agents and customers to determine if the mailing is necessary and whether it can be done with less paper, less frequently, or sent electronically.



Allowing customers to opt into electronic delivery of their documents extends our environmental stewardship benefits to our external constituents while also providing an easier, simpler customer experience. The digital print suppression program was ranked by Corporate Insights as second out of 14 submissions from The Hartford's top competitors in 2013, with an overall grade of A-. The program was also awarded the 2013 Computerworld Honors Laureate in the sustainability category. The Hartford is now expanding the program further by allowing claimants to elect electronic delivery and aiming to suppress all commercial agency print through a comprehensive program agenda. We have targeted and achieved shutting down printing of most new, renewal and endorsement policies. In September 2014, Small Commercial and Middle Market implemented an agent print suppression (APS) program where we suppressed printing customer policy documents to agents. The agents are alerted via email that they have documents requiring distribution.

The Hartford's internal paper consumption has declined significantly since 2009, owing to a successful company-wide implementation of a managed-print system, installation of dual monitors, removal of printers for work-from-home employees and our ongoing comprehensive, systematic efforts to reduce the amount of paper we send to agents and customers. Since 2009, The Hartford went from being in the highest quartile of print-per-employee for financial services companies to the lowest (best) quartile. In 2014, we consumed approximately 408 metric tonnes of paper as part of our managed print program, representing a decrease of 8.2 percent from 2013. In 2014, the company recycled 1,359 tons of waste from the paper still used, including recycling 100 percent of the paper deposited in recycling bins located throughout our offices. In addition to these recycling efforts, 99 percent of the company's domestically-procured paper is FSC certified and adheres to the Sustainable Forestry Initiative parameters.

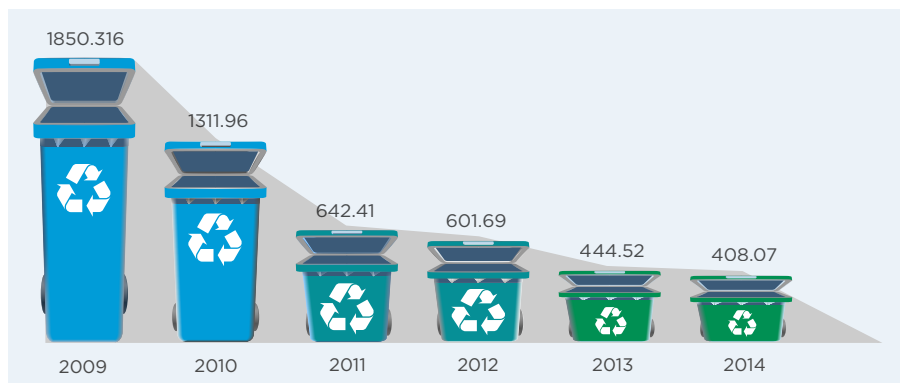
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We also increased our use of technology to reduce GHGs. Since broad adoption of digital conferencing in 2009, our use of this technology continues to grow. The total number of online meetings conducted in 2014 was 1,506,466, an increase of 13 percent from 2013. More than 24,000,000 instant messaging sessions were conducted to enable real-time collaboration among teammates and more than 1,933,500 audio conferences and 25,000 video conferences were conducted to avoid business travel. Through its electronics recycling partner, The Hartford recycled or reused more than 31,000 electronic devices in 2014 using a zero-landfill process. This endeavor prevented 154 tons of e-waste from entering the solid waste stream.

As part of our 'Connecticut on the Move' program, which includes consolidation of real estate and modernization of The Hartford's headquarters, we expect to reduce our energy use by 16 percent, save 4.6 million gallons of water per year, and repurpose or recycle more than 348,000 pounds of old office furniture.

TOTAL PAPER CONSUMPTION IN METRIC TONNES



BUSINESS



With more than 200 years of expertise, The Hartford is a leader in property and casualty insurance, group benefits and mutual funds.

The Hartford sells its products primarily through a network of independent agents and brokers, and has been the direct auto and home insurance writer for AARP's nearly 38 million members for more than 30 years.

The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens.

Corporate Governance

Awards and Recognition

Market Rankings

Financial Strength

Mature Market Excellence

The Hartford School of Insurance

Play On Campaign

Claims Fleet

Innovation

The Hartford's board of directors is responsible for overseeing the overall management of the company.

[READ MORE ABOUT OUR BOARD MEMBERS.](#)

CODE OF ETHICS

The Hartford's Code of Ethics & Business Conduct reflects our corporate culture of honesty, integrity and ethical behavior. It guides the way we treat one another, our clients and our community.

- **CODE OF ETHICS & BUSINESS CONDUCT**

The Code of Ethics was updated on June 8, 2015, to create a visually appealing, understandable document that not only relays The Hartford's values, but also provides FAQs and examples to ensure that employees know how to apply the principles in the Code; incorporate a creative, modern design that fits with The Hartford's brand and culture; and include interactive elements such as robust navigation and searching, multimedia and linking.

- **CODE OF ETHICS & BUSINESS CONDUCT FOR MEMBERS OF THE BOARD OF DIRECTORS**
- **CODE OF ETHICS & POLITICAL COMPLIANCE**

CORPORATE GOVERNANCE GUIDELINES

The following guidelines have been approved by the board of directors and, along with the bylaws, the charters and key practices of the board committees, provide the basic framework for governance at The Hartford.

- **CORPORATE GOVERNANCE GUIDELINES**

BYLAWS

Our bylaws are the formal rules which articulate the respective powers and responsibilities of our shareholders, officers and directors. They also outline the Company's basic corporate obligations to these constituencies.

- **AMENDED AND RESTATED BYLAWS**

continued

BOARD COMMITTEE CHARTERS

- **AUDIT COMMITTEE**
- **COMPENSATION & MANAGEMENT DEVELOPMENT COMMITTEE**
- **FINANCE, INVESTMENT AND RISK MANAGEMENT COMMITTEE**
- **NOMINATING & CORPORATE GOVERNANCE COMMITTEE**

The Hartford is a member of several state and federal trade associations and coalitions. These memberships are used as a resource for both industry information and to further advocate our public policy goals. The Hartford requests information regarding federal lobbying expenses from trade associations and coalitions to which The Hartford pays \$25,000 or more in annual dues and posts it publicly on **THEHARTFORD.COM**. This information is updated quarterly.

In accordance with our policy, we require that no portion of our dues paid to trade associations be used for political contributions. Our Code of Ethics and Business Conduct permits the use of corporate resources for non-partisan political activity. Consistent with federal and state law, these activities include nonpartisan voter education, including issue education, voter registration and grassroots lobbying to influence legislation or ballot referenda. These contributions may not be tied to the procurement of The Hartford's products and services and must comply with all applicable laws and regulations. We post on our public website on a quarterly basis any corporate contributions made to 527 committees.

The Hartford's political action committees (PAC), The Hartford Financial Services Group, Inc. PAC and The Hartford Financial Services Group, Inc. Federal PAC, are funded from voluntary contributions from a restricted class of employees and meet all of the requirements as outlined in the U.S. Code of Federal Regulations Title 11 Part 114. Both of The Hartford's PACs submit monthly reports of disclosures to the Federal Election Commission (FEC), which are posted on the FEC website (**WWW.FEC.GOV**). The PACs also make disclosures in states where it is required by law.

Every employee is responsible for maintaining the standards of ethical conduct set forth in The Hartford's Code of Ethics and Business Conduct. To help ensure compliance with the code, The Hartford requires all employees to certify annually that they have received and read the Code and fully understand their responsibilities to comply with the Code.

Employees must also undergo:

- The Hartford's Annual Conflict of Interest Certification
- The Hartford's Annual Pay-to-Play Campaign Finance Laws Certification

100 percent of The Hartford's business units, including the Corporate segment, are analyzed for risks related to corruption.

continued

2014 GOVERNANCE STRUCTURE

DIRECTOR INDEPENDENCE	
Number of independent directors out of 10	9
Number of female independent directors in 2014	3
Separate chairman and CEO	No
Independent lead director	Yes
Mandatory retirement age	75
DIRECTOR ELECTIONS	
Annual board of director elections	Yes
Directors elected by majority of votes cast in uncontested election	Yes
BOARD MEETINGS	
Number of board meetings held in 2014	12
Average director attendance at board and committee meetings	94%
Independent directors hold meetings without management present	Yes
BOARD COMMITTEES	
Independent audit committee	Yes
Audit committee financial experts as defined by the SEC	Yes
Independent compensation committee	Yes
Independent corporate governance and business ethics committee	Yes
Independent finance committee	No
Independent investment committee	No

PUBLISHED CORPORATE GOVERNANCE PRINCIPLES & PRACTICES	
Corporate governance principles approved by the board	Yes
Charters for board committees	Yes
Charter for lead independent director	Yes
Note we specify when and how the presiding director is elected and his or her duties in the CORPORATE GOVERNANCE GUIDELINES .	
EVALUATING & IMPROVING BOARD EFFECTIVENESS	
Annual board self-evaluation	Yes
Annual review of board independence	Yes
Key committee self-evaluation	Yes
Board orientation/education program	Yes
ALIGNING DIRECTOR & SHAREHOLDER INTERESTS	
Conflict of interest policy	Yes
Executive and director stock ownership guidelines	Yes
Annual equity grant to non-employee directors	Yes
Annual “say on pay” vote on executive compensation	Yes
Poison pill	No
Management succession planning	Yes
Independent compensation consultant retained directly by the compensation committee	Yes
Executive compensation clawback policy	Yes

Additional information is available on [THE HARTFORD’S CORPORATE GOVERNANCE WEBSITE](#).

- ▶ The Hartford is named a “World’s Most Ethical Company” for the seventh time by the Ethisphere Institute (2008, 2009, 2010, 2011, 2012, 2014).



- ▶ The Hartford was a 2014/2015 member of the **DOW JONES SUSTAINABILITY INDEX**.



- ▶ The Hartford was named to the 2014 CDP Global Climate Leadership Index.



- ▶ The Environmental Protection Agency honored The Hartford with a 2014 Climate Leadership Award for Excellence in Green House Gas Management.



- ▶ The Hartford was recognized by the U.S. Department of Energy as a Partner of the Energy Department's Workplace Charging Challenge. The Hartford was cited for finding unique ways to promote EVs, including offering insurance coverage for EV charging stations and free charging for employees at its three main campuses.



- ▶ The Hartford was recognized as a 2014 Top Workplace by the **HARTFORD COURANT** and FoxCT, ranking No. 4 out of 10 in the large company category.



- ▶ The Hartford was named a Top Workplace or Best Place to Work in:
 - San Antonio by **SAN ANTONIO EXPRESS NEWS**
 - Lake Mary, Florida by **WHEN WORK WORKS**

continued

► The Hartford was named a **BEST PLACE TO WORK FOR LGBT EQUALITY** for the third consecutive year and scored 100 percent on the Human Rights Campaign's **2014 CORPORATE EQUALITY INDEX**.



► **DIVERSITYINC** named The Hartford to its list of 25 Noteworthy Companies.

► Victory Media – publisher of G.I. Jobs and Military Spouse magazines – named The Hartford a 2014 Military Friendly Employer®.



► The Hartford made the **MILITARY TIMES'** list of Best for Vets: Employers (2010, 2011, 2012, 2013, 2014).



► The Hartford received a platinum award and was recognized as a **BEST EMPLOYER FOR HEALTHY LIFESTYLES®** by the **NATIONAL BUSINESS GROUP ON HEALTH**.



► The Hartford was recognized by **INSIDE COUNSEL MAGAZINE** with the IC10 Award as one of the **TOP 10 MOST INNOVATIVE LAW DEPARTMENTS**.

► The Hartford ranked:

- No. 78 on Forbes' 2014 list of Most Reputable Companies
- No. 113 on the 2014 Fortune 500 list
- No. 352 on the 2014 Barron's 500
- No. 456 on the 2014 Fortune Global 500
- No. 372 on the 2014 Forbes 2000 list of the world's biggest public companies

No. 4	Commercial multi-peril carrier, based on direct written premiums ¹
No. 2	Workers' compensation insurer, based on direct written premiums ¹
No. 9	In P&C commercial insurance ¹
No. 12	In total personal lines ¹
No. 4	In fully insured disability in force ²
No. 5	In new fully insured disability sales ²
No. 7	In group life in force ²
No. 8	In group life sales ²

According to Morningstar³:

- 58% of Hartford Funds outperform their Morningstar Peer average over the past one year.
- 75% of Hartford Funds outperform their Morningstar Peer average over the past three years.
- 92% of Hartford Funds outperform their Morningstar Peer average over the past five years.
- 89% of Hartford Funds outperform their Morningstar Peer average over the past 10 years.
- 100% of Hartford Funds' International/Global and Fixed-Income funds (Y-shares) outperform their Morningstar Peer average over the past five years.
- 69% of Hartford Funds are rated 4 or 5 stars by Morningstar (40 of 58 funds as of May 31, 2015).⁴

¹ Source: 2014 SNL Financial Data

² Source: 2014 LIMRA Market Share Rankings

³ As of May 31, 2015

⁴ Includes HLS funds. There are nine funds that are not rated due to their short track record.

	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life Insurance Company	A-	Baa2	BBB+
Hartford Life and Accident Insurance Company	A	A2	A
Hartford Life and Annuity Insurance Company	A-	Baa2	BBB+



¹ As of May 1, 2015 (date of last rating agency action for A.M. Best), April 23, 2015 (date of last rating action for Moody's), and April 17, 2015 (date of last rating agency action for Standard and Poor's):

- Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's.
- Hartford Life Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's.
- Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's.
- Hartford Life and Annuity Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's.



The Hartford **CENTER FOR MATURE MARKET EXCELLENCESM** creates innovative business solutions for the mature market. Staffed by gerontologists, the center is uniquely positioned to apply knowledge of aging to develop one-of-a-kind products and services for The Hartford's customers, and specialized training for The Hartford's employees.

The center conducts original research in partnership with academic institutions and produces public education programs on safety, mobility and independence. The Hartford has had this in-house expertise since 1984, guiding The Hartford to unparalleled success in understanding and serving the mature market.

Every member of The Hartford Center for Mature Market Excellence is highly credentialed and has an advanced degree in an aging-related field. This rich academic background provides them with unique knowledge of the psychological, sociological and financial dimensions of aging.






CONTACT THE TEAM

Visit The Hartford's **FOR A LIFETIME** blog and join the discussion about what we can all do to stay safe on the road and at home.

continued

The Hartford Center for Mature Market Excellence has created helpful publications on topics ranging from family conversations about driving safety to home design ideas. Many were developed from research conducted jointly by the Center and the MIT AgeLab.

CAR SAFETY GUIDES

	<p>YOU AND YOUR CAR: A GUIDE TO DRIVING WELLNESS</p> <p>Describes how drivers can stay safely on the road for a lifetime.</p>
	<p>YOUR ROAD AHEAD: A GUIDE TO COMPREHENSIVE DRIVING EVALUATIONS</p> <p>Describes the benefits of having a comprehensive driving evaluation from an occupational therapist with specialized driver evaluation training.</p>
	<p>AT THE CROSSROADS: FAMILY CONVERSATIONS ABOUT ALZHEIMER'S DISEASE, DEMENTIA AND DRIVING</p> <p>Helps families determine when it's time for loved ones with dementia to stop driving and helps them cope with driving cessation. It is also available in Spanish.</p>
	<p>WE NEED TO TALK: FAMILY CONVERSATIONS WITH OLDER DRIVERS</p> <p>Provides families with easy-to-use, practical information to help them plan ahead and initiate productive and caring conversations with older adults about driving safely. It is also available in Spanish.</p>
	<p>YOUR ROAD TO CONFIDENCE: A WIDOW'S GUIDE TO BUYING, SELLING AND MAINTAINING A CAR</p> <p>Empowers widows to take control of their driving future and confidently buy, sell and maintain a car.</p>

continued

HOME SAFETY GUIDES



MODERN IDEAS, MODERN LIVING: TAKING THE NEXT STEP IN HOME DESIGN AND PLANNING FOR THE LIFESTYLE YOU WANT

Encourages you to think about the next step in your lifestyle and how to ensure that your home will fit you, and provides information to help you think through the options and talk with people who are important to you about these decisions.



SIMPLE SOLUTIONS: PRACTICAL IDEAS AND PRODUCTS TO ENHANCE INDEPENDENT LIVING

Features more than 200 simple design ideas and household products that can make your home more comfortable, convenient and safe.



IT COULD HAPPEN TO ME: FAMILY CONVERSATIONS ABOUT DISASTER PLANNING

Natural disasters don't happen every day but, when they hit, the repercussions can be severe. Having a disaster plan can help to: prevent loss of life and reduce property damage, lessen your stress around recovery and rebuilding; and decrease the time it takes to get your life back in order.



THE CALM BEFORE THE STORM: FAMILY CONVERSATIONS ABOUT DISASTER PLANNING, CAREGIVING, ALZHEIMER'S DISEASE AND DEMENTIA

Helps caregivers better plan for natural disasters by talking to – and planning with – family, friends and others. It includes a variety of worksheets, checklists and helpful resources.



FIRE SENSE: A SMART WAY TO PREVENT, DETECT AND ESCAPE HOME FIRES

Fire safety is not a one-time project. You must continually be on guard against the fire hazards in your home. This valuable booklet can help you and your family prevent, detect and escape home fires.



Hartford School of Insurance (HSI) is a recognized leader in carrier-neutral insurance training and coaching. Created in 1998, HSI provides new and experienced independent agents, producers, brokers and customer service representatives with high quality, comprehensive training opportunities.

Most HSI programs are offered with the option of a classroom setting or the convenience of virtual sessions, so agencies can choose the most convenient training solution for their staff. Many programs also include industry designations and continuing education credits, helping insurance professionals differentiate themselves in the marketplace.

Having trained over 6,500 graduates, including many from the top agencies and brokers in the U.S., HSI has a commitment to help agencies grow their business. For more information, visit HARTFORDSCHOOLOFINSURANCE.COM or call 1-800-772-0208.



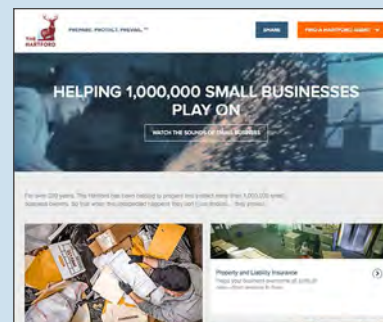


VIDEO

[THEHARTFORD.COM/
OUR-COMPANY/OUR-BRAND](http://THEHARTFORD.COM/OUR-COMPANY/OUR-BRAND)



OUTDOOR ADVERTISING



DIGITAL/ONLINE ADVERTISING



DIGITAL/ONLINE ADVERTISING

The **“PLAY ON” INTEGRATED MARKETING CAMPAIGN** expanded its efforts in 2014, continuing to position The Hartford as a brand committed to helping our commercial customers be prepared, feel protected and ultimately prevail when the unexpected happens, so they can Play On.® The campaign celebrates the unflappable spirit of determination, enduring work ethic and entrepreneurial spirit of American businesses.



From severe winter weather to devastating spring tornadoes, The Hartford's mobile response units have taken our claims service to a whole new level since being introduced in 2013. After a catastrophe, The Hartford's RV and box truck provide a comfortable, safe environment for our customers while they file their claims.

FEATURES:

RV

Inside:

- Five employee workstations
- Seating for 12-15 customers
- Three televisions
- Refrigerator, coffee maker and microwave
- Satellite broadband for telephone and Internet connectivity even when local utilities are down
- Wireless weather station for access to conditions
- Self-contained with generator to power all electronics for an extended period of time
- Video conferencing capabilities

Outside:

- One television
- Grill, refrigerator and sink
- Awnings and gear to provide customer service area outside, weather permitting

BOX TRUCK

Inside:

- Two employee workstations
- Seating for three customers
- One television

Outside:

- One television
- Awnings and gear to provide customer service area outside, weather permitting

In keeping with our focus on being a green, sustainable company, The Hartford currently has more than 100 hybrid vehicles on the road around the country, like this Ford Fusion.



Our claims team uses hybrid Ford Fusions in inner city locations, which typically have more “stop and go” driving. In rural locations, we continue to use Chevrolet Malibuses and Impalas. Our Property Claims teammates, who need ladders and other equipment, use Ford Escapes.

The ongoing effort to make our vehicles more efficient enables The Hartford to deliver superior customer value when our customers need it most – all while remaining true to our commitment to environmental stewardship.

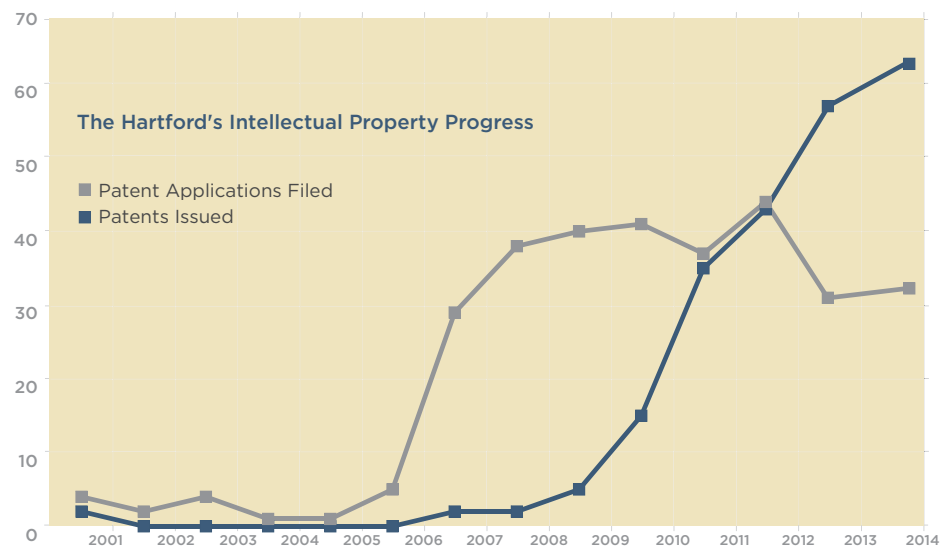
At The Hartford, the imagination, innovation and inventiveness of our employees lead to new products and services for customers and agents.

Thanks to our inventors, The Hartford now has more than 200 patents and 231 patent applications pending. Most of that intellectual property was created in the past four years, with 63 patents issued and 32 submitted in 2014 alone. These patents and patent applications are tangible evidence of the value the company places on intellectual property, innovating, inventing and protecting ideas.

INNOVATION ON THE RISE

Innovation at The Hartford means finding better ways of doing things, such as:

- New ways to more accurately assess risks
- Better educate consumers about their financial needs
- Track driving habits for insurance discounts
- Enhance customer service
- Become more environmentally friendly



COMMUNITY



2014 Junior Achievement Day of Service

The Hartford is a catalyst for meaningful change in the communities where we live and work. Through socially responsible initiatives, including direct giving and volunteerism, The Hartford and its employees strive to make a positive impact on people's lives.

Strategic Community Investments

- Asylum Hill Initiative
- Field Giving Committee
- Neighborhood Revitalization
- Education
- Community Support Services

National Signature Programs

- Communities with HART
- Junior Fire Marshal® Program
- U.S. Paralympic Sponsorship

Employee Volunteerism

- Annual Giving Campaign
- Fight Against Hunger

The Hartford has been headquartered in Hartford, Connecticut's Asylum Hill neighborhood for more than 90 years. We have a long history of supporting this community and improving Asylum Hill remains a philanthropic priority.

A recent project commissioned and underwritten by The Hartford provided an opportunity for the United Way of Central and Northeastern Connecticut and The Harwood Institute for Public Innovation to engage people throughout Asylum Hill in a series of conversations including in-depth interviews with community leaders.

Together they gained rich perspectives and thoughtful suggestions about living and working in Asylum Hill. The study revealed the strong desire for a safe and more connected community as well as identified the challenges and underlying conditions standing in the way of positive change.

The Hartford's five-year, \$7 million investment initiative is focused on efforts to enhance the Asylum Hill area through partnerships with many local organizations, including:

- Asylum Hill Boys and Girls Club
- Billings Forge Community Works
- Bushnell Center for the Performing Arts
- Career Beginnings at The Hartford Consortium for Higher Education
- Catholic Charities
- Chrysalis Center
- Connectikids
- Covenant Preparatory School
- CPTV
- Habitat for Humanity
- Harriet Beecher Stowe Center
- Junior Achievement
- KNOX
- Malta House of Care
- Mark Twain House and Museum
- My Sisters' Place
- Northside Institutions Neighborhood Alliance
- UCONN Foundation
- United Way of Central and Northeastern CT



- Urban League of Greater Hartford
- The Village for Families & Children
- Wadsworth Atheneum
- West Middle School
- YWCA - Hartford Region

As an active corporate citizen, The Hartford also contributes to the vibrancy of Greater Hartford through complementary programs that benefit our neighbors in Asylum Hill and beyond. For example, free community concerts held on The Hartford's campus in partnership with the Hartford Symphony Orchestra engaged hundreds of neighborhood stakeholders, including employees, residents, and students from local schools.

The Hartford also contributed \$450,000 in support of several additional nonprofit organizations in 2014 through our participation in the Neighborhood Assistance Act. The Hartford receives a tax credit for a portion of our donations made to these organizations.

FIELD GIVING COMMITTEE

Outside the city of Hartford, The Hartford's offices with more than 100 employees are eligible to participate in our community giving and engagement program and has the opportunity to organize an employee giving committee. This committee helps to identify volunteer opportunities in the local community and receives funding to support locally focused initiatives.

The Hartford strives to make a positive and lasting impact in the community. The organization's community investments focus on three core tenets: neighborhood revitalization, education, and community support services. Through cultivating deep, collaborative relationships with community partners who share these goals, The Hartford has developed many innovative programs that contribute to the vibrancy of neighborhoods across the country.

NEIGHBORHOOD REVITALIZATION

- The Hartford has contributed nearly \$100,000 over the past five years to reforest Hartford's Asylum Hill neighborhood in partnership with KNOX. Employees also volunteer their time on a variety of projects throughout the year focused on helping to strengthen Hartford's environment. In celebration of Arbor Day in April 2014, The Hartford, KNOX and local residents came together to plant trees in Asylum Hill to honor the victims of the Sandy Hook tragedy.
- The Hartford has partnered over the last several years with the Northside Institutions Neighborhood Alliance (NINA) to revitalize homes and buildings, including the Zunner building, in the Asylum Hill neighborhood. In 2014, many employees from The Hartford participated in the completion of two homes. The Hartford also partnered with NINA to provide summer walking tours of the neighborhood to the local community.





EDUCATION

- The Hartford's partnership with Junior Achievement of Southwest New England (JASWNE) spans more than a decade. The Hartford's employees actively volunteer in support of JASWNE throughout the year to provide financial literacy, workforce readiness and entrepreneurship programs to students in kindergarten through grade 12.
- In 2014, The Hartford committed a total of \$50,000 to support Achieve Hartford's Choice Education program, of which \$1,500 supported Achieve Hartford's annual Community Spelling Bee.
- The Hartford helped establish a collaboration with Achieve Hartford! and the Hartford Consortium for Higher Education to create a Degree Completion Coalition to address college readiness and streamline programming.
- The Hartford provided arts and cultural enrichment programs through partnerships with the Wadsworth Atheneum, the Bushnell PARTNERS program, Teach for America, Boys and Girls Clubs of Hartford, and UCONN's Great Exploration at West Middle Community School.

COMMUNITY SUPPORT SERVICES

- In a collaboration established by The Hartford, the Asylum Hill Fresh Express program was launched to create a more connected neighborhood and access to fresh produce at Billings Forge Community Works' Farmers' Market. When employees participate in the program, funding for additional food coupons is available for those in the community who require additional assistance.



Skaters enjoy the rink at Winterfest in Bushnell Park.

- The Hartford invested more than \$100,000 in 2014 for programming at the Village for Families and Children to build resilience and the skills necessary for educational success among at-risk adolescent girls in Asylum Hill and other Hartford neighborhoods.
- The Hartford provided a \$50,000 grant to the YMCA to expand its Adaptive Sports Program. The funding helped YMCA purchase additional adaptive sports equipment and increase the program offerings. The Adaptive Sports Program helps individuals with disabilities reach their full potential by providing adaptive sports equipment and customized exercise programs based on personal needs.
- In 2014, The Hartford participated in the YWCA "In the Company of Women" luncheon and the United Way "Power of the Purse" luncheon in support of increasing programs and services to benefit women and families in the Greater Hartford area.
- The Hartford supported the City of Hartford's Winterfest by contributing \$10,000 to the iQuilt Partnership to support the operations of holiday festivities, such as ice skating, in Bushnell Park.

COMMUNITIES WITH HART

The Hartford launched a national philanthropic program, Communities with HART in June 2014, a five-year initiative aimed at benefitting 500 small businesses and supporting 100,000 students through partnerships with Accion U.S. Network (Accion) and Junior Achievement USA (JA).

In the program's first year, The Hartford announced a \$1.25 million partnership with Accion to help small business owners who don't have access to traditional loans obtain the funding necessary to help sustain and grow their businesses. Accion manages the loan process, focusing on community oriented businesses in low-and-moderate income areas that hire and source locally, deliver social value and make a positive difference in their neighborhoods. While initially focusing on four key markets - Chicago, Hartford, San Antonio and San Diego - the program also provides local training and web-based resources to help small business owners succeed.



continued



Through Communities with HART, The Hartford is also helping to inspire the next generation of small business owners as the title sponsor of the newly revised JA Company Program. The JA Company Program, refreshed in 2014 to include an online component, offers students the opportunity to launch their own small business while learning the basics of entrepreneurship, financial literacy and business success. With the help of The Hartford's \$1.5 million investment, JA has cited an increase of more than 25 percent in the number of JA Company Programs conducted since the new program rolled out nationwide.

In addition to supporting the JA Company Program, The Hartford also sponsored the JA Company of the Year award, presented at the annual JA USA National Student Leadership Summit. Students participating in the JA Company Program create a small business as part of the curriculum. Students then present the results of this experience to a panel of independent judges who evaluate the student's small business, measuring the company's performance rigorously against competition criteria.

The Hartford celebrates its roots as a property and casualty insurance leader through the Junior Fire Marshal program. Since 1947, we have deputized more than 110 million children across the country as advocates for fire safety, providing educational materials for families and schools, and capping it off with our popular Junior Fire Marshal helmets.

Visit our [Junior Fire Marshal webpage](http://www.juniorfiremarshal.com) to learn more.



U.S. Paralympics

In advance of the Sochi 2014 Paralympic Winter Games, which included the discipline of snowboard cross for the first time, The Hartford added two snowboarders – Amy Purdy and Evan Strong – to its team of athlete ambassadors.

“I credit The Hartford’s long history of supporting the Paralympic movement for making it possible for me to be on the U.S. Paralympic Team in Sochi,” said Purdy.

The medalists starred in The Hartford’s TV commercial that aired in the U.S. during the Sochi 2014 Paralympic Winter Games, March 7-16. The Hartford helped fund the unprecedented 50 hours of television coverage of the Games in the U.S. across NBC and NBCSN and updated sports fans via social media on Purdy, Strong and The Hartford’s other athlete ambassadors who competed in Sochi.

Through news interviews, social media and in-person events, Purdy and Strong are helping raise awareness about the value of people with physical disabilities in the workplace, as well as employee benefits that help protect one’s physical and financial well-being.

The Hartford has supported U.S. Paralympic athletes for 20 years and became the Official Disability Insurance Sponsor of U.S. Paralympics, a division of the U.S. Olympic Committee dedicated to recruiting and training elite athletes with physical disabilities, in 2003. That partnership continues through 2016.

FIND OUT MORE ABOUT THESE ELITE ATHLETES.

The Hartford Ski Spectacular

In December 2014, The Hartford sponsored The Hartford Ski Spectacular for the 21st consecutive year. Organized by Disabled Sports USA, the annual event is one of the nation’s largest winter sports festivals for individuals with physical disabilities. More than 800 men, women, and children, including Boston Marathon bombing survivors and injured service members, learned how to ski and snowboard at the seven-day event held at Beaver Run Resort and Breckenridge Ski Resort in Breckenridge, Colorado.

The Hartford Ski Spectacular strengthens and expands adaptive snow sports programs in communities throughout the U.S. and helps identify and train youth, wounded warriors, and others who strive to be winter Paralympians. “As a founding partner of U.S. Paralympics, The Hartford is proud to partner with Disabled Sports USA for two decades on this incredible event that has become a birthplace of champions,” said Mike Concannon, Executive Vice President of The Hartford’s Group Benefits business.

The Hartford's employees nationwide let their character shine all year-round by embracing the opportunity to give back to the communities in which they work and live.

Employees are granted eight hours of paid time off to volunteer each year and The Hartford's "Team Hart" website helps organize volunteer opportunities for employees. In 2014, employees reported participating in 607 company-sponsored volunteer events held across the country (a 49 percent increase over 2013); 43,202 volunteer hours were recorded on the "Team Hart" website (a 24 percent increase over 2013) and 775 nonprofit partners were served.

Employees tutor and mentor students, serve on nonprofit boards, teach financial literacy and entrepreneurial skills, donate blood, run food and toy drives, fundraise for nonprofits, help high school students apply to college, build affordable housing and fight hunger in our communities.

The Hartford believes in supporting our employees' spirit of giving back and celebrates the generosity of its avid employee volunteers with acknowledgements such as the Presidential Service Award, charitable donor cards, matching gifts and other recognition items as keepsakes for service experiences.



Annual Giving Campaign

On Sept. 11, 2014, The Hartford kicked off its Annual Giving Campaign and observed the anniversary of 9/11 with a National Day of Service and Remembrance. More than 1,700 employees in 31 cities participated in service projects to advance the missions of The Hartford's nonprofit partners across the country.

Through the generosity of employees' time, talent, and donations, along with The Hartford's corporate match, \$2.2 million was raised for the organization's neighbors in need.

Fight Against Hunger

More than 1,000 employees from The Hartford joined thousands of area residents on the Hartford, Conn. campus on May 4, 2014 for the 31st annual Walk Against Hunger. Employees raised more than \$175,000 to benefit Foodshare, one of The Hartford's community partners, helping to feed more than 128,000 hungry people in the Greater Hartford area.

In addition to the Connecticut effort, employees in 18 additional cities across the country also participated in a variety of events to support The Hartford's fight against hunger. Many employees conducted food drives and volunteered at food banks to benefit food assistance programs in their local area as part of the company's national effort.

In addition to the Annual Giving Campaign and Fight Against Hunger, employees across the country also participate in a variety of other events to help support their local communities, including back to school supply drives and holiday gift drives.



EMPLOYEES



Building a culture that engages the knowledge, skills, and perspectives of all teammates is essential to The Hartford's vision to be an exceptional company, celebrated for financial performance, character, and customer value.

Diversity and Inclusion

Trusted in Our Workplace

Benefits

At The Hartford, we create a diverse and inclusive environment because it will make us an exceptional company celebrated for financial performance, character, and customer value.

For us this means:

- We will be more relevant to our customer base.
- Our leaders and managers will lead the way and support our various diversity initiatives.
- We will be able to attract, retain and engage talent that is increasingly diverse.
- We will provide an inclusive work environment, where employees can bring their full selves to work and be inspired to perform at a very high level.
- We will be known as a company that values diversity and as a leader in the insurance industry in this space.

We respect and leverage the unique characteristics, skills and experiences our employees bring to the workplace. We need our workforce to mirror our marketplace and communities so we can better meet the evolving needs of customers and partners and become a magnet for diverse talent. Building a culture that engages the knowledge, skills, and perspectives of all teammates is essential to our business success and customer value. Doing so encourages broader collaboration and more effective decision making, while strengthening The Hartford's ability to innovate and adapt.



Our Vision

We will be an **exceptional company**, celebrated for **financial performance**, **character** and **customer value**.

CREATING AN INCLUSIVE CULTURE & WORK ENVIRONMENT

The Hartford's managers are held accountable for measurable, sustainable progress toward attracting and retaining diverse talent and fostering an inclusive environment where all employees are valued and highly engaged.

The Hartford has eight vibrant and effective Employee Resource Groups (ERG), that focus on the attraction, development and engagement of talent, as well as community outreach and business growth. Each of these ERGs has an Executive Sponsor who is a direct report to the CEO:

- Asian Pacific Professional Network
- Black Insurance Professional Network
- Flex-Abilities Network
- Gay, Lesbian, Bisexual and Transgendered Organization Benefiting Everyone
- Hispanic Leadership Network
- Military Community Network
- Professional Women's Network
- Young Professionals

continued



WORKING WITH DIVERSE PARTNERS

The Hartford maintains strong relationships with leading external diversity organizations, partnering to address the diverse needs of the workplace, marketplace and community from a talent, professional development and branding perspective. The goals of external diversity partnership strategy are to:

- Demonstrate long-term commitment and establish strong relationships with key audiences.
- Attract, identify and source talent.
- Develop and engage The Hartford employees.
- Increase brand awareness and improve image with key audiences.
- National Society of Hispanic MBAs
- Insurance Industry Charitable Foundation (IICF)/Women in Insurance Global Conference Series
- Out & Equal Workplace Advocates
- The Independent Insurance Agents and Brokers Association ("Big I") Diversity Task Force
- National Association of Asian American Professionals
- National African-American Insurance Association
- Latinas & Power Symposium
- DiversityInc

Key partners in this effort include:

- Catalyst
- Simmons Leadership Conference
- National Black MBA Association

The Hartford is committed to maintaining a robust process that ensures diverse business participation in an open, fair and inclusive sourcing environment. Our **SUPPLIER DIVERSITY PROGRAM** promotes collaboration, fosters strategic partnerships and introduces competitive sourcing opportunities that will enhance our mutual growth.



We all need to feel that The Hartford is a safe and secure place to work. For that reason, every employee must help keep our work environment free from discrimination, harassment, drugs and violence. By maintaining a safe, fair and appropriate workplace, we can continue to attract top-quality employees and improve our future business performance.

We must always:

- Treat each other fairly and with respect
- Keep a safe, secure and healthy workplace
- Encourage a trusting and open workplace
- Protect and value personal information
- Communicate thoughtfully and respectfully

NO DISCRIMINATION

We want to hire and keep the best people. And we make all employment decisions based only on merit – without discrimination based on personal differences such as race, color, gender, religion, age, national origin, disability, veteran status, sexual orientation, gender identity, marital status, ancestry or citizenship status. This promise applies to all aspects of employee relations, including recruitment, hiring, compensation, training, promotion and termination.

NO HARASSMENT

We do not tolerate any form of workplace harassment, regardless of whether someone is an employee or non-employee or whether he or she is on The Hartford's premises, working off-site or at an off-site business function.

At The Hartford, salary is just one component of an employee's total rewards package. Total compensation also includes short- and long-term incentives, as well as a comprehensive benefits package that rewards performance and helps ensure health and wealth.

In addition to medical, dental and vision insurance, our comprehensive *My Wellness at Work* program, includes:

- **Wellness Portal:** an online resource with a wealth of wellness-related programs and information.
- **Health Coaching:** an innovative and confidential program that helps employees with identified health risks decrease their probability of developing a serious chronic condition.
- **Disease Management:** confidential health coaching from a registered nurse is available at no additional cost to employees to help them manage chronic conditions.
- **Employee Assistance and Work Life Programs:** 24/7 confidential counseling and referral program assists employees and their family members in resolving a variety of day-to-day issues and concerns. Additional services include child/elder care resources, legal and financial services and a comprehensive website with access to a variety of resources and services.
- **Health Promotion Programs:** annual biometric screenings and flu clinics for all employees, as well as free nutrition counseling, weight loss/metabolic risk reduction programs, a medical advocacy program and an activity program.
- **Fitness and Health Centers:** in Connecticut, employees have access to free, on-site fitness centers and health services. Employees outside of Connecticut and remote workers in Connecticut are eligible for reimbursement of fitness center membership fees.



continued

The Hartford offers employees a wide array of programs to help them reach their financial goals now and in the future:

- Investment and Savings Plan, which is the company's 401(k) plan
- Employee Stock Purchase Plan
- U.S. Savings Bond Program
- Access to many of The Hartford's insurance and investment products for individuals, including 529 plans, mutual funds and homeowners and auto insurance
- Short-term and long-term disability coverage
- Flexible Spending Accounts
- Health Savings Accounts
- The Ayco AnswerLine® service offers free financial planning guidance and counseling to help employees make smart financial decisions



Other benefits include:

- Paid holidays
- Paid time off
- Bereavement leave
- Family medical leave
- Jury duty leave
- Military leave
- Flexible work arrangements
- Remote worker program
- Commuter benefits
- Adoption program
- Tuition reimbursement
- Training and development
- Employee recognition programs
- Employee referral program
- Vendor discounts

APPENDIX: THE HARTFORD IN DEPTH



Business Insurance
Employee Benefits
Auto
Home

Prepare. Protect. Prevail.®

ORGANIZATION

The Hartford strives to maintain and enhance its position as a market leader within the financial services industry. The company sells diverse and innovative products through multiple distribution channels to consumers and businesses. The company seeks on an ongoing basis to develop and expand its distribution channels, achieving cost efficiencies through economies of scale and improved technology, and capitalizes on its brand name and The Hartford stag logo, one of the most recognized symbols in the financial services industry.

In 2012, The Hartford concluded an evaluation of its strategy and business portfolio and is currently focusing on its property and casualty, group benefits and mutual fund businesses. This realignment positions the organization for higher returns on equity, reduced sensitivity to capital markets, a lower cost of capital and increased financial flexibility. As a result, the company completed the sale of Hartford Life Insurance KK in 2014 and its retirement plans, individual life and U.K. annuity businesses in 2013. In addition, the company sold Woodbury Financial Services, an indirect wholly-owned broker-dealer subsidiary, and placed its annuity businesses into runoff in 2012.

As a holding company that is separate and distinct from its subsidiaries, The Hartford Financial Services Group, Inc. has no significant business operations of its own. Therefore, it relies on the dividends from its insurance companies and other subsidiaries as the principal source of cash flow to meet its obligations.

REPORTING SEGMENTS

The Hartford currently conducts business principally in six reporting segments including Commercial Lines (formerly Property & Casualty Commercial), Personal Lines (formerly Consumer Markets), Property & Casualty Other Operations, Group Benefits, Mutual Funds and Talcott Resolution, as well as a Corporate category. The Hartford includes in its Corporate category the company's debt financing and related interest expense, as well as other capital raising activities; and purchase accounting adjustments related to goodwill and other expenses not allocated to the reporting segments.

COMMERCIAL LINES

Commercial Lines provides businesses with workers' compensation, property, automobile, liability, umbrella, marine and livestock coverages under several different products, primarily throughout the U.S., within its standard commercial lines, which consists of The Hartford's small commercial and middle market lines of business. Additionally, 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 lines.

Standard commercial lines seeks to offer products with coverage options and customized pricing based on the policyholder's individualized risk characteristics. For small businesses, those businesses whose annual payroll is under \$5 million and whose revenue and property values are less than \$15 million each, property and liability coverages are bundled as part of a single multi-peril package policy marketed under the Spectrum® name. The small commercial line of business also provides workers' compensation and automobile coverages. Medium-sized businesses, companies

whose payroll, revenue and property values exceed the small business definition, are served within middle market. The middle market line of business provides workers' compensation, property, automobile, liability, umbrella, marine and livestock coverages.

Within the specialty lines, a significant portion of the specialty casualty business, including workers' compensation, is written through large deductible programs where the insured typically provides collateral to support loss payments made within their deductible. The specialty casualty business also provides retrospectively-rated programs where the premiums are adjustable based on loss experience. The captive programs business provides tailored property and casualty programs primarily to customers with common risk characteristics and those seeking a loss-sensitive solution. The bond business provides (1) contract surety bonds for general, highway/heavy, trade and specialty contractors; (2) commercial surety required in a variety of businesses and court situations; and (3) fidelity coverage for businesses, financial institutions and public entities. The financial products business provides a suite of management and professional liability insurance products including D&O (directors and officers) and E&O (errors and omissions) liability products.

PERSONAL 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. The Hartford's auto and homeowners products provide coverage options and customized pricing tailored to a customer's individual risk. The Hartford has individual customer relationships with AARP policyholders and, as a group, these customers represent a significant portion of the total Personal Lines business. Business

continued

sold to AARP members, either direct or through independent agents, amounted to earned premiums of \$3.0 billion, \$2.9 billion and \$2.8 billion in 2014, 2013 and 2012, respectively.

During 2014, Personal Lines rolled out its new auto product, Open Road, in 37 states, increasing pricing flexibility and market responsiveness. In addition, Personal Lines continued to roll out its telematics device, TrueLane, to more states, and the device is currently available in 40 states to both direct and independent agent customers. The TrueLane device records the driving data of Personal Lines' customers, who receive a discount of up to 10 percent for the initial policy term with the potential for additional discounts upon renewal.

GROUP BENEFITS

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

In addition, Group Benefits offers a single-company leave-management solution, The Hartford Productivity Advantage, which integrates work absence data from the insurer's short-term and long-term group disability and workers' compensation insurance with its leave management administration services.

Group Benefits generally offers term insurance policies, allowing for the adjustment of rates or policy terms in order to minimize the adverse effect of market trends, declining interest rates, and other factors. Policies are typically sold with one, two or three-year rate guarantees depending upon the product and market segment.

HARTFORD FUNDS

Hartford Funds provides investment management, administration, distribution and related services to investors through investment products in both domestic and international markets, and is separated into two distinct asset categories referred to as Hartford Fund funds and Talcott funds. Hartford Fund funds includes equity, fixed income, alternative and asset allocation investment products that are actively sold primarily through retail, bank trust and registered investment advisor channels. Talcott funds represent those assets held in separate accounts supporting legacy runoff Hartford variable insurance products. Wellington Management Company, LLP, serves as sole subadvisor for Hartford Funds.

TALCOTT RESOLUTION

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. Talcott Resolution's mission is to pursue opportunities to reduce the size and risk of the annuity book of business while honoring the company's obligations to its annuity contractholders. Talcott Resolution manages approximately 930,000 annuity contracts with account values of approximately \$40 billion as of December 31, 2014.

In 2014, the company completed the sale of its Japan annuity business. The Talcott Resolution business segment includes our retirement plans and individual life businesses sold in 2013 through reinsurance agreements with the respective buyers. In addition, the company completed the sale of its U.K. annuity business in 2013.

Based upon the guidance of the GRI 3.1 Reporting Guidance for the Financial Services Sector Supplement and the contents of this report, The Hartford self reports meeting the requirements of GRI Application Level C.

STANDARD DISCLOSURES PART I: PROFILE DISCLOSURES			
1. Strategy and Analysis			
Profile Disclosure	Description	Reported	Cross-reference/ Direct answer
1.1	Statement from the most senior decision maker of the organization.	Fully	1-2
2. Organizational Profile			
Profile Disclosure	Description	Reported	Cross-reference/ Direct answer
2.1	Name of organization.	Fully	4
2.2	Primary brands products and/or services.	Fully	5
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	Fully	7-9, 56-58
2.4	Location of organization's headquarters.	Fully	4
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Fully	4, 56-58
2.6	Nature of ownership and legal form.	Fully	4
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Fully	5
2.8	Scale of the reporting organization.	Fully	5, 56-58
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	56
2.10	Awards received in the reporting period.	Fully	28-29

3. Report Parameters			
Profile Disclosure	Description	Reported	Cross-reference/ Direct answer
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	Fully	3
3.2	Date of most recent previous report (if any).	Fully	3
3.3	Reporting cycle (annual, biennial, etc.).	Fully	3
3.4	Contact point for questions regarding the report or its contents.	Fully	Back Cover
3.5	Process for defining report content.	Fully	3
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	Fully	3
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope).	Fully	3
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	3
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	Fully	3
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Fully	3
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	3
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	59

4. Governance, Commitments and Engagement			
Profile Disclosure	Description	Reported	Cross-reference/ Direct answer
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	27
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	27
4.3	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members.	Fully	27
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	25, 27
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully	25, 27
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	25, 27
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	25, 27
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	25, 27
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	Partially	26
4.14	List of stakeholder groups engaged by the organization.	Fully	4
4.15	Basis for identification and selection of stakeholders with whom to engage.	Fully	4

STANDARD DISCLOSURES PART III: PERFORMANCE INDICATORS			
Economic			
Performance Disclosure	Description	Reported	Cross-reference/ Direct answer
Economic Performance			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Partially	39-49
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Partially	8-9
Indirect Economic Impacts			
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Partially	39-49
Environmental			
Performance Disclosure	Description	Reported	Cross-reference/ Direct answer
Energy			
EN3	Direct energy consumption by primary energy source.	Fully	17
EN4	Indirect energy consumption by primary source.	Fully	18-21
EN5	Energy saved due to conservation and efficiency improvements.	Fully	17-31
Water			
EN8	Total water withdrawal by source.	Fully	21
Emissions, Effluents and Waste			
EN16	Total direct and indirect greenhouse gas emissions by weight.	Fully	17-21
EN17	Other relevant indirect greenhouse gas emissions by weight.	Fully	18-21
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Fully	11-16, 22-23
EN19	Emissions of ozone-depleting substances by weight.	Fully	17
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Fully	11

Social: Labor Practices and Decent Work			
Performance Disclosure	Description	Reported	Cross-reference/ Direct answer
Occupational Health and Safety			
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members and their families, or community members regarding service diseases.	Fully	54-55
Training and Education			
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	54-55
Social: Society			
Performance Disclosure	Description	Reported	Cross-reference/ Direct answer
Local Communities			
SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Fully	39-49
FS14	Initiatives to improve access to financial services for disadvantaged people.	Fully	39-49
Corruption			
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Fully	26
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Fully	26
Public Policy			
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Partially	26
Social: Product Responsibility			
Performance Disclosure	Description	Reported	Cross-reference/ Direct answer
Product and Service Labelling			
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Fully	40-45

**FOR MORE INFORMATION REGARDING
THIS REPORT, PLEASE CONTACT**

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Prepare. Protect. Prevail.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

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Business Insurance
Employee Benefits
Auto
Home