



THE HARTFORD: SUSTAINABILITY 2015



Business Insurance

Employee Benefits

Auto

Home

Prepare. Protect. Prevail. With The Hartford.®



During our Annual Day of Service, The Hartford's Chairman and CEO Christopher Swift and his wife, Mary, packed food to be distributed by Foodshare, a food bank working to end hunger as part of the overall community effort to alleviate poverty in Greater Hartford.



As a company in business for more than **200 years**, we understand what it means to be **SUSTAINABLE**.



MESSAGE FROM THE CHAIRMAN AND CHIEF EXECUTIVE OFFICER



The Hartford helps people and businesses prepare for the unexpected, protect what is uniquely important to them, and prevail when the unforeseen happens. This mission permeates every aspect of our business, as our success is inextricably linked to the well-being of our customers, employees, shareholders, distribution partners and the communities in which we live and work. As an employer, neighbor and steward of the planet's natural resources, we believe that every employee and organizational partner has the power to positively impact the world around us.

The Hartford's sustainability efforts address economic, environmental and social impacts in **FOUR KEY AREAS:**



COMMUNITIES & GIVING. We help individuals and communities prevail by building safe, strong and successful neighborhoods through targeted philanthropic investments, by partnering with like-minded national and local organizations, and by harnessing the power of our 17,400 employees to engage in their communities.



DIVERSITY & INCLUSION. We are committed to building an inclusive and engaging culture where people are respected for who they are, recognized for how they contribute and celebrated for growth and exceptional performance. We value the diversity of our employees' skills and life experiences and invest deeply in their development so they can deliver on our strategy and propel our company forward.



ETHICS & COMPLIANCE. We believe that doing the right thing every day is core to our character – and we are proud of our reputation for being a company that places ethics and integrity above all else.



ENVIRONMENTAL STEWARDSHIP. As an insurance company, we understand the risks that environmental challenges present to people and communities. As stewards of the environment, we are committed to mitigating climate change and reducing our carbon footprint incrementally each year.

The Hartford's business strategy is rooted in a deep understanding of the complex and dynamic world around us, as well as a promise to do business sustainably and ethically. As a supporter of commerce, in particular, we actively champion programs that address risk awareness and mitigation, financial literacy and inclusion, entrepreneurship, and social enterprise. We are particularly proud of the progress we have made in these areas through the sponsorship of financial educational programs, providing access to capital and training to micro-businesses, and making insurance products and services more accessible to those who need them.

I invite you to read more about our 2015 sustainability accomplishments in the following report and thank you for your interest in The Hartford.

*Christopher J. Swift, Chairman and Chief Executive Officer
The Hartford*





Employees at The Hartford gave thousands of gifts to families in need during the 2015 holiday season through the company's 18th annual Hart in the Holidays program.

We help individuals and families prevail by building safe, strong and successful communities. Our goal is to make a positive difference in each of these areas by targeting our philanthropic investments, and partnering with like-minded national and local organizations.



SAFE

Junior Fire Marshal®,
The Boys and Girls
Clubs of Hartford,
NINA



STRONG

Fight Against Hunger,
Back to School, Hart in
the Holidays, Annual
Giving Campaign



SUCCESSFUL

Junior Achievement (JA)
USA, AARP Foundation,
Accion, LiftFund



COMMUNITIES & GIVING



In the communities where we operate, we are committed to fostering stability and vitality by providing those in need with access to food, shelter and economic opportunity.

JA ↑
33%

INCREASE in student-led JA Company Programs across the country



5,500

GIFTS DONATED through our annual Hart in the Holidays program



2,200

STUDENTS PROVIDED with backpacks and school supplies donated through our annual back-to-school campaigns



630,000

MEALS PROVIDED through the annual Fight Against Hunger, made possible by employee donations

We harness the power of our 17,400 employees in the communities where they live and work. Helping others defines who we are as a company and as individuals.



\$6M

INVESTED BY THE COMPANY in communities where employees live and work



2.3M

EMPLOYEE DONATIONS



70,000

EMPLOYEE VOLUNTEER HOURS



119

EMPLOYEES honored by the White House for volunteering a minimum of 100 hours in community service during 2015



The Hartford's Asian Pacific Professionals Network welcomed the Year of the Monkey with an event to celebrate the start of the Lunar New Year in February. Employees painted Chinese calligraphy, tasted Asian cuisine and shared personal stories about the meaning of the Lunar New Year and how their families celebrated.

The Hartford is committed to building an inclusive and engaging culture where people are respected for who they are, recognized for how they contribute and celebrated for growth and exceptional performance.

8 ERGs

EMPLOYEE RESOURCE GROUPS

that support diversity and inclusion in the workforce

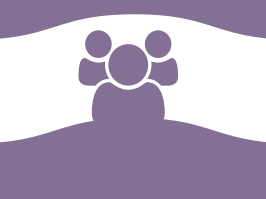
- **APPN:** Asian Pacific Professionals Network
- **BIPN:** Black Insurance Professionals Network
- **FAN:** Flex-Abilities Network
- **GLOBE:** Gay, Lesbian, Bisexual and Transgendered Organization Benefiting Everyone

29%



AMOUNT OF OUR WORKFORCE this membership reflects


- **HLN:** Hispanic Leadership Network
- **MILCOM:** Military Community Network
- **PWN:** Professional Women's Network
- **YOPROS:** Young Professionals Stepping Up



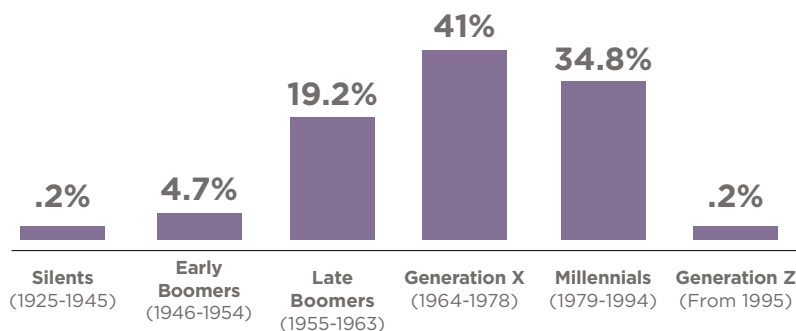
DIVERSITY & INCLUSION




We value the diversity of skills and life experiences of our employees and invest in coaching and development. We offer a contemporary work environment, providing employees the opportunity to better serve our customers, partners and communities.


33% 
OF WORKFORCE
works remotely

GENERATIONAL WORKFORCE BREAKDOWN



Our employees are held equally accountable for what they accomplish and for the positive, supportive way in which it is achieved. We focus on these areas to attract and keep the talent we need to deliver on our strategy and propel our company forward.

36% 
OF OUR BOARD OF DIRECTORS
are women

18% 
OF OUR BOARD OF DIRECTORS
are people of color

We have been consistently recognized for our diversity and inclusion efforts:





The Hartford is proud to be recognized for the seventh time as one of the World's Most Ethical Companies by the Ethisphere Institute.

Doing the right thing every day is core to our character.



OF EMPLOYEES believe that The Hartford shows a commitment to ethical business decisions and conduct*



OF EMPLOYEES say that they can report unethical practices without fear of reprisal*

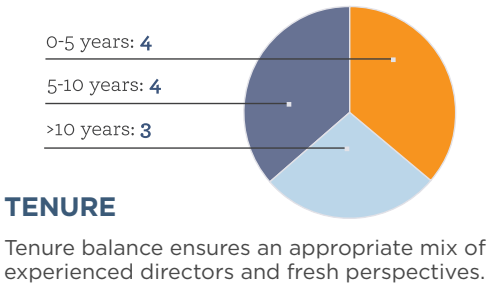
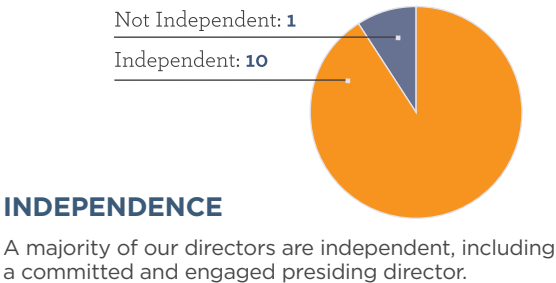


ETHICS & COMPLIANCE



At The Hartford, we aspire to be an exceptional company celebrated for financial performance, character, and customer value. We believe that good governance practices and responsible corporate behavior are central to this vision and contribute to our long-term performance.

BOARD OVERVIEW



The Board and management regularly review best practices in corporate governance and modify our governance policies and practices as warranted.

OUR CURRENT BEST PRACTICES INCLUDE:		
Independent Oversight	Engaged Board/Shareholder Rights	Good Governance
<ul style="list-style-type: none">✓ Majority independent directors✓ All independent key committees (Audit, Compensation and Management Development, Nominating and Corporate Governance)✓ Strong and engaged independent presiding director role	<ul style="list-style-type: none">✓ Directors elected annually✓ Majority vote standard (with plurality carve-out for contested elections)✓ Director resignation policy✓ Over-boarding policy✓ Rigorous Board and committee self-assessments conducted annually✓ Robust stock-ownership guidelines✓ Annual shareholder engagement program to obtain valuable feedback on our compensation and governance programs	<ul style="list-style-type: none">✓ Diverse Board membership in terms of experience, tenure, age and gender✓ Annual review of CEO succession plan by the independent directors with the CEO✓ Annual Board review of senior management long-term and emergency succession plans✓ Nominating Committee oversight of environmental, sustainability and corporate social responsibility activities✓ Annual Nominating Committee review of the company's political and lobbying policies and expenditures

The strength of our collective integrity is repeatedly validated through recognition from the Ethisphere Institute naming The Hartford as one of the World's Most Ethical Companies and others.



* Source for stats: 2015 annual employee survey



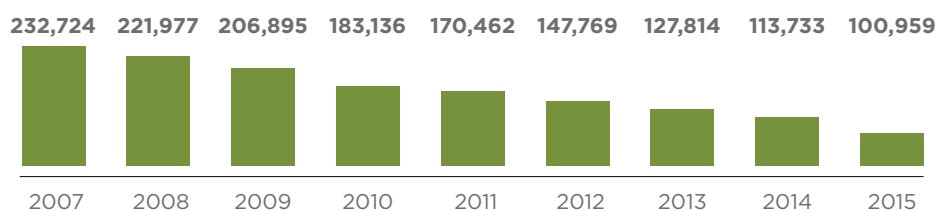
Employees from The Hartford planted 33 trees and 57 shrubs at the historic Bushnell Park in Hartford, Conn. to celebrate Arbor Day.

As an insurance company, we understand the risks environmental challenges present to people and communities. We are committed to reducing our own impact on the environment and conserving natural resources in the face of climate change, while reducing our operating costs in the process.



PROACTIVELY SET VOLUNTARY GOALS TO REDUCE GREENHOUSE GASES (GHG),
which were met and exceeded

GREENHOUSE GAS REDUCTIONS IN TONS OF CO₂E, 2007-2015:





ENVIRONMENTAL STEWARDSHIP



1,850
2009



384
2015

**REDUCED TOTAL PAPER
CONSUMPTION** in metric tons



= 0

THE HARTFORD'S 2015 E-WASTE
that went into landfills



We collaborate with our IT equipment recovery vendor, which takes control of the electronic equipment at end of life for reuse or recycling

We recognize that the combination of consumer demand, legislative and regulatory activity and technological advancement may create substantial opportunities to promote environmentally responsible activity when aligned with our business strategy.

2 x



DOUBLED the number of electric vehicle charging stations installed in Connecticut for employee use, creating capacity to charge 24 vehicles simultaneously

1 of 2



CORPORATE ENTITIES invited to join Connecticut Governor's Climate Change Council



PRAISED AS "EARLY ACHIEVER" by White House for reducing energy use more than 20 percent in buildings managed by The Hartford

As stewards of the environment, we continue to develop products and make investment decisions that promote environmentally responsible activity and we have been recognized for our efforts.

MEMBER OF
**Dow Jones
Sustainability Indices**
In Collaboration with RobecoSAM



**CLIMATE
LEADERSHIP
AWARDS**
2015 Excellence in GHG Management
(Goal Setting) Certificate Recipient

THE HARTFORD AT A GLANCE



KEY FACTS

- Founded: 1810
- Employees: Approximately 17,400
- Headquarters: Hartford, Connecticut
- U.S. Locations as of 12/31/15:
The Hartford writes business across the United States and has more than 100 offices located throughout the country.

FINANCIAL HIGHLIGHTS

(as of 12/31/15)

- 2015 revenues: \$18.4B
- Shareholder equity: \$17.6B

FUN FACTS

- Since 1947, The Hartford's Junior Fire Marshal program has taught fire safety education to children and kept families safe. We've deputized more than 110 million Junior Fire Marshals since the program began.
- The Hartford's trademark logo echoes the majestic stag depicted in Sir Edwin Landseer's 1851 painting Monarch of the Glen. A hart fording a stream is a natural symbol for a company named The Hartford.
- The Hartford provided insurance for the only home Abraham Lincoln ever owned.
- Babe Ruth purchased a policy from The Hartford in 1920 for protection against disability.
- The Hartford has been a proud sponsor of athletes with disabilities since 1994, becoming a founding sponsor of U.S. Paralympics, a division of the Olympic Committee, in 2003.

To learn more about The Hartford and our commitment to sustainability, visit thehartford.com/about-us.

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity. More information on the company and its financial performance is available at thehartford.com.

The Hartford Financial Services Group Inc., (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Conn. For additional details, please read [The Hartford's legal notice](#).



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