



INSPIRED TO REACH HIGHER

2019 SUSTAINABILITY
HIGHLIGHT REPORT

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

This 2019 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.



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.

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.

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 19,500 employees to engage in their communities.

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.

On the Cover: An inspiring young athlete competes at the Angel City Games, presented by The Hartford.



CHRISTOPHER J. SWIFT
CHAIRMAN AND
CHIEF EXECUTIVE OFFICER

We live in challenging and uncertain times, as our experience with COVID-19 over the last few months has shown all of us. Millions of people are ill or caring for someone who is sick, while countless others are grieving for loved ones taken too soon. On behalf of more than 19,000 employees at The Hartford, I offer our prayers and well wishes for those on the road to recovery and our condolences to those who are healing from loss. I also share our deepest gratitude to those on the front lines of the battle against the virus – including healthcare workers, medical researchers and first responders.

As I write this, we are only beginning to understand what the pandemic may mean for our global economy and society at large. However, I remain optimistic about the future of our company, our country and our planet – in large part because, over the past year, corporate sustainability has taken on new prominence. The momentum behind the concept of stakeholder capitalism is expanding the traditional view of corporate accountability, pushing business to actively contribute to a more cohesive and sustainable world by thinking beyond shareholders to customers, employees, suppliers and communities. This evolution is empowering companies to play a more significant role in addressing society's greatest challenges, while acting in the long-term best interest of shareholders.

At The Hartford, we welcome new opportunities to make a difference and remain committed to being a top-quartile sustainability leader in the U.S. insurance sector. As you will read in this edition of our Sustainability Highlight Report, we've made substantial progress on the goals that I outlined in our **2017 report**.

COMMUNITIES & GIVING

In 2019, we reached our original goal set in 2016 to positively impact seven million people in communities where we live and work by 2020. Today, we are on track to meet the goal we announced in 2018 to positively impact the lives of ten million people by year-end 2022. This is made possible through our community partnerships, philanthropic programs and the generosity of our employees.

ETHICS & GOVERNANCE

The Hartford was named one of the World's Most Ethical Companies by the Ethisphere Institute for the eleventh time in 2019 and received the designation again in 2020. This recognition reflects a strong ethics and compliance program that emphasizes leadership accountability and effective prevention of ethical lapses and compliance issues.

DIVERSITY & INCLUSION

We have continued to make progress against our commitments to diversity and inclusion (D&I) and equitable compensation, including equal pay for equal work. Our most recent annual pay equity analysis, conducted by a third party at various points throughout our compensation cycle, confirmed that on average, across the U.S., base salaries for women were 99.6% of those of men in comparable roles. With respect to representation, we have paid particular attention to our board of directors and executive ranks, recognizing that diversity at senior levels is critical to our overall business goals, and that it's important for employees to see themselves reflected across the company's top leadership.

As noted in our report, as of December 31, 2019, women represented 40% of our Board and 36% of our executive ranks. Consistent with our commitment to continued progress, we have signed on to the Paradigm for Parity's Five-Point Action Plan to achieve gender parity by 2030.

In addition, we are committed to building a diverse pipeline of talent and increasing representation across our leadership team. To achieve this, we are accelerating our efforts through measures that include business unit-level D&I strategies embedded in leader performance goals, targeted development programs for women and people of color, and initiatives to mitigate bias in our talent management systems.

At the same time, we believe our stakeholders will benefit from our continued vigilance and commitment to raising the bar. With this in mind, we have intensified our focus in key areas, most notably the environment and the new and as-yet mostly uncharted terrain of the COVID-19 pandemic.

ENVIRONMENT

At The Hartford, we have long understood we have a unique role to play in response to the climate emergency. Climate change is real, as are the risks to policyholders, businesses and the overall economy. Extreme weather affects people's lives and businesses, and the risks are getting worse. And, as an insurer, we are at the forefront of understanding, managing and mitigating those risks.

That is why, since 2007, we have had a position on climate change and focused on reducing our carbon footprint and environmental impact. Since the start of those efforts, we have reduced our greenhouse gas emissions by 67%, and we continue to pursue further improvements.

We understand the world needs affordable, accessible energy to support global economic progress; however, at the same time, action is required to mitigate the impact such activity has on our climate. Experts say that reducing carbon emissions will be vital to avoiding worst-case outcomes, and the time to act is now.

For these reasons, we announced on Dec. 20, 2019, that The Hartford would no longer insure or invest in companies that generate more than 25% of their revenues from thermal coal mining or more than 25% of their energy production from coal. Also, the company will stop insuring and investing in companies that generate more than 25% of its revenues directly from the extraction of oil from tar sands. We will phase out existing underwriting relationships and divest publicly traded investments that exceed the threshold by 2023.

In addition to the actions outlined above, we remain focused on the environmental goals we announced in 2018 and continue to support greater transparency and disclosure initiatives.

RESPONDING TO THE COVID-19 PANDEMIC

The COVID-19 pandemic has impacted countless lives and livelihoods, especially for the most vulnerable among us. Now, more than ever, our company's long-standing commitment to making our communities safe, strong and successful matters – especially for organizations that are serving those impacted by the virus and its consequences.

The Hartford has donated \$250,000 to both the Centers for Disease Control and Prevention (CDC) Foundation Emergency Response Fund and the Center for Disaster Philanthropy (CDP) COVID-19 Response Fund. In addition, we contributed \$100,000 to the Hartford Foundation for Public Giving COVID-19 Community Fund to help address basic human needs in the Hartford area, in line with our ongoing commitment to our namesake city. The Hartford has donated \$200,000 to Feeding America, the nation's largest hunger-relief organization. In addition to this corporate donation, the company will match all employee contributions to hunger-fighting organizations – dollar for dollar, up to \$10,000 per employee, through July 25.

While the pandemic is causing immeasurable hardship and grief, it also underscores the value of our company's commitment to diversity and inclusion. COVID-19 has prompted nations to close their borders, caused people to retreat from one another to support physical distancing, and forced millions of employees to file for unemployment or make the shift to working from home. These impacts remind us how important a diverse and inclusive culture is to long-term resiliency. At The Hartford, our leaders, employees and operating culture were prepared to address these challenges because of purposeful investments we have made over the years to reduce barriers, build connectivity and embrace different perspectives across all levels of our company. Our commitment to these principles is unwavering – and is paying dividends.

OUR PURPOSE: UNDERWRITING HUMAN ACHIEVEMENT

As a company that has withstood epidemics, world wars, recessions, and countless other challenges over more than two centuries, The Hartford has long understood the importance of creating sustainable value and that winning the right way is fundamental to our ongoing success. However, as we honor our heritage, we remain relentlessly focused on the future – not just tomorrow, but the centuries to come.

We also embrace our obligations to society and our commitments to stakeholders that rest on one clear purpose: underwriting human achievement. I am especially proud of the reputation we have earned for sustainable leadership. This recognition has been instrumental in attracting and inspiring talented employees, maintaining loyal customers and appealing to high-quality investors who share our long-term perspective.

In this tumultuous era, we are holding ourselves accountable to do more – because we must. Customers and employees demand it. Investors expect it. Society, and our collective global future, depends on it. I am confident we are up to the task at hand and look forward to updating you on our progress.

I wish you health, peace and stamina as we navigate these unprecedented times together.

Sincerely,



Christopher J. Swift
Chairman and Chief Executive Officer
The Hartford



Climate change has important global implications for how we do business. The Hartford has led the insurance industry in recognizing that climate change is real, as are the risks to policyholders, businesses and the overall economy. Since 2007, we have placed a major focus on reducing our energy dependency and environmental impact.

GOALS AND PROGRESS

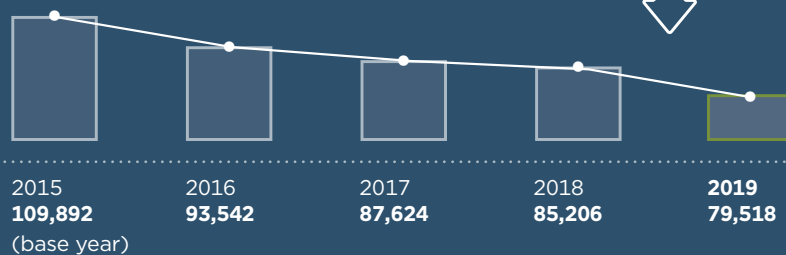


The Hartford will continue to reduce our total scope 1, 2 and 3 Greenhouse Gas Emissions (GHGe), achieving a reduction of at least 2.1% of GHGe each year, resulting in a minimum decrease of 25.7% by 2027 and 46.2% by 2037 (using 2015 as the base year).

Total GHG Emissions

67%
↓
decrease in GHGe since tracking began in 2007








6.7%
↓
Y.O.Y. Decrease



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 and the acquisition of Navigators in May 2019.

Our GHG emissions data is verified by WSP, an independent third party in accordance with the ISO 14065 International Standard. The Scope 3 emissions included are those generated from employee commuting and business travel.

In addition to our GHGe reduction goals, The Hartford will continue to demonstrate our commitment to environmental stewardship in a number of other related ways, including:

	GOAL	TARGET	2019 VS. BASE YEAR (2017)
	Reducing facilities energy use by 15% through energy efficient building management by 2022 In-Scope: Owned and leased offices in the U.S. and abroad (metered scaled up) Exclusions: Business travel, fleet vehicles, employee commuting	15% reduction	Facilities energy use is down 11% from the baseline year
	Reducing water usage by 15% by 2022 In-Scope: All metered U.S. offices Exclusions: Non-metered U.S. offices; international sites	15% reduction	We achieved an 11% decrease in water usage through 2019
	100% renewable energy by 2030 In-Scope: Self-generation, RECs, offsets and credits in owned and leased offices in the U.S. and abroad Exclusions: Business travel, fleet vehicles, employee commuting	100%	69% of our facilities' energy consumption came from renewable energy sources in 2019
	Reducing our non-recyclable, non-biodegradable solid waste from our facilities by 20% by 2022 In-Scope: Waste that can't be recycled or composted such as prepackaged food and other plastic products in owned and leased offices in the U.S. and Canada Exclusions: Landlord managed waste removal; international sites; construction waste, decommissioned furniture, computer hardware	20% reduction	Waste reduced by 8% from baseline, aided by a new centralized waste management program including composting
	Eliminating the use of Styrofoam by 2020 In-Scope: Connecticut fully managed sites Exclusions: Prepackaged food, computer packaging, partially managed (leased) locations	Eliminate	Successfully eliminated the use of Styrofoam and plastic food containers in our Connecticut offices
	Doubling the percentage of hybrid fleet vehicles and moving to 100% electric campus shuttles and security vehicles by 2022 In-Scope: Entire fleet; shuttles and security vehicles in Connecticut Exclusions: None	Double percentage and move to 100%	We doubled the percentage of hybrid vehicles in our fleet, successfully achieving our goal and introduced the first 100% electric shuttle to our Connecticut fleet
	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



2,000 GALLONS OF GAS SAVED

avoiding nearly 39,000 lbs of CO₂ as a result of our annual employee Alternative Commuter Challenge.



30 ELECTRIC VEHICLE (EV) CHARGERS

at 15 charging stations on our Connecticut campuses.

➔ #1 PRIVATE EMPLOYER

offering EV charging stations in New England¹.

➔ #1 IN CONNECTICUT

offering EV charging stations overall¹.

➔ 33,426 GALLONS

of gasoline saved since EV chargers were first installed in 2011.



REDUCING PAPER CONSUMPTION AND RECYCLING E-WASTE



648 SHORT TONS RECYCLED

including 100% of recycling bin paper from our offices resulting in 1M+ lbs of CO₂ saved.



This is a **16% reduction** in paper consumption over 2018 resulting in a 65% reduction since program inception.



OF PAPER

domestically procured is Forest Stewardship Council (FSC) certified.



4,250+ ELECTRONIC DEVICES

recycled.



NO E-WASTE

went into landfills.



8.3M SHEETS OF PAPER SAVED

through responsible printing resulting in 745,231 lbs of CO₂ saved.

A decade of saving:

Since the program began in 2009, our reduction in paper usage has resulted in significant environmental savings:

➔ 36.8M LBS OF CO₂

➔ 49,080 TREES

➔ 43.8M GALLONS OF WATER

➔ 2.4M LBS OF SOLID WASTE



THE HARTFORD'S ENVIRONMENTAL ACTION TEAM (HEAT)



950 EMPLOYEE MEMBERS

participating in more than 30 environmental activities across the company including:

- ➔ **Quarterly discussion groups** focused on climate change.
- ➔ **60 employee volunteers** planted trees and bushes to celebrate Arbor Day in the city of Hartford.
- ➔ **Annual Memorial Day tree-planting ceremony** held at our Hartford, Connecticut campus.



growth in membership
over 2018.



PROMOTING ENVIRONMENTAL SUSTAINABILITY THROUGH OUR MUTUAL FUNDS BUSINESS

After joining the Principles for Responsible Investment (PRI) 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 Climate Opportunities Fund (formerly known as the Environmental Opportunities Fund) in 2016, investing in companies that promote environmental sustainability.

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 storms, enabling us to properly staff call centers and send mobile response teams directly into impacted areas to help our customers quicker.

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 12/31/19, The Hartford has:



\$800M

invested directly in utility-grade solar, wind and hydroelectric power generation facilities.



NEARLY \$12M

in written premium from our renewable energy practice.

RENEWABLE ENERGY USAGE



of The Hartford's total energy consumption including fleet vehicles came from renewable energy sources.

ADDITIONAL ACTIONS AND RECOGNITION OF RESPONSIBLE ACTIVITY

- 12th year The Hartford reported our environmental sustainability efforts and practices to CDP, receiving an A- grade and recognized in the “Leadership” category.
- The Hartford assumed membership of ClimateWise.
- The U.S. Department of Energy recognized The Hartford as #1 in Energy Savings in the Commercial Real Estate Better Buildings Challenge.
- The Hartford ranked #37 on the Green Power Partnership Fortune 500 Partners List.
- Our Windsor, CT office received an ENERGY STAR Score of 85 recognized for being more energy efficient than 85% of peers. The ENERGY STAR score rates a commercial building’s energy performance relative to similar buildings nationwide.
- Announced a new policy relating to coal and tar sands in 2019.
- Received two Climate Leadership Awards for Excellence in Greenhouse Gas Management: Goal Setting and Goal Achievement in 2018.
- Our Climate Change Statement aligns with the 5th Assessment of the Intergovernmental Panel on Climate Change (IPCC) and was updated in 2019 to reflect current policy.
- As one of the first companies to publicly urge the U.S. administration to remain committed to the Paris Agreement, we continue to pledge support for this agreement and the ambitious efforts to combat climate change outlined within.





GOALS AND PROGRESS



In 2018, The Hartford announced a goal to positively impact the lives of ten million people by year-end 2022.



From showing big love to small businesses, to educating millions of children about fire safety, The Hartford is committed to helping individuals and neighborhoods prevail by building safe, strong and more successful communities.

ANNUAL LIVES IMPACTED



2.2M LIVES
2018



2.4M LIVES
2019



TO GOAL OF 10M LIVES

SUPPORTING HUMAN ACHIEVEMENT



We continue to positively impact our communities and neighbors through:

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



5,256

nonprofit organizations positively impacted across the country.



\$13.3M

invested by the company in communities across the country.



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.



183,735

employee volunteer
hours valued at

\$4.66M.²



\$2.8M

donated by
employees.



**5,234 HOLIDAY
GIFTS**

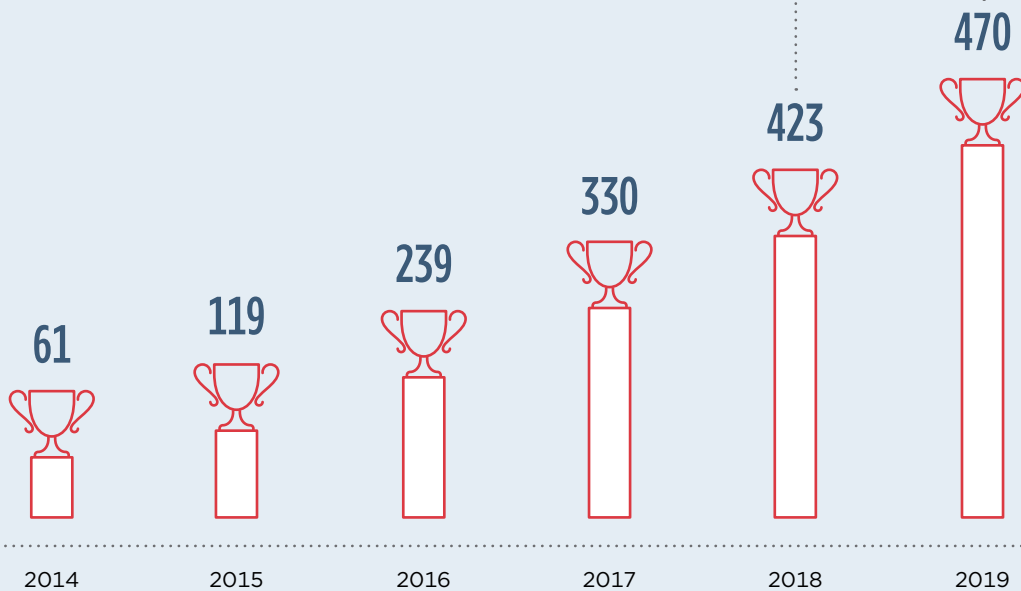
donated to families in
need by employees in
21 offices nationwide.

EMPLOYEES EARNING A PRESIDENTIAL VOLUNTEER SERVICE AWARD

Employees earn this national recognition for volunteering 100+ hours in the community. Since reporting began in 2014, the number of employees earning this award has increased by 670%.

11% INCREASE

2018-2019





SAFE COMMUNITIES

The Hartford has a proud history of supporting organizations that make a difference in their communities. We are committed to helping protect people, their families and the things that are most important to them.

Building Safe Neighborhoods

We proudly support programs to improve and update housing creating a sense of vibrancy and pride among our neighbors, as well as providing a greater sense of safety and well-being. Partnerships include:

- 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, our employees volunteered 1,428 hours to help build homes in 19 neighborhoods across the country.



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 111M+ children since the program began in 1947.



\$2M 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.

In 2019, we continued our proud commitment to reach more communities and more children:

- ➡ We provided resources to fulfill our commitment announced in 2017 to educate an additional 1.5 million children living in high risk cities by the end of 2019.
- ➡ We brought the program to six Major League Baseball® stadiums, 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 visited 16 schools across the country to immerse students in fire safety demonstrations using state-of-the-art technology to simulate home fire scenarios.

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.



1,200+ BAGS OF PRODUCE

and herbs harvested from the Liam E. McGee Community Garden by our employees and donated to the Chrysalis Center, a local nonprofit organization feeding local families in need.



100+ HUNGER FIGHTING ORGANIZATIONS

supported during our annual campaign.



\$198,998 DONATED

by employees in support of this effort.



4,824 HOURS VOLUNTEERED

by employees in support of hunger fighting organizations throughout the campaign.



\$46,867

food donation valuation.





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. To date, \$20 million has been paid as part of this commitment in the first two years.

TAKING ON THE OPIOID EPIDEMIC

As a leading provider of workers' compensation and disability insurance, we see the devastating impact of the opioid epidemic on individuals, families and employers. That's why in 2019 we continued to build on our experience to help address this national emergency.

The Hartford's Chairman and CEO Chris Swift raised awareness about the issue and called on the business community to take action in his speaking engagements at the Detroit Economic Club and the Kennedy Forum, and in media interviews, such as the *Wall Street Journal*.

We have learned through our research that small businesses often don't have employee assistance programs to help with workplace issues, such as addiction. Over the past two years, we have provided our one million small business customers and their employees access to addiction prevention and educational resources, achieving our goal announced in 2017. These materials include **online educational resources** and a free tool kit which provides questions to ask your doctor if you are prescribed an opioid, how to identify signs of opioid misuse in the workplace, and prescription drug disposal bags to help prevent misuse.



2019 key initiatives also included:

- ➡ Ongoing use of artificial intelligence in our holistic opioid management strategy that leverages data to identify individuals at risk of addiction and offer alternative pain management.
- ➡ Continued advocacy for nationwide reform, such as the adoption of robust drug formularies; mandatory physician and provider education; opioid duration and dosage prescription restrictions; and strengthening prescription drug monitoring programs.
- ➡ An active, ongoing partnership with Shatterproof to raise greater awareness about opioids' risk, dispel stigma associated with addiction, and advocate for state and federal policies focused on prevention and treatment.



"Our country has made progress in fighting the opioid epidemic but there's a lot more work to do. I will continue to do all I can to help put an end to the crisis and hope others will be inspired to do their part in the fight."

Chris Swift, The Hartford's Chairman and CEO

SUCCESSFUL COMMUNITIES

The Hartford is committed to nurturing and 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 neighborhood business owners and helping people with disabilities achieve their full potential.

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.

Boys & Girls Clubs of America (BGCA)

The Hartford became a founding partner of the college and career centers framework, a workforce development initiative, in 2017 with a \$3 million donation. This led to the opening of 30 centers over 3 years to help teens explore career and college paths and build a successful foundation in their lives as they graduate high school.

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.



61,819 STUDENTS

have participated in the JA Company Program through 3,337 JA Companies, since our partnership with JA USA began in 2014.

Back to School Program



2,725 BACKPACKS

filled with school supplies donated by employees across the country.



This is a **23% increase** over 2018.

Financial Inclusion Through Small Business Support

HartMobs are 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. We even created a permanent pop-up shop storefront at our headquarters in Hartford where we host 2-3 customers monthly.



100+ SMALL BUSINESSES

supported by HartMobs.



"... by the end of the day our revenue was up by over 11% - and that was all because of The Hartford and this amazing HartMob program. Bottom line - you made a major impact on our business."

Owner, Maria Rosu Livanis at Bloomfield Village Pizza



Ability Equipped

We believe that people are capable of achieving amazing things with the right team, technology and support. As a leading provider of disability insurance, we have a long-held conviction that sports are an important part of physical rehabilitation following a disabling illness or injury. We began supporting athletes with disabilities more than 25 years ago and we are proud to continue this support today.

Through our **Ability Equipped program**, we pledged to reach 10,000 people through a \$2.2 million commitment to increase access to adaptive equipment and sports across the country.



8,524 PEOPLE

reached through the program.



1,067 PIECES

of equipment donated.



408 PROGRAMS

and events supported.



2 TITLE SPONSORSHIPS

The Hartford Ski Spectacular and the Angel City Games.



The Hartford Ski Spectacular

The Hartford Ski Spectacular is one of the nation's largest winter sports festivals for people with disabilities, with more than 800 registered participants annually, and 2019 marked our 26th consecutive year as the title sponsor.



Angel City Games

The Angel City Games presented by The Hartford is an annual premier summer adaptive sports festival in the Greater Los Angeles Metropolitan Area. In 2019, 425 people with disabilities participated in the games.





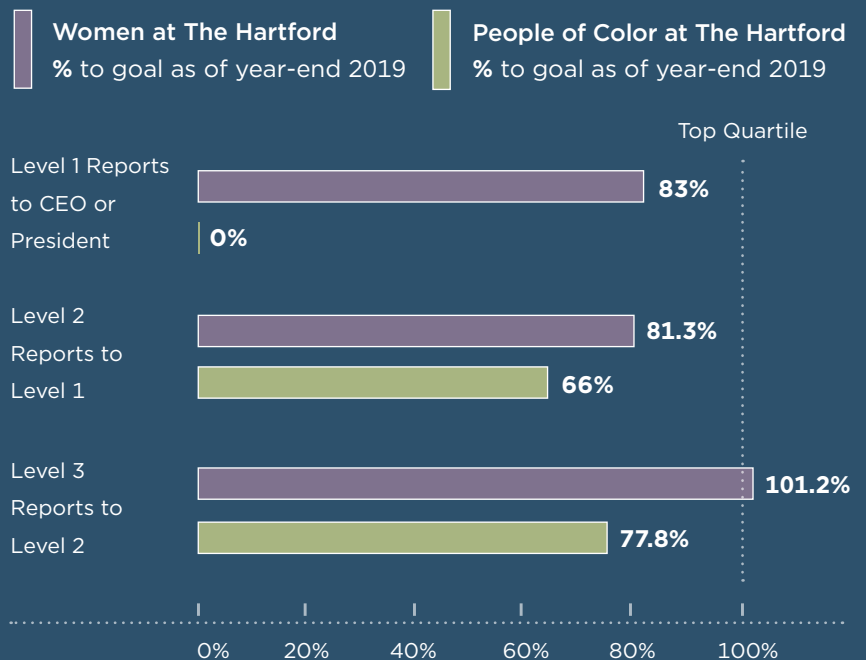
To keep pace with the rapidly evolving market, customer and workforce demands, The Hartford made public commitments in support of diversity and inclusion (D&I) and equitable compensation in 2018. In addition to providing equal pay for equal work, by 2022

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.

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.



Top quartile benchmark is based off of a 2018 survey conducted by the Insurance Conference Group.



THE HARTFORD'S COMMITMENT TO EQUITABLE COMPENSATION

For more than a decade, The Hartford has consistently analyzed and adjusted our compensation practices to ensure fairness, equity and market competitiveness. To ensure thoroughness and objectivity we utilize an independent third party compensation specialist firm to conduct pay equity analyses for our U.S. employees three times per year – before, during and after the annual compensation planning cycle. This analysis enables us to identify unexplained pay disparities and take appropriate actions if necessary. Over time we have expanded our approach to include an increasing number of employees in our analysis.

ENSURING EQUAL PAY FOR EQUAL WORK

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, we took appropriate pay actions during the compensation cycle to address the shortfall. The final analysis conducted at the end of the compensation planning cycle confirmed that no unexplained differences remained, and that on average, across the U.S., base salaries for women were 99.6% of those of men in comparable roles.

The Board of Directors is updated annually on our compensation equity processes and status.

Beyond the compensation planning cycle, we engage in a number of additional practices to ensure pay fairness. Those practices include:

- 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 individual characteristics, including gender and 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 channels, both formal and informal, that employees can access to 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.

As markets and talent pools shift over time, we commit to evolving our practice accordingly. We will continue to implement our extensive, long-standing policies and practices to ensure fair pay across the organization, and we will also stay attuned to external best practices and insights, and leveraging input from subject matter experts. We are committed to sustained focus on this priority and to evaluate our performance every year.

- Centralized compensation function ensuring consistent programs and practices across the enterprise.
- Enterprise-wide framework providing a 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.





DIVERSE AND INCLUSIVE WORKPLACE

The Hartford works both independently and collectively with the insurance industry to attract and retain the talent needed to continuously evolve and meet the changing dynamics of the marketplace. To address these exciting challenges, we focus on a broad array of actions including:

- Ensuring the transfer of knowledge as people move into and out of the industry.
- Increasing awareness about the abundant career opportunities within the insurance industry.
- Meeting the ever evolving expectations that employees have of their companies.

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 continue to invest in and accelerate talent strategies that support our goals to improve representation, including targeted development programs for women and people of color, and initiatives to mitigate bias. In addition, we are:



ENHANCING OUR TALENT MANAGEMENT SYSTEMS

including succession planning, executive recruitment, training and development, as well as retention strategies.



HOLDING LEADERS ACCOUNTABLE

for their talent decisions and measuring progress with a Diversity Talent Mobility Scorecard, reviewed quarterly by the CEO and executive leadership team.

DIVERSITY & INCLUSION IN ACTION

As an insurance 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. (Ongoing since 2017)
- Paradigm for Parity: The Hartford's Chairman and CEO Chris Swift joined leaders across the country in signing this pledge, committing to addressing the corporate leadership gender gap by 2030. (2019)
- Catalyst CEO Champions for Change (Ongoing since 2017)
- AARP Employer Pledge (Ongoing since 2012)
- White House Equal Pay Pledge (2016)
- U.S. Supreme Court Amicus Brief for Marriage Equality (2016)
- Urged North Carolina to Repeal Discriminatory Law (2016)





ILLUSTRATING OUR COMMITMENT TO DIVERSITY & INCLUSION

- The Hartford's Chairman and CEO Chris Swift delivered the keynote address to early career talent at the Gamma Iota Sigma (GIS) 48th Annual International Conference. GIS is a college academic fraternity, organized to promote, encourage and sustain student interest in professions in insurance, risk management and actuarial science.
- The Risk Management Society (RIMS) Conference - The Hartford's Chairman and CEO Chris Swift and Susan Johnson, Chief Diversity Officer spoke on the importance of diversity and inclusion in the workplace.
- Board member, Carlos Dominguez, was the keynote speaker at The Hartford's Hispanic Leadership Network's biennial Leadership Summit.
- Insurance Industry Charitable Foundation (IICF) Women in Insurance Regional Conference - The Hartford's Chief Diversity Officer Susan Johnson moderated a session on "Innovative Initiatives to Increase Inclusion in the Insurance Industry."
- Association of Professional Insurance Women (APIW) - The Hartford helped launch the Connecticut Chapter as one of the founding committee members.
- National African American Insurance Association (NAAIA) - The Hartford has helped grow the organization nationally, partnering on local events and participating in leadership panel discussions focused on the inclusion and growth of African American representation in the insurance industry. For the past two years The Hartford has sponsored the NAAIA Leadership Summit where more than 75 African American leaders in attendance received targeted tips to maximize career success.

- Independent Insurance Agents and Brokers of America (Big I) Diversity Council – The Hartford remains a critical thought partner and sponsor actively involved in this organization.
- Prospanica; the leading association of hispanic professionals – The Hartford provided thought leadership through panel discussions promoting D&I best practices, women in technology, as well as community empowerment and career development.
- The Hartford's Diversity & Inclusion Leadership Summit focused on intentional inclusion and included an executive panel discussion with guest, Tim Ryan, U.S. Chairman and Senior Partner, PwC, US who shared his motivation for launching the CEO Action Pledge.



PROUDLY RECOGNIZED FOR OUR INCLUSIVE CULTURE

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



Bloomberg Gender Equality Index



2019 Best Companies for Multicultural Women 2019



2019 "A Best Company for Women" FairyGodBoss



2020 Women on Boards



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



Best for Vets, Military Times



Top Military Friendly Employer



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



2019 Forbes Best Employers for Diversity



Best Employers for Healthy Lifestyles - Platinum



Top 100 Remote Work - Flexjobs



Diversity Best Practices Inclusion Index Company

EMBEDDING D&I IN OUR CULTURE

EMPLOYEE RESOURCE GROUPS (ERGs)

At The Hartford, ERGs are vital – for both employees and our company. Employees share unique perspectives on a variety of topics and their diverse experiences help 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
- ➡ Hispanic Leadership Network
- ➡ Mature Professionals Network
- ➡ Military Community Network
- ➡ Pride Network
- ➡ Professional Women's Network
- ➡ Young Professionals Network

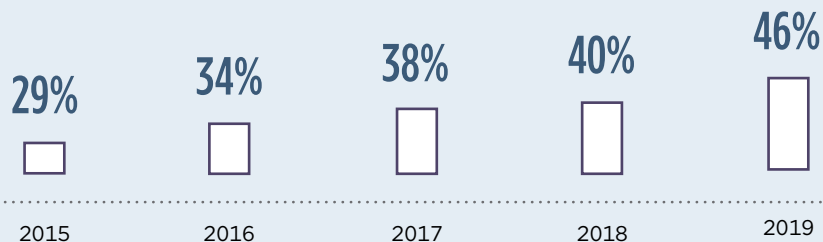


105 LOCAL ERG CHAPTERS

in offices nationwide.

ERG MEMBERSHIP CONTINUES TO RISE

Percentage of employees who are members of an ERG



COURAGEOUS CONVERSATIONS

Creating a culture where meaningful conversations regularly occur fuels innovation and enables us to better serve our customers. Courageous Conversations allow employees to respectfully exchange perspectives, promoting an open dialogue to better understand each other – even when 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.

Courageous Conversations built momentum in 2019:



118 COURAGEOUS CONVERSATIONS

between nearly 1,700 employees took place across the organization.

- ➡ 53 conversations hosted by Employee Resource Groups.
- ➡ Number of employees trained as Courageous Conversation facilitators doubled for a total of 80.
- ➡ 20+ complex topics discussed including gender bias, age assumptions, race issues, immigration, religion in the workplace, and emotional health.
- ➡ Senior leaders frequently participate to better understand our workforce and to learn and grow as leaders.





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 diverse 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 year-end 2022:



41 APPRENTICES

in 2019.



86 APPRENTICES ONBOARDED

since program began in 2017.



Innovative Workforce Solutions

The Hartford received an Exemplary Apprenticeship Award from the state of Arizona in recognition of our apprenticeship program in 2019.

HARTCODE ACADEMY DEVELOPER TRAINING PROGRAM

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

HartCode Academy comes at a critical time, when tech talent is at a premium – especially among women – and it aligns with our strategy to attract and retain top talent. Building on its success, the program will continue to develop a pipeline of diverse IT talent across the enterprise.



27 EMPLOYEES HAVE GRADUATED

from HartCode Academy and changed careers to roles within our technology organization since the program began.

WORKFORCE TRAINING AND DEVELOPMENT PROGRAMS



97%

OF ALL EMPLOYEES

hired in 2019 completed “Appreciating Differences” training to understand the importance of diversity in the workplace.



92%

OF NEW MANAGERS

completed “Managing Inclusion” training to actively promote workplace inclusion.



LEADERSHIP DEVELOPMENT PROGRAMS

The Hartford's learning curriculum enhances leadership skill sets for all – from first-time leaders through our executive ranks. We work diligently to make certain our program participants represent the full diversity of talent at The Hartford. **In 2019:**



of program participants were

WOMEN

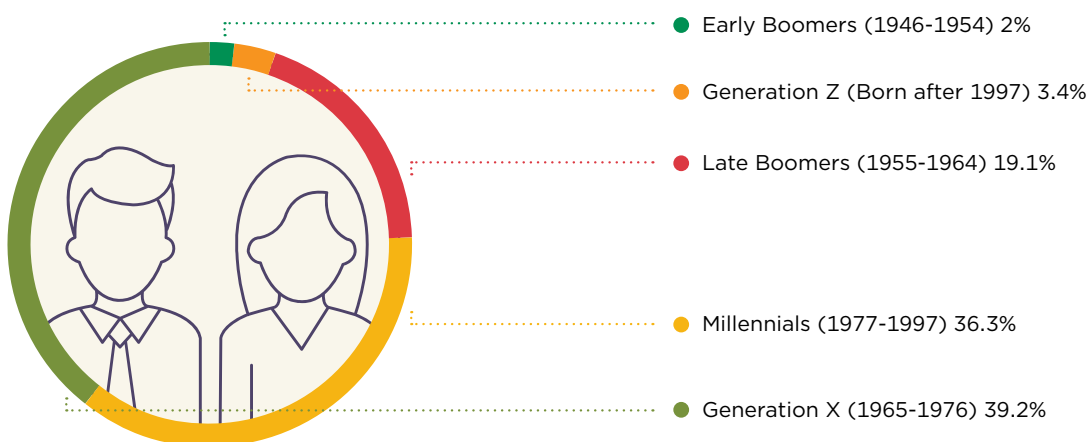


of program participants were

PEOPLE OF COLOR

OUR WORKFORCE

Generational Workforce Breakdown by Birth Year



DIVERSITY ON BOARDS OF DIRECTORS (as of December 31, 2019)

Board Gender Diversity at The Hartford



MEN: 6



WOMEN: 4

Women Chairing Board Committees

Women chair **24%** of audit committees and **24%** of compensation committees at S&P 500 companies.³ At The Hartford, women chair both committees.

Women on the Board of Directors³



40%

Women on the Board of Directors at The Hartford.



26%

Women on the Board of Directors at all S&P 500 Companies³.

People of Color on the Board of Directors⁴



20%

People of Color on the Board of Directors at The Hartford⁴.



19%

People of Color on the Board of Directors at Top 200 S&P 500 Companies³.



GOALS AND PROGRESS



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.



The Hartford seeks to maintain industry-leading ratings⁵ for our uncompromising commitment to compliant and ethical business conduct.

We were named one of the World's Most Ethical Companies by the Ethisphere Institute for the eleventh time in 2019 and received the designation again in 2020. This recognition reflects a strong ethics and compliance program that emphasizes:

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

2019 WORLD'S MOST
ETHICAL
COMPANIESTM
WWW.ETHISPHERE.COM

2020 WORLD'S MOST
ETHICAL
COMPANIESTM
WWW.ETHISPHERE.COM
12 TIME HONOREE

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 is committed to conducting business in an ethical manner:



of employees believe The Hartford is committed to ethical business decisions and conduct, **9 points above the top 25% global benchmark.**⁶



of our employees believe they can report unethical conduct without fear of reprisal, **10 points above the top 25% global benchmark.**⁶



of employees believe their manager demonstrates ethical behavior, **8 points above the top 25% global benchmark.**⁶



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.

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 and Business Conduct 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:



27,500+ TRAINING HOURS

on ethics and compliance topics were completed by employees through our career development site.

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. We diligently review sustainability practices in the selection and ongoing evaluation of our suppliers to ensure compliance with all applicable laws and regulations. The Hartford's Vendor Code of Ethics and Business Conduct outlines the ethical behavior and responsible business practices we expect our suppliers to uphold.



OF EMPLOYEES

certify annually that they have read, understood and will adhere to the policies outlined in our Code of Ethics and Business Conduct.



Ethics & Compliance Week

Our Ethics & Compliance Week celebration takes place every May to celebrate our commitment to an ethical culture. The 2019 theme was "Speak Up! Listen Up!" encouraging employees to not only speak up when they see something that doesn't seem right, but to listen and take action when someone else speaks up.

Employees across the enterprise participated in fun, interactive events including online offerings to engage our remote employees – giving everyone the opportunity to engage with their local compliance team and learn more about the importance of ethical business behavior and operating with integrity.

The week featured a robust panel discussion with senior leaders including Board Member Kathryn Mikells. The panel used recent news reports of unethical business conduct by other companies as a launch pad to discuss important issues, highlighting each employee's role in ensuring The Hartford continues to operate with integrity.



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.

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.

Ethics Program Assessment

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



HIGHLY MATURE

ethics and compliance program.

...



VERY STRONG

ethical culture.

Cybersecurity

The Hartford recognizes the importance of managing cybersecurity risks and the criticality of transparency, awareness and support of senior leadership.

This awareness and support is achieved through governance practices, including but not limited to providing cybersecurity updates to the Board of Directors and senior executives, establishing and leveraging an Executive Privacy and Security Council, and integrating cyber-related efforts into broader enterprise risk management practices.

We regularly take measures to strengthen our enterprise-wide cybersecurity program, including:

- A defense strategy using multiple security measures to protect the integrity of the company’s information. The strategy aligns to the National Institute of Standards and Technology (NIST) Cyber Security Framework requirements for financial services companies and the ISO27002 standards 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.
- Maintaining comprehensive data security policies and systems that are assessed and tested at least annually. Our program is also evaluated annually by an independent external third party auditing firm including technical and red-team reviews to assess and test our defenses.
- Developed and annually test a detailed response plan to ensure timely and accurate resolution in the event of a cybersecurity incident.

The collective results of these risk assessment activities inform our cybersecurity program priorities.



Customer Privacy

In addition to testing our systems, employees also receive training on how to protect data and maintain customer privacy:

100%

OF EMPLOYEE EMAILS

are governed under a data classification standard to identify and protect personally confidential information and highly restricted documents.

100%

OF OUR EMPLOYEES

complete annual cybersecurity practices training.

If an employee has or suspects a privacy or security incident, they are directed through an escalation process detailed in our Code of Ethics & Business Conduct.

Additional information on how we manage cybersecurity and customer privacy risks is available on page 87 of [The Hartford's 2019 10-K](#).

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.



12K+ FEDERAL AND STATE LAWS AND REGULATIONS

analyzed. 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 annual 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.

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

- ⊗ **NO** Material Fines Paid
- ⊗ **NO** Non-Monetary Sanctions Imposed
- ⊗ **NO** Corruption Incidents

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, disasters and pandemics. In 2020, the effectiveness of our strategy was validated in our response to COVID-19.

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.

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 the 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 [2019 Political Activities and Contributions Report](#) for current information.



THE HARTFORD AT A GLANCE

KEY FACTS

(as of 12/31/19)

Founded: 1810

Employees: Approximately 19,500

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 12/31/19)

- 2019 revenues: \$20.7B
- Shareholder equity: \$16.3B

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



A PROUD HISTORY OF DOING GOOD

- The Hartford was named to the 2019 Dow Jones Sustainability Indices for the **eighth 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 111 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 37 million members.
- 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



Business Insurance
Employee Benefits
Auto
Home

¹ Source: ChargePoint customer data, 1/19

² Based on 2019 volunteer valuation rate published by Independent Sector, IndependentSector.org

³ According to the 2019 Spencer Stuart Board Index

⁴ Includes African American, Hispanic/Latino and Asian directors

⁵ As assessed by internal sources (employee survey scores) and external objective sources (e.g., Ethisphere, Bloomberg, NYSE and LRN)

⁶ 2019 annual employee survey; benchmarks provided by Qualtrics

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.

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.

The 2019 Sustainability Report is printed with soy ink on recycled paper.