

# DRIVEN BY PURPOSE





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# AS A COMPANY IN BUSINESS FOR MORE THAN 200 YEARS, WE UNDERSTAND WHAT IT MEANS TO BE SUSTAINABLE.

Making an impact for good: addressing environmental, social and economic needs.



## 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.

## 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 more than 18,500 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 & GOVERNANCE

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.

This 2018 Sustainability Highlight Report provides an overview of The Hartford's sustainability commitments and progress toward our goals. For additional information, please see our [GRI Standards response](#) that accompanies this report.

## On the Cover

Photo of Ty Wiberg, participant at The Hartford Ski Spectacular.



# MESSAGE FROM OUR CHAIRMAN AND CEO



Christopher J. Swift, Chairman and Chief Executive Officer

The Hartford is proud of its vibrant history. We've helped people achieve amazing things for more than 200 years, and our purpose is clear: we exist to underwrite human achievement. We do that by supporting our policyholders, agents, employees and communities by protecting their incomes, families and businesses, and by making sustainable and positive contributions to society and the environment.

At this critical time, when people everywhere are craving solutions to the issues we face as a global society, I recognize the important role for business leaders. I hear it from employees, customers, partners and investors – all our stakeholders. We are committed to answering that call.

Our commitment to human achievement means that we have to adapt and respond to the changing world in which we operate. *How* we achieve this purpose as these shifts occur is fundamentally important to who we are, what we stand for and our long-term success as a business.

This starts with being responsive as our business evolves. With this year's acquisition of the Navigators Group, The Hartford moves into the global marketplace. This means our sustainability practices will be subject to a different level of expectation.

Ranked the No. 1 insurer in America by the Dow Jones Sustainability Index, we have proudly led the way among U.S. insurers and are ambitious about the role we can play in a new global peer group.

Societal concerns are also placing new, urgent demands on business – including ours in particular. We are making important progress. This report details our continued momentum in the areas of the environment, our workforce and the communities where we live and work. I'm proud of the culture we continue to build that helps employees make an impact and achieve their professional and personal aspirations.

As the world around us changes, we also know there is more we must do to bring our purpose to life. Our business intersects in three areas with some of today's key social and environmental challenges – and they have our focused attention to making a greater positive impact in the future.

## 1. PLAYING OUR ROLE IN THE CLIMATE CHANGE CHALLENGE

One topic with important global implications for how we do business – and how we can underwrite human achievement – is climate change. Climate change is real, as are the risks to policyholders, businesses and the overall economy. Recent catastrophe experience underscores the potential for growing climate volatility – and the implications that persistent catastrophes can have for economic development in exposed areas across the U.S. and around the world. In May 2018, nearly 6 in 10 Americans in a Pew Research Center Survey said that climate change currently affects their local community in some way.



As a leading insurance company, we are at the forefront of understanding, managing and mitigating the risks associated with climate change. We make decisions based on risk, so getting that right is critical to the sustainability of our business. While our risk expertise is already substantial, we are proactively investing more in our data and analytical capabilities to advise customers in vulnerable areas and forecast loss probabilities even more effectively. When customers do need us, our claims team is there.

Since 2007, we have placed a major focus on reducing our energy dependency and environmental impact. Over the first decade of those efforts, we reduced our greenhouse gas emissions by 66%, and we continue to be recognized by CDP and earn Climate Leadership Awards for leading action. On the water and waste front, we are upping our game. By the end of this year we will eliminate all Styrofoam, polystyrene and plastic food containers in our Connecticut locations – home to about 30% of our workforce. Employees are involved in supporting this change through the company's environmental employee action group. By next year, the new centralized waste program – with compost, recycling and trash disposal options – is expected to cut by three quarters the waste sent to incinerators or landfill by our Connecticut facilities from 400 tons per year to 100 tons.



By the end of this year, we will eliminate all Styrofoam, polystyrene and plastic food containers in our Connecticut locations.



Beyond our risk expertise and direct footprint, we are actively working to recognize and respond to the impact we make through our investment practices. The Hartford recently adopted a new ESG investment policy statement in which we set clear expectations that our investment manager team consider environmental

factors – including climate change, natural resources, pollution and waste – in order to assess the expected performance and risk of our investments over time. We know that is only part of the picture. As one of the first companies to publicly urge the U.S. administration to remain committed to the Paris Agreement, I believe we have an important role to play and will continue to make our approaches in this area more robust and impactful.

## 2. ENSURING THE RIGHT ETHICS AND GOVERNANCE AS DATA AND AI RESHAPE OUR INDUSTRY AND SOCIETY

As I discussed in my [2019 Letter to Shareholders](#), we see technology's direct and indirect transformative impacts fundamentally reshaping the insurance industry long term. The rapid evolution of the use of data, artificial intelligence (AI) and automation can power how we deliver on our purpose – but only if we have the right governance and ethics in place to be trusted to use them.

Every day in the popular media and academic research, ethical and governance questions around data, AI and automation abound. What's clear is that we must demonstrate through every interaction that we understand, respect and care about customers. Like the financial protection our insurance provides, safeguarding our customers' personal information is a priority for us. And interactions today – and undeniably into the future – are increasingly dependent upon data.

Our demonstrated commitment to cybersecurity includes continuously monitoring and assessing risks. We employ the services of external professional security firms to periodically assess cyber exposure. We also invest in automated capabilities and internal staff to perform continuous threat monitoring and control effectiveness testing. The collective results of these risk assessment activities inform our cybersecurity program priorities.





Becoming an AI-enabled organization will likely be a key component of our long-term success as well. As we leverage AI today, we are fundamentally rethinking the way humans and machines interact within working environments to help ensure that this transition has a positive impact on our customers, employees and communities. AI frees up employees from more routine tasks, allowing them to apply their talents to more complex work that requires a well-developed, contextual mindset and human empathy. We are also deploying machine learning and other cognitive tools systematically across core business functions in support of data-driven – but human-powered – decision-making, and will continue to provide the tools so that both employees and machines develop along this journey together.

“We must support and encourage our employees if we expect them to do the same for our customers and communities over the long term.”

New approaches to technology can also make new business models possible. Late in 2018, we purchased Y-Risk, a managing general underwriter specializing in the sharing and on-demand economy. Y-Risk’s customer mix includes transportation-network companies, automobile-sharing platforms, on-demand-services platforms and space-sharing platforms. The innovative team at Y-Risk saw an opportunity to bring something new to the market to serve companies focused on disrupting established business models and delivering simple, frictionless customer-friendly experiences – and we are already learning much from them.

Our company’s evolving use of new technologies must have one underlying principle: these powerful technologies have the potential to positively impact our business – but only when digital is combined with human empathy to enhance the customer experience.

### 3. EMPOWERING A SUSTAINABLE WORKFORCE

When we think about our future as a business, we start at our “home.” Our people underpin the delivery of our purpose and we need to support the health and well-being of a talented, diverse workforce. Looking beyond The Hartford, society as a whole stands to benefit greatly if people feel fulfilled, productive and more financially secure.

We’re leading efforts to improve diversity and inclusion within the insurance industry. For example, two years ago, The Hartford launched its pioneering Claims Apprenticeship program in an effort to attract and develop a pipeline of diverse claims talent to serve our customers. We were the first U.S. insurer to receive a federal apprentice designation from the U.S. Department of Labor.

We are pushing ourselves to achieve representation goals but we also recognize that employees must feel valued and respected for who they are, supported in applying their skills and passion to meaningful work, and recognized fairly for their contributions.

I am proud to see progress made at all levels of our company. 2018 saw the creation of our ninth employee resource group focused on mature professionals. We also continued to cultivate a safe and inclusive culture by inviting our employees to have courageous conversations on topics that are vital to enhancing their trust, productivity and sense of belonging in the workplace.



We must support and encourage our employees if we expect them to do the same for our customers and communities over the long term. Compensation is one way we invest in the growth and development of our employees and reward them for delivering value to our customers and shareholders – but it's not the only way. (You can read our full statement on pay equity on page 29 of this report.) Along with pay, a competitive benefits program that is bolstered by supportive employee well-being offerings demonstrates our commitment to helping our employees achieve their personal and professional best every day.

“Too many don't save nearly enough in early and mid-career because they are paying back student loans. We don't want employees sacrificing one for the other.”

With respect to well-being, we made a significant investment to help employees manage the escalating cost of medical coverage in 2018. This year, we are increasing our efforts to support our employees' emotional health by making sure they have access to affordable care when they need it. We are piloting an innovative, digital solution that provides support to those who struggle with anxiety. We've also doubled employee assistance program counseling visits and expanded our medical plan coverage to allow behavioral health care received out-of-network to be covered at in-network levels. Finally, to coincide with our effort to fight the opioid crisis, we're providing employees with a resource to quickly locate 24/7 substance misuse prevention, treatment and recovery services.

A new area of focus emerged in 2018 related to our employees' financial security. It dovetails with our Claims Apprenticeship program in that it focuses on helping people flourish in their careers without the burden

of student loan debt that financially constrains many employees today. And while, increasingly, individuals must prepare to save for their own retirement, too many don't save nearly enough in early and mid-career because they are paying back student loans. We don't want employees sacrificing one for the other.

In response, we are launching a student loan debt refinancing program this summer that will provide employees access to leading student loan refinancing lenders with exclusive offers to potentially lower their interest rates and monthly payments. The goal is to help employees meet their loan obligations while not jeopardizing their future retirement during the years essential for saving.

Retaining talent is just as important as attracting new employees, including those who join us as a result of an acquisition. Whereas some automatically view mergers or similar actions negatively from an employee perspective, we view the human impact as an enabler. We place great value on the strengths new employees bring to our company. Their input, knowledge and expertise are vital not only to a successful initial transition, but also to long-term business performance.

### Going Beyond to Underwrite Human Achievement

We believe that people are capable of achieving their dreams with the right encouragement and support. We put this belief into action by not only ensuring individuals and businesses are well protected in their pursuits, but by going even further. Through our key programs, The Hartford applies its knowledge, data and energy to help people, businesses and communities across the country. We continue to make a real impact in those areas where we've chosen to focus that positive contribution.

We are committed to doing our part to eliminate the risk of home fires in the U.S. through our Junior Fire Marshal® program. Through Ability Equipped, we're empowering youth and adults with disabilities by making adaptive equipment and sports more accessible. With 'HartMobs', we're helping our small business customers across the country achieve greater success and financial inclusion by becoming their customers.



We are also determined to make a difference in the opioid epidemic. I have seen firsthand the toll opioid addiction and misuse has taken on individuals, families, communities and businesses. That is why we relentlessly apply our knowledge to help reduce the use of opioids, with a focus on prevention that builds on our experience working with companies and their employees. We believe that by providing people and businesses with the support and resources they need, overcoming the opioid crisis is possible. I'm driven to lead our company's charge to encourage other business leaders to join us in fighting the opioid epidemic through culture change, education and action.

We're focused on making a difference in these areas – because our business *and* society stand to benefit.

“I'm driven to lead our company's charge to encourage other business leaders to join us in fighting the opioid epidemic through culture change, education and action.”

These programs are part of our broader efforts to make the communities in which we live and work safer, stronger and more successful. Our employees play a critical role, and their actions are putting us firmly on our stated path to positively impact the lives of 10 million people by year-end 2022 – supported by corporate donations, employee financial contributions and volunteer hours, and The Hartford's matching gifts program. I am incredibly proud of our employees' generosity and delighted we can impact more lives and communities through these programs.

“I'm proud of the culture we continue to build that helps employees make an impact and achieve their professional and personal aspirations.”

### Leading Into Our Purpose

We remain determined to make exceptional progress and maintain our track record of uncompromising commitment to sustainability. We believe in our power to make a lasting impact and a positive difference on issues that matter most in society. We will dare to explore new opportunities and move quickly for our company, customers and shareholders. We are steadfast in our commitment to perform transparently, to serve as an inspiration to others and to enable human achievement. Above all, acting with integrity and winning the right way matters.

I look forward to updating you next year on what we have learned, the progress we have made and what's next as we deliver on our purpose.

Sincerely,

Christopher J. Swift  
Chairman and Chief Executive Officer



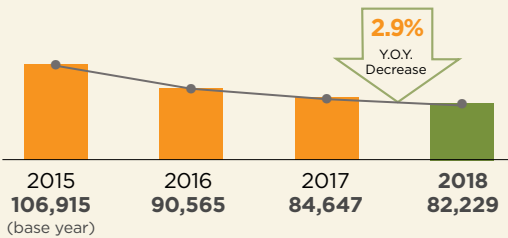


The Hartford has led the insurance industry in recognizing that climate change is a very real risk to policyholders, businesses, and the overall economy. We understand the importance of reducing our impact on the environment, and we take this responsibility seriously. In 2018, we announced several environmental goals to further reduce our carbon footprint and to conserve natural resources in the face of climate change.

### GOALS AND PROGRESS

The Hartford will continue to reduce our total scope 1, 2 and 3 Greenhouse Gas Emissions (GHGe), achieving a reduction of at least 2.1% of GHGe each year, resulting in a minimum decrease of 25.7% by 2027 and 46.2% by 2037 (using 2015 as the base year).

### TOTAL GHG EMISSIONS<sup>1</sup>



<sup>1</sup> In alignment with the recommended approach of the Science Based Target Initiative, The Hartford’s baseline and subsequent data was adjusted to incorporate GHGe impacts resulting from the acquisition of Aetna’s Group Benefits business in 2018. Our GHG emissions data is verified by WSP, an independent third party in accordance with the ISO 14065 International Standard.

In addition to this GHGe reduction goal, The Hartford will demonstrate our commitment to environmental stewardship through a number of additional measures by 2022, including:

GOAL	2018 PROGRESS HIGHLIGHTS	TRACKING TOWARD GOAL?
Reducing facilities’ energy use by 15% through energy efficient building management, and striving to reach our goal of 100% renewable energy by 2030.	Installed LED lighting upgrades in Connecticut	✓
Reducing our non-biodegradable non-recyclable solid waste (e.g., plastic products and computer hardware) from our facilities by 20% and eliminating the use of Styrofoam.	Composting initiated	✓
Doubling the percentage of hybrid fleet vehicles and moving to 100% electric campus shuttles and security vehicles.	Increased hybrid fleet vehicles by 50%	✓
Reducing water usage by 15%.	Smart irrigation controllers installed in Connecticut	✓

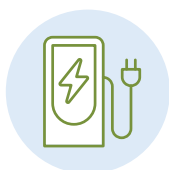
We are making progress toward these goals through a variety of actions and initiatives including those highlighted here. Full details are contained in The Hartford’s [CDP](#) and [GRI Standards](#) responses.



# REDUCING OUR ENVIRONMENTAL IMPACT

## REDUCING OUR COMMUTER FOOTPRINT

- Increased the number of free electric vehicle charging stations to 15 on our Connecticut campuses, offering 30 chargers.



- » We are the **#1** private employer offering charging stations in Connecticut<sup>2</sup>
- » And **#5** in New England offering charging stations overall<sup>2</sup>



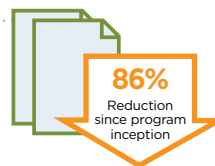
**31,000+** lbs of CO<sub>2</sub> saved as a result of our annual employee Alternative Commuter Challenge.

## REDUCING PAPER CONSUMPTION AND RECYCLING E-WASTE

**770** metric tons recycled including 100% of recycling bin paper from our offices resulting in **1MM+ lbs** of CO<sub>2</sub> saved.



**15.8MM** sheets of paper saved through responsible printing resulting in **442,400 lbs** of CO<sub>2</sub> saved – an **86% reduction** since 2009 program inception.



**99%** of our domestically procured paper is Forest Stewardship Council (FSC) certified.



**866** electronic devices recycled.



THE HARTFORD'S E-WASTE THAT WENT INTO LANDFILLS IN 2018

<sup>2</sup> Source: ChargePoint customer data, 1/19

## THE HARTFORD'S ENVIRONMENTAL ACTION TEAM (HEAT)



**780**

employees participating across the company.

- Encouraged alternative commuting by hosting a Zero-Emissions Vehicle (ZEV) Ride & Drive event, providing employees an opportunity to test drive these vehicles.
- Planted trees and bushes in the city of Hartford to celebrate Arbor Day.
- Held an annual Memorial Day tree-planting ceremony at our Hartford, Connecticut campus.



## PROMOTING ENVIRONMENTAL SUSTAINABILITY THROUGH OUR MUTUAL FUNDS BUSINESS

After joining the UN Principles for Responsible Investment (UNPRI) in 2016, Hartford Funds:



- Published a Responsible Investment Transparency Report in 2018.
- Launched The Hartford Global Impact Fund in 2017, investing in companies that seek to address major social and environmental challenges like health, clean water and alternative energy.
- Launched the Environmental Opportunities Fund in 2016, investing in companies that promote environmental sustainability.

## RESPONSIBLE PRODUCT OFFERINGS

- **Insurance products.** We offer many products that help customers avoid GHG emissions. We also offer premium discounts to encourage the purchase of hybrid or electric vehicles and the use of energy-efficient equipment.
- **Renewable energy.** We offer uniquely designed products that provide end-to-end coverage for the solar, wind, fuel cell and biomass industries.

As of 12/31/18, The Hartford has:

**\$600MM** invested directly in utility-grade solar, wind and hydroelectric power generation facilities.

**\$8.3MM** in written premium from our renewable energy practice in 2018.

## 2018 RENEWABLE ENERGY USAGE

**50%** of The Hartford's total energy consumption came from renewable energy sources.



## PROTECTING OUR CUSTOMERS BY MITIGATING RISKS

Climate change and the catastrophic impact of extreme weather events can cause dangerous overloads on the insurance system. The Hartford responds to catastrophes using predictive tools to plot the path of the storms, enabling us to properly staff call centers and send mobile response teams directly into impacted areas to help our customers more quickly.





## ADDITIONAL ACTIONS AND RECOGNITION OF RESPONSIBLE ACTIVITY

- 11th year The Hartford's sustainability efforts and practices have been commended by CDP.
- Received two Climate Leadership Awards for Excellence in Greenhouse Gas Management: Goal Setting and Goal Achievement.
- The Hartford ranked #36 on the Green Power Partnership Fortune 500 Partners List.
- Our [Climate Change Statement](#) aligns with the 5th Assessment of the Intergovernmental Panel on Climate Change (IPCC).
- Paris Agreement. As one of the first companies to publicly urge the U.S. administration to remain committed to the Paris Agreement, we continue to pledge our support for this agreement and the ambitious efforts to combat climate change outlined within.



CLIMATE  
LEADERSHIP  
AWARDS **2018**  
Excellence in Greenhouse Gas Management  
(Goal Setting Certificate) Recipient



CLIMATE  
LEADERSHIP  
AWARDS **2018**  
Excellence in Greenhouse Gas Management  
(Goal Achievement Award) Winner







## GOALS AND PROGRESS

In 2016, The Hartford announced a goal to positively impact the lives of 7 million people by year-end 2020. Building upon that goal, we expanded our commitment in 2018, broadening our reach to build safe, strong and successful communities to positively impact the lives of 10 million people between 2018 and year-end 2022.

### ANNUAL LIVES IMPACTED







# SOCIAL IMPACT STRENGTHENS OUR REPUTATION

**4K+**

nonprofit organizations positively impacted across the country (2018).

**\$12.3MM+**

invested by the company in communities where employees live and work (2018).

We continue to make progress toward our goals through:

- Targeted philanthropic investments.
- Partnerships with like-minded national and local organizations.
- The generosity of our employees who engage in their communities.




Together, we are helping individuals and neighborhoods prevail by building safe, strong and more successful communities.

Perceptions of our philanthropic commitment, combined with our proven track record as an active community partner, continue to:

- Strengthen our reputation as a company known for doing the right thing.
- Positively influence stakeholder purchasing, investment and employment decisions.
- Help attract and retain top talent.



Our partnership with our Asylum Hill neighbor, The Hartford, means the world to us. Thanks to its generous support over the past seven years, Malta House of Care has been able to fulfill the mission upon which we were founded 12 years ago. Simply put, we could not serve thousands of uninsured adults without The Hartford's help. We are proud to count this remarkable company among our most loyal and generous corporate supporters. 

*Michelle M. Murphy, Executive Director  
Malta House of Care Mobile Medical Clinic*

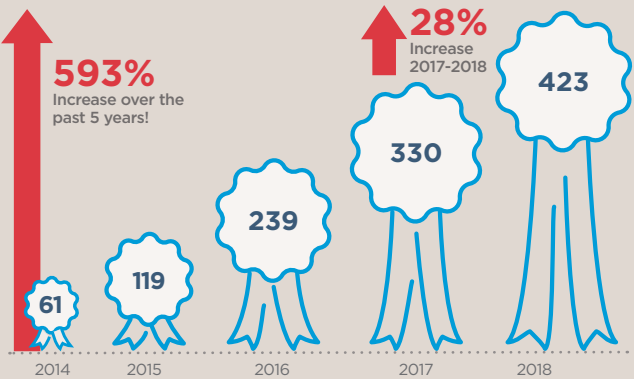
EMPLOYEES GIVING BACK

The Hartford’s employees exhibit exceptional character every day, embracing the opportunity to give their time, talent and generosity in support of the communities where they live and work.

169,262 employee volunteer hours in 2018 valued at \$4.2MM<sup>3</sup>

\$2.1MM+ donated by employees in 2018, including nearly \$80,000 for disaster relief for the 2018 wildfires.

EMPLOYEES EARNING A PRESIDENTIAL VOLUNTEER SERVICE AWARD



Employees earn this national recognition for volunteering 100+ hours in the community.

“The Hartford is responsive and dedicated to making a difference in Hartford through financial resources and its employees’ gifts of time and talent through volunteerism. The Hartford has helped our organization and had a positive impact on the community and those we serve.”

Sharon L. Castelli, CEO  
Chrysalis Center

<sup>3</sup> Based on 2018 volunteer valuation rate published by Independent Sector, IndependentSector.org



## SAFE COMMUNITIES

The Hartford has a proud history of supporting organizations that make a difference in their communities. From teaching children about fire safety to rebuilding homes, The Hartford is committed to helping protect people, their families and the things that are most important to them. Examples of ways we're helping to create safer communities are highlighted below.



### Teaching Fire Safety and Prevention

The Hartford's signature Junior Fire Marshal® program has taught fire safety and prevention to children across the country for more than 70 years, deputizing **111MM+** children since the program began in 1947.

In 2018, we continued our proud commitment to reach more communities and more children:

**\$2MM** in grants made to school districts and fire departments in the 100 U.S. cities with the highest home fire risk based on The Hartford Home Fire Index between 2017 and 2019.

- We committed to reaching and educating an additional **1.5 million** children living in high risk cities by the end of 2019.
- We brought the program to **16 Minor and Major League Baseball® stadiums** in 2018, handing out fire safety information and helmets to thousands of children and honoring local firefighters and first responders.
- The Hartford's mobile fire safety house continued visiting schools to immerse students in fire safety demonstrations using state-of-the-art technology to simulate home fire situations.

### Building Safe Neighborhoods

- We continue to support the restoration of properties near our home office in Hartford, Connecticut through partnerships including:
  - » Northside Institutions Neighborhood Alliance (NINA) and their work to renovate blighted properties
  - » Rebuilding Together, an organization providing free home improvements to low-income homeowners
- **Constructing homes in partnership with Habitat for Humanity:** In addition to financial support, employees volunteered 1,000+ hours to help build homes in 17 neighborhoods across the country.



## STRONG COMMUNITIES

Communities become stronger when basic needs are met. The Hartford fosters stability and neighborhood vitality by providing access to food and support services to those in need. Examples of programs helping to strengthen the communities where we live and work include:

### Fighting Hunger

20 offices supported 39 hunger-fighting organizations during our annual Fight Against Hunger campaign. The one month program resulted in:

**2,500** hours volunteered

**\$160,000+** raised

**1,900+** employees supported Foodshare by donating or participating in Walk Against Hunger in Hartford, Connecticut

### FOOD DONATIONS INCLUDING:



**700 cereal boxes** collected in South Portland, Maine



**1,258 boxes** of macaroni and cheese collected in Allentown, Pennsylvania



**15,000 meals** packaged in Lake Mary, Florida



**53,870 lbs of food** collected in San Antonio, Texas



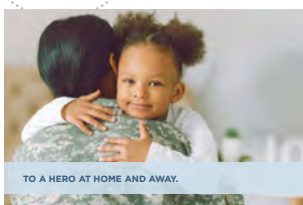
**500+** bags of produce and herbs harvested from a community garden maintained by employees in our Hartford, Connecticut office and donated to a local nonprofit to help feed the community.



## Holiday Giving

**4,100+** gifts donated by employees to families in need.

**3,100** cards shipped to troops with hand-written messages of support from employees.



## Support for the City of Hartford

Headquartered in Hartford, Connecticut, The Hartford has a proud history of supporting the local community:

- **Helping youth find meaningful employment** through our support of Hartford Youth Service Corps, an organization focused on providing youth in need of employment meaningful opportunities to earn a living through community service-based projects directly impacting the neighborhood.
- **Supporting the city of Hartford** through a joint effort with Aetna and Travelers announced in 2017, pledging a combined \$50 million over five years in support of important community institutions. The first \$10 million was paid in 2018.

“We are grateful to The Hartford for their commitment to support employees struggling with substance use disorders by providing education and resources through the Shatterproof educational program. The efforts of the corporate community are vital to reduce the stigma that prevents so many from seeking the care they need.”

*Gary Mendell, Founder and CEO of Shatterproof*

## Fighting the Opioid Crisis

One third of Americans have been prescribed opioids. They are so addictive that research suggests one in five people who start a 10-day supply become long-term users.<sup>4</sup>

As a leading provider of workers' compensation and disability insurance, we see the human impact of this national epidemic every day.

We believe that with the right support and resources, we can reduce opioid usage in the U.S., and we continue to build on our experience to identify ways to fight this crisis, including:

- **Implementing a comprehensive opioid management strategy** that leverages data to identify individuals at risk of addiction and offer alternative pain management, as well as a pharmacy approach focused on minimizing excessive opioid prescriptions.

**43%** approximate reduction in opioid usage among our workers' compensation claimants since 2015.

- **Partnership with Shatterproof** offering an online program that covers the fundamentals of opioids and addiction and provides resources for family, friends and colleagues of individuals dealing with addiction. This educational resource is available at [www.thehartfordisshatterproof.org](http://www.thehartfordisshatterproof.org)
- **Advocating for nationwide reform** including: the adoption of robust drug formularies; mandatory physician and provider education; opioid duration and dosage prescription restrictions; and strengthening prescription drug monitoring programs.

<sup>4</sup> <https://arstechnica.com/science/2017/03/with-a-10-day-supply-of-opioids-1-in-5-become-long-term-users/>



SUCCESSFUL COMMUNITIES

The Hartford is committed to nurturing the well-being of America’s neighborhoods, enriching the lives of people and businesses to help create more successful communities. Through our national programs and partnerships, we are inspiring generations of business leaders, supporting under-served neighborhood business owners, and helping people with disabilities achieve their full potential. Our success is measured by the impact of our activities, which include:



Investing in America’s Youth Through National Partnerships

Our national partnerships with Junior Achievement USA and Boys & Girls Clubs of America provide young people with the tools and resources they need to be successful beyond high school – a critical step in creating more successful communities.

Junior Achievement USA (JA USA)

The Hartford is the title sponsor of the JA Company Program®, offering students the opportunity to launch their own small business while learning the basics of entrepreneurship, financial literacy and business success.

**48,658** students have participated in the JA Company Program through **2,619** JA Companies, since our partnership with JA USA began in 2014.

Boys & Girls Clubs of America (BGCA)

The Hartford began a three-year partnership with BGCA in April 2017, including a **\$3 million donation** in support of workforce development programming.

The Hartford is the founding partner of the college and career centers framework, a workforce development initiative providing teens opportunities to explore career paths and prepare for their next steps after high school.

**20** college and career centers have opened inside local clubs since our partnership began. **10 additional clubs** will open by the end of 2019.

BGCA will reach an additional 70,000 teens each year through enhanced CareerLaunch online resources.



Back to School Program

**2,218** backpacks were filled with school supplies by our employees in 17 offices, who participated in a back to school campaign to help students nationwide (**24% increase** over 2017).



## Financial Inclusion Through Small Business Support

**2,500+** loans disbursed to small business owners that don't have access to traditional sources of capital, through our five-year partnerships with nonprofit organizations Accion and LiftFund that began in 2014.

2018 marked the final year of our 3-year, \$1.4 million commitment in support of AARP Foundation's Work for Yourself@50+<sup>SM</sup> program. Through this initiative, we helped educate and inspire older Americans interested in developing their own small businesses by equipping them with the training and skills they needed to achieve their goals.

**60** small businesses supported by HartMobs in 2018.

HartMobs is our version of a cash mob, where we bring together our employees, friends, family and business partners to purchase our customers' products or services. We hold in-person storefront events, online events and "pop-up" shops in our offices to show appreciation for our customers and help raise the visibility of their business.





## Enabling Human Achievement

### Ability Equipped

As a leading provider of disability insurance, The Hartford has a long-held belief that sports are

### ABILITY EQUIPPED

an important part of physical rehabilitation following a disability, illness or injury. Through our Ability Equipped program, The Hartford seeks to significantly improve access to adaptive sports and provide adaptive equipment for youth and adults with disabilities across the country.

### Goal to Reach

**10,000** people by 2021

through:

- Equipment donations
- Youth awards
- Title sponsorship of The Hartford Ski Spectacular and the Angel City Games

The Hartford has proudly sponsored The Hartford Ski Spectacular for 25 years. One of the nation's largest winter sports festivals for people with disabilities, approximately 800 attendees of all skill levels attend to learn or relearn how to participate in winter adaptive sports.



In 2018, The Hartford became the presenting sponsor of the Angel City Games, Southern California's premier adaptive sports festival. 400 attendees of all skill levels participate in this three-day event, featuring clinics and inclusive competitions in track & field, wheelchair basketball, wheelchair tennis, swimming, archery, sitting volleyball and table tennis.





## U.S. Paralympic Sponsorship

The Hartford has supported athletes with disabilities and the Paralympic Movement in the United States since 1994. As the first insurance carrier to pledge support, we solidified our commitment in 2003 becoming a Founding Partner and Official Disability Insurance Sponsor of U.S. Paralympics, a distinction we have held proudly for sixteen years.

**1,800+** employees participated in an Adopt-an-Athlete program leading up to Paralympic Winter Games PyeongChang 2018, sending care packages to our U.S. Paralympians to show support as they journeyed to South Korea for a chance to medal for Team USA.



Official Disability Insurance Sponsor



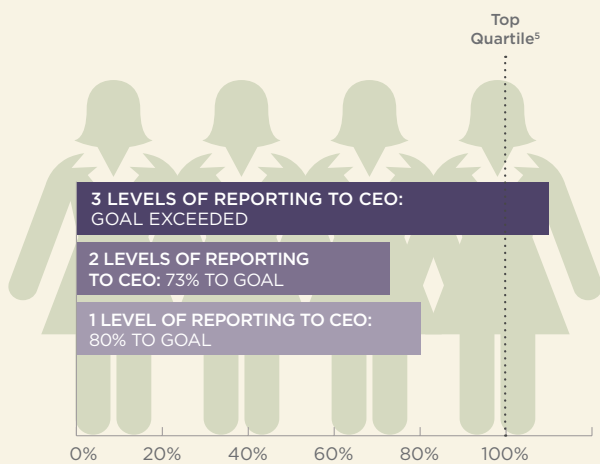


## GOALS AND PROGRESS

The Hartford seeks to be an insurance industry leader in promoting a diverse and inclusive workforce that is compensated fairly, enabling us to attract and leverage top talent to meet our business goals in an increasingly diverse environment. We are committed to ethical, unbiased treatment for all employees and will continue building, enhancing and sustaining an inclusive, supportive culture.

To keep pace with the rapidly evolving market, customer and workforce demands, The Hartford made public commitments in support of diversity and inclusion (D&I) and equitable compensation in 2018. In addition to providing equal pay for equal work, by 2022 The Hartford will also rank in the top quartile in the insurance industry – for representation of women and people of color – through three levels of reporting to the President and CEO.

### WOMEN AT THE HARTFORD



### PEOPLE OF COLOR AT THE HARTFORD



<sup>5</sup> Top quartile benchmark is based off of an annual survey conducted by the Insurance Conference Group



# A WORKFORCE CHARACTERIZED BY DIVERSITY AND INCLUSION

The Hartford and the insurance industry face challenges attracting and retaining the talent needed to continuously evolve and meet the changing dynamics of the marketplace. This challenge is fueled by a combination of factors, including a loss of industry expertise due to retirements, low perceptions of insurance careers and high employee expectations of the companies for which they work.

To help address these issues, The Hartford continues to develop strategic initiatives to benefit our company, our employees and the insurance industry, including those highlighted here.

## IMPROVING OUTCOMES AS AN EMPLOYER AND BUSINESS PARTNER

As research consistently shows, companies that build a workforce to reflect and leverage the diversity of their customer base are more innovative and achieve better outcomes. The Hartford recognizes the rapid evolution in the makeup of our customers and in the talent pools we hire from. Attracting and developing talent that best serves our customers is a top priority.



The Hartford also understands that companies must provide an experience that meets an employee's unique needs in order to maximize their potential and motivate them to achieve business goals. This is particularly important for talent that's demographically

underrepresented in the insurance industry. We will continue to invest in talent strategies that support our goal toward the 75th percentile, including:

- **Evaluating our talent management systems**, including succession planning, executive recruitment, as well as development and retention strategies.
- **Measuring progress with a Diversity Talent Mobility Scorecard**, reviewed quarterly by the CEO and executive leadership team.

## DIVERSITY & INCLUSION IN ACTION

### Convening, Collaborating and Coalescing the Insurance Industry Around D&I

As an industry leader, The Hartford continues to focus on strategic D&I initiatives that create monumental change and enable The Hartford to stand out as an employer and business partner of choice by:

- Enhancing the insurance industry's brand and image.
- Creating an inclusive best-in-class work environment.
- Driving collaboration and willingly sharing best practices.

## TAKING PUBLIC ACTION IN SUPPORT OF EQUALITY

- **CEO Action for Diversity & Inclusion™ Pledge:** The Hartford's Chairman and CEO Chris Swift continues to pledge to actively support more inclusive workplaces (2017, 2018)
- Catalyst CEO Champions for Change (2017)
- AARP Employer Pledge (Ongoing since 2012)
- White House Equal Pay Pledge (2016)
- U.S. Supreme Court Amicus Brief for Marriage Equality (2016)
- Business Insurance CEO D&I Commitment Statement (2016)
- Urged North Carolina to Repeal Discriminatory Law (2016)

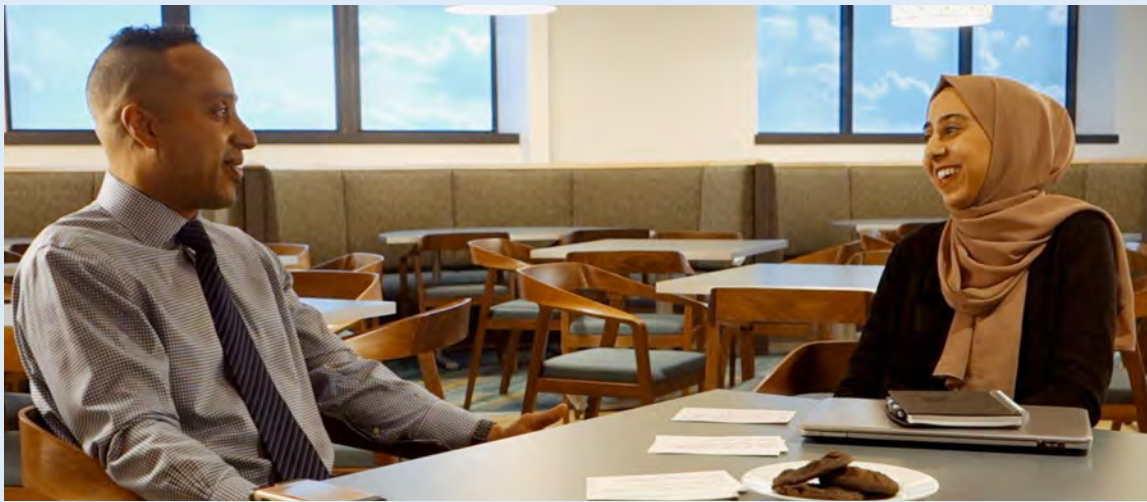


## COURAGEOUS CONVERSATIONS

Creating a culture where meaningful conversations regularly occur fuels innovation and enables us to better serve our customers. Courageous Conversations allow the respectful exchange of perspectives and promote open dialogue to better understand each other – even if we disagree. While they can be complex and even uncomfortable, Courageous Conversations can result in stronger relationships and ultimately contribute to a more inclusive workplace.

We took several actions to encourage Courageous Conversations among our employees in 2018, including:

- Providing educational resources to managers and employees, including tips for engaging in these discussions and examples in action.
- Producing a video series featuring employees authentically sharing their lived experiences.
- Training employees to facilitate Courageous Conversation circles, where small groups of employees meet to discuss controversial topics, including gender and linguistic bias, age assumptions, PTSD awareness, race issues and immigration.



## ILLUSTRATING OUR COMMITMENT



**Insurance Industry Charitable Foundation (IICF) Women in Insurance Regional Conference:**  
A member of The Hartford's Board of Directors, Julie Richardson was a keynote speaker at the conference.

**National African American Insurance Association:** Building on our national and local association board leadership roles, we helped establish a chapter in Hartford. We are also leading efforts to grow the organization nationally.

**Independent Insurance Agents and Brokers of America (Big I) Diversity Council:** We remain actively involved in this council.

## PROUDLY RECOGNIZED FOR OUR INCLUSIVE CULTURE

The Hartford is consistently recognized for providing a workplace that meets the unique needs of our employees.

"A Best Place to Work for LGBTQ Equality" from the Human Rights Campaign Foundation



Diversity Best Practices Leading Inclusion Index Company



Top Military Friendly Employer



Best for Vets, Military Times



Bloomberg Gender Equality Index



Best Employers for Women, Forbes



America's Best Employers, Forbes



"Best Places to Work" from the 100% Disability Equality Index (DEI)



NOD, Leading Disability Employer



Best Employers for Healthy Lifestyles - Platinum



Top 100 Remote Work - Flexjobs



CNY Best Talent Development Award Recipient



## EMBEDDING D&I IN OUR CULTURE

At The Hartford, Employee Resource Groups (ERGs) are vital – for both employees and our company. Employees share unique perspectives on a variety of topics and their diverse thinking helps to influence and improve our workplaces, businesses and communities.

### 9 ERGs Make Our Company Stronger

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

## 97 LOCAL ERG CHAPTERS IN OFFICES NATIONWIDE

### Measuring ERG Value

The value of ERGs is clear, as evidenced by the Talent Metrics of ERG members:

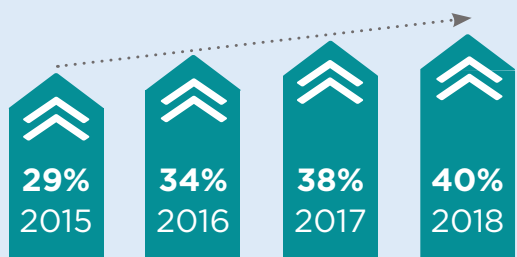
- **3% higher rates of engagement** for ERG members than The Hartford's workforce overall.
- **3.2% higher retention rates** among ERG members than The Hartford's workforce overall.

### ERGs Earn Company's Highest Honor

Chris Swift, Chairman and CEO of The Hartford, awarded the ERGs with a 2018 Chairman's Award – our company's highest honor – for leading by example as inclusion champions, and making significant contributions to our business and employee experience.



## ERG MEMBERSHIP CONTINUES TO RISE



% OF WORKFORCE WHO ARE MEMBERS OF AT LEAST ONE ERG



Teresa Wynn Roseborough, a member of The Hartford's Board of Directors, met with leaders of each ERG, sharing insights from a board member perspective and learning more about each ERG's mission.



## WORKFORCE TRAINING PROGRAMS

### D&I TRAINING

**90%+** of employees and managers completed “Appreciating Differences & Managing Inclusion” training to:

- Understand the importance of diversity in the workplace.
- Motivate them to actively promote workplace inclusion.

### APPRENTICESHIP PROGRAM PREPARING STUDENTS FOR INSURANCE CAREERS

Through our Apprenticeship Program, The Hartford is enhancing student perceptions about careers in the insurance industry and helping to attract the top talent we need to best serve our customers.

The Two-Year Apprenticeship Program Offers:

- Insurance-specific curriculum
- Paid on-the-job training and full benefits package
- Mentoring support
- Tuition assistance

Students successfully completing the program earn an associate degree and are offered full-time employment with The Hartford.



**We are on track to meet our goal to onboard 200 apprentices by 2022:**



17 Apprentices in 2017



28 Apprentices in 2018

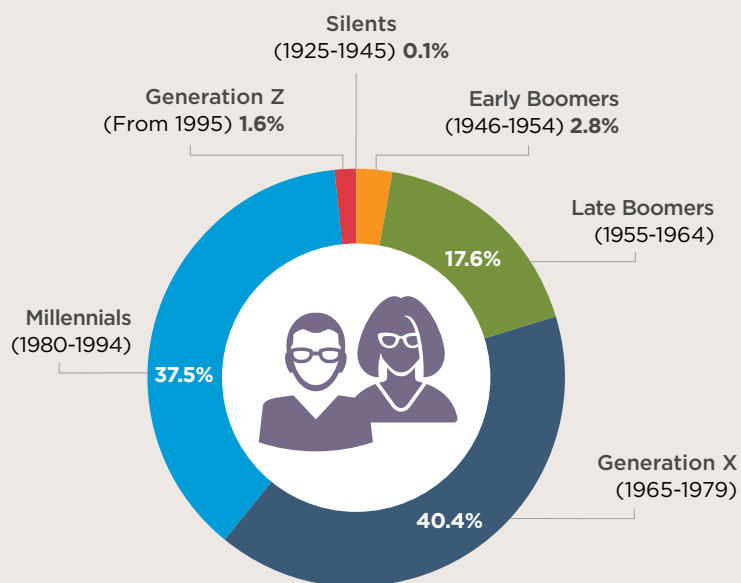
### HARTCODE ACADEMY DEVELOPER TRAINING PROGRAM

As new technologies change the way we do business, The Hartford is committed to reskilling our workforce. In 2018, we launched the HartCode Academy Developer Training Program that provides non-developer professionals with the knowledge and skills necessary to become junior developers on our information technology (IT) team.

**The successful 2018 pilot resulted in 12 employees graduating from the program and changing careers to roles within our technology organization.**

These employees are already creating and supporting applications critical to The Hartford’s business success and customer expectations. The program will continue in 2019 as we build a pipeline of diverse IT talent across the enterprise.

## OUR WORKFORCE Generational Workforce Breakdown by Birth Year



## DIVERSITY ON BOARDS OF DIRECTORS (as of May 15, 2019)

### Board Gender Diversity at The Hartford

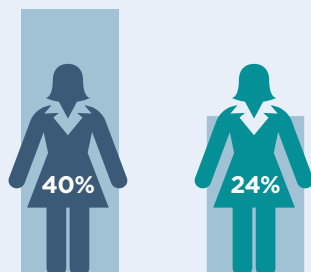


Women: **4**



Men: **6**

### Women on Boards of Directors<sup>6</sup>



The Hartford

All S&P 500 Companies<sup>6</sup>

### Women Chairing Board Committees

Women chair **20%** of audit committees and **19%** of compensation committees at S&P 500 companies.<sup>6</sup> At The Hartford, women chair both committees.

### People of Color on the Board of Directors<sup>7</sup>

**20% (2)**

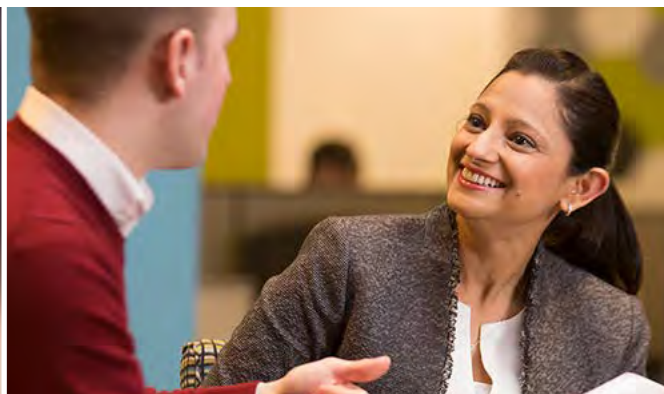
People of Color on the Board of Directors at The Hartford<sup>7</sup>

**17%**

People of Color on the Board of Directors at Top 200 S&P 500 Companies<sup>6</sup>

<sup>6</sup> According to the 2018 Spencer Stuart Board Index

<sup>7</sup> Includes African American, Hispanic/Latino and Asian directors



## THE HARTFORD'S COMMITMENT TO EQUITABLE COMPENSATION

For the past decade, The Hartford has regularly analyzed and adjusted our compensation practices to ensure fairness, equity and market competitiveness. Currently, we engage an independent third party compensation specialist firm to conduct pay equity analyses three times per year — before, during, and after the annual compensation planning cycle — to identify unexplained pay disparities and provide the opportunity to take appropriate actions if necessary. For the most recent year, the pay equity analysis conducted before the compensation

planning cycle began identified a very small number of jobs with potential unexplained pay disparities. For each such case, we conducted additional research to determine if there were legitimate reasons for the differences, and if there were not, took appropriate pay actions during the compensation cycle to address the shortfall. The final analysis of the year, conducted at the end of the compensation planning cycle, confirmed that no unexplained differences remained.

The Board of Directors is updated annually on our compensation equity status. Our practices include:

- Centralized compensation function ensuring consistent programs and practices across the enterprise.
- Enterprise-wide framework providing uniform approach to evaluating and aligning roles and compensation levels

based on job responsibilities, market competitiveness, strategic importance of the role, and other relevant factors.

- External job applicants are not asked for current or historical compensation information.
- Individual compensation decisions consider each employee's experience, proficiency, and performance, regardless of gender or race.
- Annual training for managers and human resources business partners on performance assessment and compensation planning.
- Multiple levels of review and approval required for all compensation decisions.

The Hartford has many formal and informal channels through which employees can provide feedback and raise concerns regarding compensation practices. Employees may speak with their manager or another leader, contact our Employee Relations team, provide feedback via employee surveys, and raise concerns or file complaints through our formal Ombuds process. All of these feedback channels are supported by The Hartford's Retaliation-Free Workplace Policy.

We understand that, as markets and talent pools shift over time, our practices will need to evolve accordingly. We will continue to ensure that our employees are treated fairly and compensated appropriately for the contributions they make to the company.







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

## GOALS AND PROGRESS



The Hartford seeks to maintain industry-leading ratings<sup>8</sup> for our uncompromising commitment to compliant and ethical business conduct.

<sup>8</sup> As assessed by internal sources (employee survey scores) and external objective sources (e.g., Ethisphere, Bloomberg, NYSE and LRN)



We were named one of the World's Most Ethical Companies by the Ethisphere Institute for the tenth time in 2018 and received the designation again in 2019. This recognition reflects a strong ethics and compliance program that emphasizes:

- Leadership accountability.
- Prevention of ethical lapses and compliance issues.





# UNCOMPROMISING COMMITMENT TO ETHICAL BUSINESS CONDUCT

## BUILDING TRUSTED RELATIONSHIPS

### With Customers

Operating with integrity gives our customers peace of mind and the confidence to trust that The Hartford will:

- Protect them with appropriate products and services.
- Help them prevail if disaster strikes.
- Do the right thing for them and/or their business.



### With Employees

Our annual employee survey shows that employees overwhelmingly believe The Hartford shows a commitment to ethical business decisions and conduct:

**97%**

of our employees believe that The Hartford conducts business in an ethical manner, **3 points above the top 25%** benchmark of global companies.<sup>9</sup>

**92%**

of our employees believe they can report unethical conduct without fear of reprisal, **12 points above the top 25%** benchmark of global companies.<sup>9</sup>

**94%**

of our employees believe senior leadership supports and practices high standards of ethical conduct.<sup>9</sup>

### With Partners

Conducting business with integrity is critical to earning the trust of our shareholders, distribution partners, vendors and the communities in which we live and work.

<sup>9</sup> 2018 annual employee survey; benchmarks provided by IBM Kenexa



## CODE OF ETHICS AND BUSINESS CONDUCT

The Hartford's Code of Ethics and Business Conduct reinforces our values by:



- Requiring all employees and members of the Board of Directors to engage in honest and ethical conduct in performing their duties.
- Providing guidelines for the ethical handling of issues, including actual or apparent conflicts of interest.
- Providing mechanisms to report unethical conduct.

### Employees

Our code of ethics guides employees to choose a course of action consistent with The Hartford's core values – every time.

Robust training is available to all employees and managers, including new hires, both in-person and online:

**49,000+** training hours on ethics and compliance were completed by employees through our career development site.

**100%** of employees certify annually that they have read, understood and will adhere to our code and attendant policies.

### Board of Directors

We have adopted a Code of Ethics and Business Conduct for members of the Board of Directors (the "Board Code of Ethics"). Directors certify their compliance with the Board Code of Ethics annually.



### Vendor Partners

The Hartford is committed to partnering with suppliers that share our values and invest in sustainability practices that align with The Hartford's principles. We diligently review these practices in the selection and ongoing evaluation of our suppliers to ensure they:

- Comply with all applicable laws and regulations.
- Act ethically at all times.



The Hartford's Vendor Code of Ethics and Business Conduct outlines the ethical behavior and responsible business practices we expect our suppliers to uphold.

## ETHICS AND COMPLIANCE WEEK

The Code of Ethics is reinforced during an annual Ethics and Compliance Week, highlighting the importance of appropriate business conduct and operating with integrity. In 2018, we engaged employees through:

- Screening a documentary about why people lie, helping employees identify risk factors.
- A robust panel discussion with senior leaders and Virginia Ruesterholz, a member of our Board of Directors, who discussed the importance of honesty in business.
- Booths set up in 11 offices across the country providing an opportunity for employees to get to know their local compliance team.
- Various games and contests to help employees recognize and report potential ethics violations.





“Sharing concerns about compliance with our Code, policies or the law is not optional – it is an obligation of everyone at The Hartford.”

– The Hartford’s Code of Ethics and Business Conduct

### Reporting Concerns and Suspected Violations

We encourage employees, members of the Board of Directors and our business partners to report suspected code violations and concerns in one of the following ways:

- EthicsPoint – an independent, third-party service provider – online or by phone anonymously.
- The employee’s manager or their Compliance Officer, Employee Relations, the Chief Ethics & Compliance Officer, The Hartford’s Ombudsman, or The Hartford’s Fraud Hotline.

### ETHICS PROGRAM ASSESSMENT

LRN, a third-party advisory firm focused on the increasingly complex ethical and regulatory environment assesses our ethics program:



#### In 2017, LRN rated our:

Ethics and compliance program

Highly mature



Ethical culture

Very strong



## STRENGTHENING SAFEGUARDS

### Cyber Security and Customer Privacy

We continue taking measures to strengthen cyber security and privacy including:

- **Building a defense strategy** using multiple security measures to protect the integrity of the company’s information. This strategy aligns to the National Institute of Standards and Technology (NIST) Cyber Security Framework, providing preventative, detective and responsive measures that collectively protect the company.
- **Strengthening defenses against malicious software;** advancing identity and access management practices; enhancing network security monitoring and data loss prevention capabilities; and standardizing third-party security management processes.
- **Data security policies and systems are regularly audited** by independent third parties to assess and test our defenses.

**100%** of employee emails are governed under a data classification standard to identify and protect personally confidential and highly restricted documents.

**100%** of our employees are trained on security practices annually.

### Assessing Our Compliance Risk

We conduct an annual compliance risk assessment for each of the company’s business areas. Primary goals include:

- Identifying the most significant compliance risks.
- Performing analysis to detect, prevent and remediate compliance gaps.
- Creating and implementing action plans for continuous improvement.



## Monitoring the Business Environment

We regularly monitor the business environment to identify new or changing laws, regulations, business trends and other events with the potential to significantly affect our business operations.



# 10K+

Federal and state laws and regulations analyzed in 2018.

Those identified as relevant were incorporated into our business operations.

## Anti-Corruption

The Hartford takes a risk-based approach to anti-corruption.

# 100%

of operations assessed for corruption-related risks by a team of compliance professionals.

This assessment helps:

- Ensure our full compliance with laws and regulations designed to combat money laundering and terrorist financing.
- Prevent the use of company funds, assets or resources for unlawful or corrupt purposes.

## Business Continuity

The Hartford is dedicated to business resiliency and believes effective planning is critical to reducing business disruption. Our robust business continuity strategy is consistent with industry best practices, providing reasonable assurance that we are prepared for – and can recover from – emergencies and disasters.

Our recovery strategy includes:

- **Maintaining multiple data centers** in geographically dispersed locations and investing in redundant equipment to support the recovery of critical infrastructure and applications by reducing single points of dependency.
- **Comprehensive testing** to validate resiliency capabilities for relevance and effectiveness, including:
  - » Business Resumption Plans and Application Disaster Recovery plans, according to established framework
  - » Emergency Response Plans for each office are required to be exercised at least annually
- **Conducting annual evaluations** to help ensure resiliency strategy adheres to established policies and procedures.

Full compliance with all laws and regulations, including those concerning the provision and use of products and services in 2018:







## GOVERNANCE BEST PRACTICES

The Board and management regularly review best practices in corporate governance and modify our governance policies and practices as warranted. Our current best practices are highlighted below.



### Independent Oversight

- Other than CEO, all directors are independent
- Independent key committees (Audit, Compensation, Nominating)
- Empowered and engaged independent Lead Director



### Engaged Board/ Shareholder Rights

- All directors elected annually
- Majority vote standard (with plurality carve-out for contested elections)
- Proxy access right
- Director resignation policy
- Over-boarding policy limits total public company boards, including The Hartford, to five for non-CEOs and two for sitting CEOs
- Rigorous Board and committee self-evaluation conducted annually; third party Board evaluations conducted triennially
- Meaningful Board education and training on recent and emerging governance and industry trends
- Annual shareholder engagement focused on governance, compensation and sustainability issues



### Good Governance

- Board diversity of experience, tenure, age and gender
- Mandatory retirement age of 75 and 15-year term limit promote regular Board refreshment
- 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
- Stock-ownership guidelines of 6x salary for CEO and 4x salary for other named executive officers
- Annual Nominating Committee review of The Hartford's political and lobbying policies and expenditures



### Commitment to Sustainability

- Board oversight of sustainability matters; Nominating Committee oversight of sustainability governance framework
- Sustainability Governance Committee comprised of senior management charged with overseeing comprehensive sustainability strategy and ensuring the full Board is briefed at least annually



The Hartford was recognized as a top tier company and trendsetter in the 2018 CPA-Zicklin Index of Corporate Political Disclosure and Accountability for our clear disclosure of political spending, the policies in place and our oversight and governance of these policies. See our 2018 Political Activities and Contributions Report on [TheHartford.com](https://www.thehartford.com) for additional information.



## THE HARTFORD AT A GLANCE

### KEY FACTS (as of 12/31/18)

- **Founded:** 1810
- **Employees:** Approximately 18,500
- **Headquarters:** Hartford, Connecticut
- **U.S. Locations**  
The Hartford writes business across the United States and has 100+ offices located throughout the country.

### FINANCIAL HIGHLIGHTS

(as of 12/31/18)

- **2018 revenues:** \$18.955B
- **Shareholder equity:** \$13.5B

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



### A PROUD HISTORY OF DOING GOOD

- The Hartford was named to the 2018 Dow Jones Sustainability Indices for the **seventh year** in a row in recognition of our commitment to sustainability.
- For more than **70 years**, The Hartford's Junior Fire Marshal program has taught fire safety education to children and helped keep families safe. We've deputized more than 110 million Junior Fire Marshals since the program began in 1947.
- Through a **30-year** partnership with AARP, The Hartford has conducted industry-leading research to help people age well and has developed insurance products and services designed to serve and protect AARP's nearly 38 million members.
- The Hartford has proudly supported U.S. Paralympic athletes for more than **25 years**, and became a founding partner of U.S. Paralympics, a division of the United States Olympic Committee, in 2003. We remain a proud partner of the organization today.
- Since **2012**, The Hartford's employees have held HartMobs, which are groups of our employees, friends, family and business partners who come together to purchase our small business customers' products or services. We hold online and in-person events across the country to show appreciation for our customers and raise the visibility of their small business.

To learn more about The Hartford and our commitment to sustainability, please see our [GRI Standards response](#) that accompanies this report or visit [TheHartford.com/about-us/corporate-sustainability](https://www.thehartford.com/about-us/corporate-sustainability)



**THE  
HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

### THE HARTFORD IS THE OFFICIAL DISABILITY INSURANCE SPONSOR OF U.S. PARALYMPICS.

FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company) confirms that The Hartford Financial Services Group has been independently assessed according to the FTSE4Good criteria, and has satisfied the requirements to become a constituent of the FTSE4Good Index Series. Created by the global index provider FTSE Russell, the FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices. The FTSE4Good indices are used by a wide variety of market participants to create and assess responsible investment funds and other products.

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](https://www.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, Connecticut. For additional details, please read The Hartford's legal notice.