



2020 SUSTAINABILITY HIGHLIGHT REPORT

Progress With Purpose



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

Today, the most successful companies are those that embrace corporate resiliency and social responsibility, building environmental, social and governance (ESG) principles into operations, and leading with a clear and authentic purpose. The Hartford remains committed to reducing our environmental impact; fostering a diverse, equitable and inclusive workplace; supporting the neighborhoods where we live and work; and operating with the highest ethical standards. This 2020 Sustainability Highlight Report provides an overview of The Hartford's sustainability commitments, initiatives and progress toward our goals. Please see our additional reporting, including SASB, TCFD and GRI Standards responses on our website at [TheHartford.com/about-us/corporate-sustainability](https://www.thehartford.com/about-us/corporate-sustainability).



ENVIRONMENT

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 building community resilience to its impacts. We not only seek to reduce our carbon footprint, but our environmental impact incrementally each year.

SOCIAL | EMPLOYEES

Responsible growth rests with attracting, developing and retaining top talent. Talent which reflects and understands the needs and aspirations of the diverse customers and communities that we serve. We believe that this can only be achieved if everyone feels able to bring their authentic selves to work, and we are committed to creating an inclusive culture in which all employees can thrive.

SOCIAL | CUSTOMERS

Putting customers first is our top priority. Our insight-led products and commitment to empathetic, high-quality service bring peace of mind to our customers and support them through the most challenging of times; while empowering them to build resilience to future incidents.

GOVERNANCE

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.

SOCIAL | COMMUNITY

We build safe, strong and successful neighborhoods through our business by helping communities become prepared and resilient to economic, health and environmental impacts, and 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.



CHRISTOPHER J. SWIFT
CHAIRMAN AND CHIEF EXECUTIVE OFFICER

May 2021

Dear Stakeholders,

The Hartford's deep commitment to sustainability is rooted in our proud legacy and lives at the core of our long-term business strategy. As a company in business for more than 211 years, we know what it takes to be sustainable – listening and adapting to remain relevant to customers and distribution partners, operating in a way that instills trust and confidence, and delivering value to stakeholders in ways that transcend the products and services we offer. Today, those concepts have become codified in an environmental, social and governance (ESG) framework that we fully subscribe to and believe in, because it raises the bar on what's expected, informing investment decisions, guiding product development, and enabling us to attract and retain top employee talent.

In 2020, a global pandemic transformed our professional and personal lives, and many events exposed deep and painful racial inequities. Our performance during one of the most turbulent periods in recent history reflected the strength of our businesses and the power of our culture. The Hartford continued to take action, leading the way by using our resources to pursue and deliver solutions to society's greatest challenges. Our employees acted with character and courage, putting people first as they adapted to changing conditions to meet the needs of our customers and support our communities.

Today, the most successful companies are those that embrace corporate resiliency and social responsibility, building ESG principles into operations, and leading with a clear and authentic purpose. In delivering on our own purpose – underwriting human achievement – The Hartford remains committed to reducing our environmental impact; fostering a diverse, equitable and inclusive workplace; supporting the neighborhoods where we live and work; and operating with the highest ethical standards.

Action begins with accountability, and the first step in accountability is transparency. We completed our Task Force on Climate-related Financial Disclosures (TCFD) report, and have just published our first-ever report in accordance with guidelines established by the Sustainability Accounting Standards Board (SASB). This increased level of transparency demonstrates our commitment to provide high quality disclosures that align to the internationally recognized standards and frameworks that are most meaningful to stakeholders, and later this year we will release a dedicated ESG summary report. We plan to share details on The Hartford's activities across a broad spectrum of ESG issues, our progress in meeting existing goals, and the company's future ESG-related commitments.



ENVIRONMENTAL STEWARDSHIP

Record-breaking climate-related events took a devastating toll around the world in 2020. As an insurer and asset manager, we recognize the growing costs of the climate crisis, and we're determined to use our resources and influence to help address the challenge.

In 2019, we were one of the first U.S. insurers to make commitments related to coal and tar sands. I can report that these have been implemented across all of our underwriting and investment businesses, and embedded into our underwriting routines and guidelines for new and renewal business as well as our investment evaluations. In 2020, we non-renewed 50 policies that fell outside our standards and identified \$622M (book value as of December 31, 2020) of investment holdings that are subject to restriction and will decrease over time, including \$253M in publically traded investments which will be divested by the end of 2023. We will continue to pass on new business opportunities that do not meet our criteria.

The Hartford continues to move toward our sustainability targets at our headquarters' campus, and through a combination of investments in our facilities and carbon offsets, we expect to achieve our goal of 100% renewable-energy use across our operational footprint in 2021.

SOCIAL: REPRESENTATION, EQUITY & COMMUNITY ENGAGEMENT

In 2020, a multitude of events challenged our society, highlighting racial and structural injustice and inequity; exacerbating the opioid addiction crisis; and increasing the need for accessible mental health resources. The year elevated the importance of many of our historical focus areas, including pay equity, representation and inclusivity, and supporting the needs of employees and customers. A special section of this report outlines our ongoing COVID-19 response, including how we cared for stakeholders through these unprecedented times.

Who we are matters, and building a more diverse workforce and nurturing an inclusive culture remains a top priority for The Hartford. That effort required that we focus on equity in every aspect of our business. I remain equally and personally committed to working within the industry and with other business leaders to advance change. The Hartford's board closely monitors progress on our DEI strategy, which is supported by leadership accountability for achieving clear representation and pay equity goals, and enterprise-wide operating practices that encourage and enable all people to achieve their full potential. More details are provided within the Social section of this report.

The Hartford provides equal pay for equal work. We have extensive, long-standing policies and practices in place, which include a robust annual evaluation process, to ensure we have the insight needed to achieve and sustain these results. Our goal is to realize gender parity and double the representation of people of color in senior leadership roles by 2030. The Hartford is on pace to reach our new representation goal of 50% women and 20% people of color in senior leadership roles by 2030 because the actions critical to our success are now fully integrated into our business, compensation and talent strategies.

While The Hartford is not new to this work, we recognize the need to accelerate our progress. The events of 2020 compelled us to openly reassert our values and what we stand for as a company. Last year, our executives participated in 195 Courageous Conversations. These organized group discussions with employees on topics such as race and bias enabled our leaders to better understand, learn and accelerate efforts to create a more equitable workplace. We also announced that, starting in 2021, we will recognize Juneteenth as a paid company holiday, and will continue to educate and engage employees and other stakeholders about the significance of this date, and how we can work together to eliminate structural racism.



At the same time, I am using my commitments to the CEO Action for Diversity & Inclusion, CEO Action for Racial Equity, Paradigm for Parity pledge and the Connecticut Treasurer's Corporate Call to Action to accelerate change throughout our company and across the insurance industry. The Hartford also will consciously expand our supplier network, contracting with businesses owned by women, people of color, veterans, people with disabilities and individuals in the LGBTQ+ community. A newly created leadership role on our strategic sourcing team will establish a mentoring program to coach and develop diverse suppliers across the country, and increase the diversity of The Hartford's supply base.

Through our community partnerships and programs and the generosity of our employees, The Hartford is on track to positively impact 10 million lives by year-end 2022. We are building on a long-standing reputation for community engagement in our namesake city and across the country, with an emphasis on organizations that advance social equity, human achievement and economic vitality. Furthermore, we are applying our business knowledge, data and expertise to improve access to resources and opportunity for people, businesses and communities in the areas of the opioid epidemic, mental health, adaptive sports and fire safety.

GOVERNANCE: OPERATING AT THE HIGHEST ETHICAL STANDARDS

The Hartford's foundational commitment to integrity and operating ethically remains a cornerstone of our culture, informing our decisions and actions. In an increasingly virtual economy, data privacy and security has taken on new importance at every level – from agencies responsible for regulating data protection to the people sharing that data. The accelerated move to automation and artificial intelligence continues to transform how customers think about financial protection products, and we've seen the power of digital tools in mitigating risk and streamlining sales and services. The Hartford's emphasis on doing the right thing encompasses how we manage every interaction and requires demonstrated understanding of the need to respect and safeguard personal information.

In recognition of an ever-changing business environment and intensifying stakeholder expectations, The Hartford is taking new steps to emphasize accountability and reinforce the obligation of ethical behavior among all employees – whether they are working in the office or remotely. We recently conducted a company-wide survey to assess current internal practices and identify opportunities to further strengthen our ethical culture.

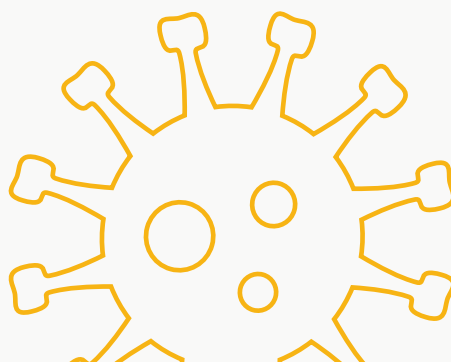
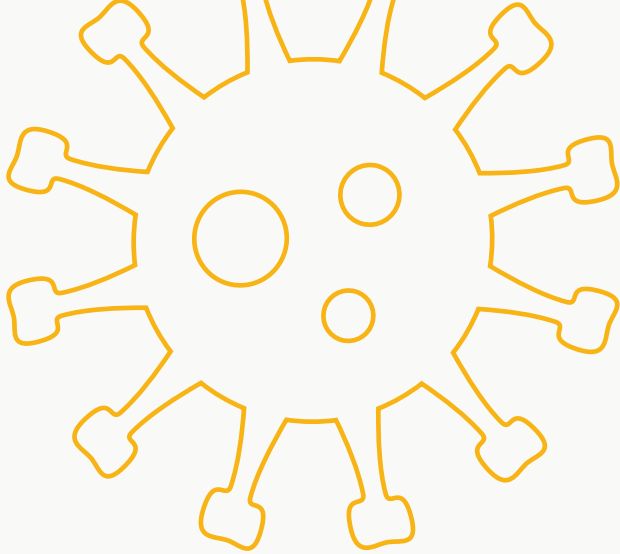
COMMITTED TO A SUSTAINABLE FUTURE

I am extremely optimistic about our collective ability to create a sustainable future, and I look forward to working with policy experts and government officials at all levels, in the areas of climate change, pandemic-related economic stimulus and public health measures, and infrastructure investments.

We all can achieve amazing things with the right encouragement and support. The Hartford will do our part to make this possible – underwriting human achievement and making a positive difference for customers, shareholders, employees and the world around us.

Sincerely,

CHRISTOPHER J. SWIFT
Chairman and Chief Executive Officer | The Hartford



COVID-19

As individuals, the COVID-19 pandemic tested us with life-altering changes, personal health consequences and heartbreaking loss. It also prompted reflection and action on what matters most – and highlighted the power of what is possible when we work together to address society's greatest challenges.

The Hartford took a number of actions to protect the health and safety of our customers, our employees and our communities. We continue to monitor the ever-changing situation in our country, and we remain committed to providing the assistance our stakeholders need to help them through these difficult days.

OFFERING CUSTOMER SUPPORT

The pandemic has created financial difficulties for millions of Americans. In recognition of these challenges, we have focused on giving our customers flexibility to help make ends meet.



Established a digital COVID-19 Resource Center for customers.

Provided flexible payment options.

Canceled late fees.

Created our COVID-19 Personal Auto Payback Plan:

Auto insurance customers received a 15% credit on their April, May and June auto insurance premiums and temporary suspension of late fees and cancellations for non-payment.



Developed tools and resources specifically for Business, Group Benefits and Personal Insurance customers.

Mobilized claims resources across the enterprise to support the anticipated volume increase due to COVID-19.

Launched a triage process to expedite handling and review of COVID-19 related claims.

Relaxed underwriting guidelines to accommodate changes in operations and new exposures (e.g., restaurant delivery/takeout including alcohol, vacancy, etc.).

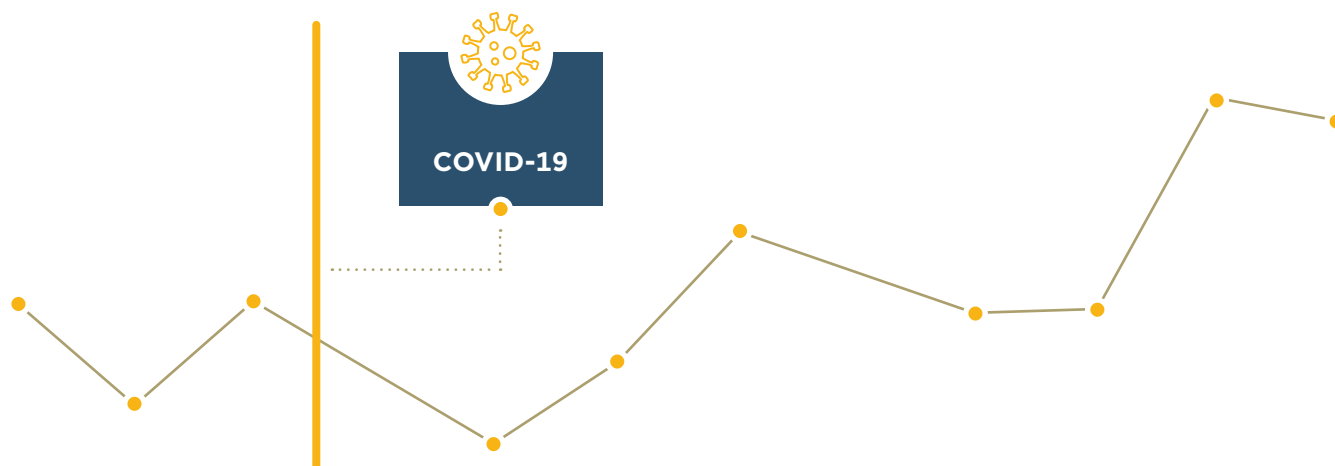


Protecting our Customers

Our pledge to protect our customers from unplanned upheaval is unwavering, even in the midst of an unprecedented pandemic. In 2020, The Hartford mobilized resources across the enterprise to support the anticipated increase in COVID-19 related claims. Our claims specialists worked through nights and weekends to support the extraordinary needs of our customers and, in particular, a record volume of short-term disability (STD) claims through the later part of the year.

As the #1 carrier of disability products nationwide, our STD policies, sold through our Group Benefits business, replace a portion of a worker's income when they are unable to work due to a disabling injury or illness. The chart below shows The Hartford's STD claim intake volume as it increased dramatically throughout 2020. This was primarily driven by the spread of COVID-19, and our trend mimics nationally-reported patterns of disease spread, across industries as well as geography.

The Hartford's STD Claim Intake Volume In 2020





COVID-19



BUSINESS INTERRUPTION COVERAGE AND PAYING CLAIMS

Responding to customers' claims and doing it well is at the heart of who we are. Tragically, millions of businesses across the country closed their doors in 2020. Unfortunately, viruses are generally outside the scope of business interruption coverage. These policies do not cover this exposure and, accordingly, premiums were never collected for it. A federal government response is necessary and we are doing our part to help find solutions. By partnering with businesses, elected officials and trade groups across a variety of industries in the creation of the Business Continuity Protection Program, we hope to provide necessary relief to these businesses.



Read more about Chris Swift's remarks on business interruption coverage in his own words.

In addition to protecting our customers, The Hartford is dedicated to business resiliency and reducing our own business disruption. Additional details are provided in the Governance section of this document.

"In 2020, the coronavirus didn't put hurricanes on hold. The virus didn't stop tornado season in the spring. And it didn't halt the spread of wildfires in the summer. In April, The Hartford received claims for property damaged by hail in Texas, a tornado in Tennessee and severe thunderstorms in Virginia. We are paying these claims and helping customers restore their lives and livelihoods — as we have for more than two centuries."

- Chris Swift, Chairman and CEO





ENCOURAGING THE HEALTH AND SAFETY OF OUR EMPLOYEES

We've taken every precaution to ensure that our employees and communities stay protected and healthy.

Quick Transition and Return to Office Strategy

- Transitioned to remote work within days when the pandemic began. Ninety-five percent of our employees continue to work remotely as of May 2021.
- Mailed health kits with a thermometer and masks to all employees for use at home and when returning to the office.
- Developed guidelines and a playbook for managers including implementing health attestations, training, and safety protocols at each work site.
- Hosting meetings virtually and limiting business travel.
- Monitoring COVID-19 updates and creating reopening guidelines based on staff safety.

Enhanced Benefit Offerings and Resources

- Providing free coverage for COVID-19 testing and treatment as well as for non-COVID-19 behavioral health virtual and telehealth visits.
- Allowing flexibility for COVID-related withdrawals from 401(k)s.

- Offering access to webinars on COVID-19 and family support related topics.
- The Hartford Employee Relief Fund was created to help employees who face financial challenges immediately after a natural disaster or unforeseen personal hardship.

Ongoing Communications

- The Coronavirus Employee Information Center helps employees stay informed on the company's ongoing safety efforts and provides access to support resources, including well-being and self-care information.
- Chris Swift, Chairman and CEO, communicates with employees regularly.
- 24/7 coronavirus hotline through which Corporate Medical, Employee Relations & Security departments address all COVID-related exposures, confirmed cases, contact tracing and notifications.
- Enterprise communications and regularly spotlighting employee well-being resources.



Leveraging Our Diversity, Equity and Inclusion Strategy

- **539 employees participated in 45 Courageous Conversations** where they discussed their experiences regarding the realities of working in a new normal.
- **Mental Health Initiative; Managing COVID-19 Webinar** held by our Black Insurance Professionals Network (BIPN), in partnership with Corporate Health and Wellness offered guidance and tips on strategies to address anxiety, stress, depression and household management.
- **COVID-19 Shines a Brighter Light on Racial & Health Disparities** virtual event held by BIPN and the Hispanic Leadership Network (HLN).
- **Back to School Chat with Dr. Seidner**, The Hartford's Chief Medical Officer, presented by the Flex-Abilities Network, offered advice for parents who have children with disabilities returning to school during COVID-19.
- **The Hartford partnered with the National African American Insurance Association (NAAIA)** on a virtual panel event that featured Mo Tooker, Head of Middle & Large Commercial on the impact that COVID-19 is having on the insurance industry.



SUPPORTING OUR COMMUNITY

Many organizations have been critical in combating the COVID-19 crisis.



To lend our support, The Hartford donated \$1 million to the following:



\$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.



\$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.



\$200,000

to Feeding America, the nation's largest hunger-relief organization.



THE COMPANY MATCHED ALL EMPLOYEE CONTRIBUTIONS

to hunger-fighting organizations – dollar for dollar, up to \$10,000 per employee, through the end of July.



In partnership with Main Street America (MSA), The Hartford extended \$1.2M to small businesses across the country to help them respond and adapt to the pandemic. Grants benefited a range of brick-and-mortar businesses in downtown commercial districts, including restaurants and breweries to boutiques selling locally made goods. Of the nearly 70 grants awarded, more than 50% supported diverse-owned businesses, as defined by the Small Business Administration as minority, woman, veteran, disabled, and/or LGBTQ-owned.



Matched hospitals across the country with local small business restaurants to sponsor meals for their front-line workers.



Rallied our employees through our HartMob program to support more than 2,500 small businesses across the country via virtual events and online shopping experiences.



ENVIRONMENT

Extreme weather affects people's lives and businesses – and the risks are getting worse. As an insurer and asset manager we recognize the growing cost of this crisis, and we're determined to use our resources and influence to address the challenge.

GOALS AND PROGRESS

The Hartford will continue to reduce our total scope 1, 2 and select categories of scope 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).

Since transitioning to a remote work environment as a result of COVID-19, our new way of working has resulted in positive impacts and lower than expected numbers in many areas of this report. We do expect that many of these effects are temporary and will rise when we return to the office, however, some new practices may continue and help reduce our GHGe.

Total GHG Emissions



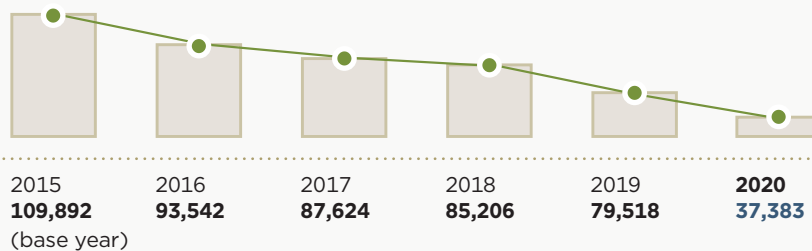
83.9%

decrease in GHGe since tracking began in 2007



53%

Year Over Year 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 Apex Companies, an independent third party in accordance with the ISO 14064-3 Second Edition 2019-04 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	2020 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 23.6% 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 a 24% decrease in water usage through 2020
100% renewable energy by 2030 In-Scope: Self-generation, RECs, offsets and credits in fully managed offices in the U.S. and abroad Exclusions: Business travel, fleet vehicles, employee commuting	100%	100% of our facilities' energy consumption came from renewable energy sources in 2020
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 80% from baseline, aided by a new centralized waste management program including composting (Trash decreased 51% during the first four months of the program, remote work materiality impacted waste streams through the remainder of 2020)
Eliminating the use of Styrofoam by 2022 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 in 2019
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**, **TCFD** and **GRI Standards** responses.



REDUCING OUR ENVIRONMENTAL IMPACT

Since 2007, we have placed a major focus on reducing our energy dependency and 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.



32 ELECTRIC VEHICLE (EV) CHARGERS

at 16 charging stations on our Connecticut and Pennsylvania campuses.



#12 PRIVATE EMPLOYER

offering EV charging stations in New England.¹



#1 IN CONNECTICUT

offering EV charging stations overall.¹



36,016 GALLONS

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

56.6%

RENEWABLE ENERGY USAGE

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

¹ ChargePoint customer data, 2020



REDUCING PAPER CONSUMPTION AND RECYCLING E-WASTE

In a sector that's historically been associated with a large amount of paperwork, we're actively looking for ways to reduce and recycle.



300 SHORT TONS RECYCLED

including 100% of recycling bin paper from our offices resulting in 435,000 lbs of CO₂ saved.



This is a **72% reduction** in paper consumption since program inception.



99% OF PAPER

domestically procured is Forest Stewardship Council (FSC) certified.



15,800+ ELECTRONIC DEVICES

recycled.



NO E-WASTE

went into landfills.



7.9M SHEETS OF PAPER SAVED

through responsible printing resulting in 711,920 lbs of CO₂ saved.

THE HARTFORD'S ENVIRONMENTAL ACTION TEAM (HEAT)



976 EMPLOYEE MEMBERS

participating in a number of environmental activities across the company including:

- ✓ Discussion groups every other month focused on climate change.
- ✓ Discussions on inequity in environmental decision-making for people of color.
- ✓ Two EcoChallenges with ecochallenge.org including one on plastic reduction and the Annual EcoChallenge, where The Hartford was awarded 4th place.
- ✓ Monthly environmental and nature-based education for the children of ConnectiKids, a nonprofit youth development organization.





ENVIRONMENT

PROMOTING SUSTAINABILITY THROUGH OUR MUTUAL FUNDS BUSINESS

After joining the Principles for Responsible Investment (PRI) in 2015, Hartford Funds:

- Has published a Responsible Investment Transparency Report each year.
- 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.

COAL AND TAR SANDS POLICY

In 2019, we announced that we 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. We also pledged to stop insuring and investing in companies that generate more than 25% of their revenues directly from the extraction of oil from tar sands.

We are fully meeting our commitment by phasing out relationships which exceed the threshold by 2023 and declining new business opportunities which do not meet our new standard.

OUR SUSTAINABILITY EFFORTS

While our 200-year-old historic landmark offers some challenges around fully achieving our environmental ambition, in 2020 we achieved 100% renewable energy through the offset program and campus upgrades. For example, in 2020 we started the replacement process of our outdated fossil fuel heating systems and inserted more efficient building efficiency alternatives to better achieve carbon neutrality. We will support private and public policy action to modernize our nation's antiquated power grid structure and reevaluate and disclose our climate activities annually.

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 12/31/20, THE HARTFORD HAS:



17.8%

of written premium in our global specialty financial lines energy and utility portfolio is written for companies engaging in or supporting energy efficiency projects and operations.



15%

of written premium from our energy business is written for policies related to energy efficiency.



\$622M (BOOK VALUE)

of holdings in our portfolio are restricted in response to the coal and tar sands policy, of which \$253M in publicly traded investments will be divested by the end of 2023.



ADDITIONAL ACTIONS AND RECOGNITION OF RESPONSIBLE ENVIRONMENTAL ACTIVITY



- A building on our home office campus earned "Gold" certification for "Leadership in Energy and Environmental Design" per the LEED rating system as created and maintained by the U.S. Green Building Council.
- We are converting the home office campus from steam to hydronic heating and completed other building, efficiency improvements to further reduce emissions by 3,300 metric tons per year by the end of 2022.
- The Hartford published our first **Task Force on Climate Related Financial Disclosure** (TCFD) report in 2020.
- For the 13th year The Hartford reported our environmental sustainability efforts and practices to **CDP**, receiving an A- grade and recognized in the "Leadership" category.
- Fifty business policies were not renewed in 2020 as a result of our Coal and Tar Sands policy.
- 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 #43 on the Green Power Partnership Fortune 500 Partners List.
- Our Windsor, CT office received an ENERGY STAR Score of 97 recognized for being more energy efficient than 97% of peers. The ENERGY STAR score rates a commercial building's energy performance relative to similar buildings nationwide.
- The Hartford assumed membership of ClimateWise in 2019.
- The Hartford received 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 the new U.S. administration considers rejoining the Paris Agreement, we continue to pledge support for this agreement and the ambitious efforts to combat climate change outlined within.



SOCIAL | EMPLOYEES

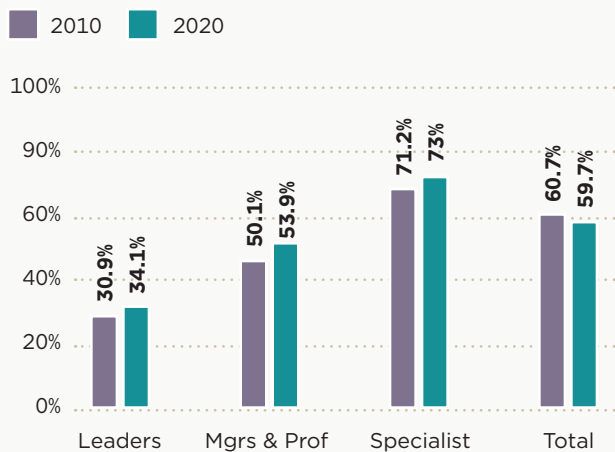
The Hartford was in the midst of revealing the next phase of its Diversity and Inclusion strategy and goals in early 2020, when the circumstances surrounding the global pandemic and the calls for racial justice and equity accelerated our desire and need to do more. With guidance from our CEO and Board, and with the benefit of purposeful dialogue with employees and stakeholders, we doubled-down on our prior goals to diversify our workforce and embed inclusion throughout our work environment.

GOALS AND PROGRESS

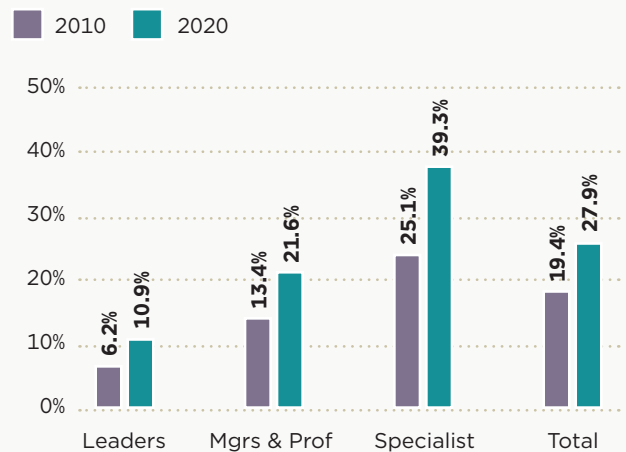
Building a diverse workforce and creating an inclusive culture is a top priority and a business imperative. We recognize that employee diversity is central to leading, governing and managing risks better. This past year reminded us that diversity within our workforce is essential to our strength and capacity to respond to the distinct needs and aspirations of the customers and communities we serve. While we are making progress, we recognize there's more to do.

Doing more starts with being transparent about our diversity, equity and inclusion results, plans and progress. We are sharing our gender and people of color pay equity numbers, our workforce representation data, our leadership representation goals for where we want to be in 2030, and, in the first quarter of this year, released our EEO-1 data [on our website](#). We are committed to doing more, have set ambitious goals and will be transparent about our results.

Representation of Women Across the Organization



Representation of POC Across the Organization





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.

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 99.9% of those of men in comparable roles.

The Board of Directors is also 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:

-  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.
-  Annual training for managers and human resources business partners on performance assessment and compensation planning.



In addition, 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 practices 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.



DIVERSE, EQUITABLE AND INCLUSIVE WORKPLACE

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 under-represented 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 Unit Diversity & Inclusion strategic plans that are regularly reviewed by the CEO and the Board and aligned to enterprise goals.



In 2020, each executive leader reporting to the CEO and President was required to submit a Unit D&I plan outlining goals and objectives to help drive progress. Plans will be reviewed on a semi-annual basis by the Chief Executive Officer, President, Chief Human Resources Officer and Chief Diversity & Inclusion Officer.



DIVERSITY, EQUITY & INCLUSION (DEI) IN ACTION

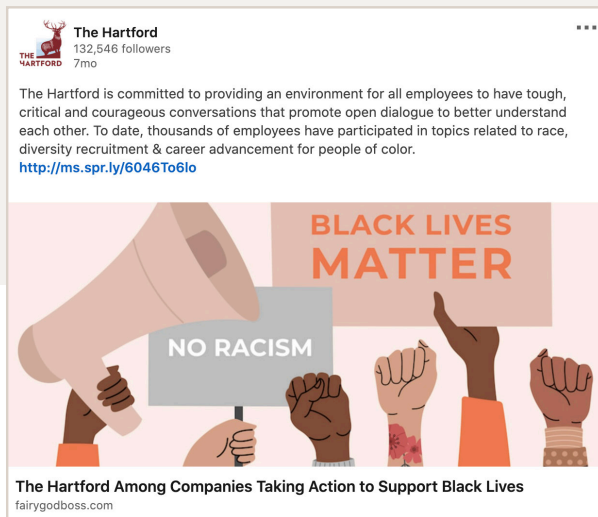
As an insurance industry leader, The Hartford continues to focus on strategic DEI initiatives that create monumental change and enable The Hartford to stand out as an employer and business partner of choice by working to:

- ✓ Enhance the insurance industry's brand and image.
- ✓ Create an inclusive best-in-class work environment.
- ✓ Drive collaboration and willingly sharing best practices.

TAKING PUBLIC ACTION IN SUPPORT OF EQUITY

- CEO Action for Racial Equity: The Hartford's Chairman and CEO Chris Swift is a member of the governing committee and we have two full-time fellows working to advance racial equity through public policy for two years. (2020)

- 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)
- Inclusive Behaviors in Insurance CEO Pledge (UK): The Hartford's Chairman and CEO Chris Swift has committed to a culture where inclusive behaviors are the norm and where everyone is accepting of diversity. (2019)
- 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)
- Catalyst CEO Champions for Change (Ongoing since 2017)
- White House Equal Pay Pledge (2016)
- U.S. Supreme Court Amicus Brief for Marriage Equality (2016)
- Urged North Carolina to Repeal Discriminatory Law (2016)
- AARP Employer Pledge (Ongoing since 2012)



Black Lives Matter

RESPONDING TO RACIAL UNREST

At The Hartford, we believe that hateful behaviors and racism have no place in our society. Building off of our longstanding commitment to diversity and inclusion and our character, we took several significant steps to support and educate our employees to reaffirm our values and what we stand for.

- In June, over 7,000 employees watched Chris Swift, Chairman and CEO, Susan Johnson, Chief Diversity and Inclusion Officer, and other leaders in an all-employee meeting, *A Conversation on Race Relations and Bias*.



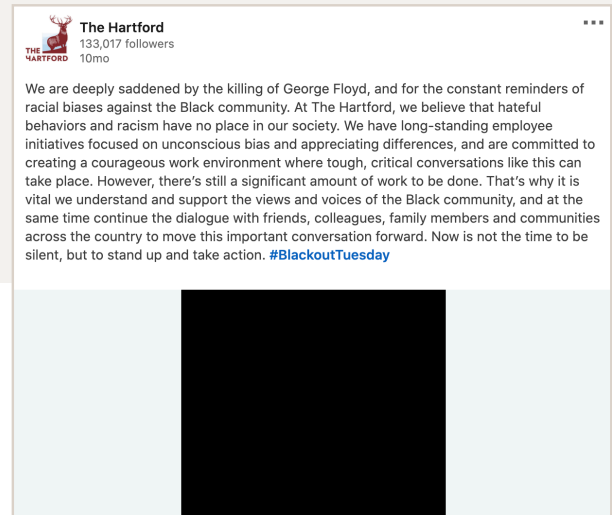
Juneteenth

- More than 200 employees posted blogs on The Hartford's internal website, sharing their reactions, emotions and personal experiences.
- Enhanced our internal D&I website providing employees access to many tools and resources on anti-racism, ally behavior and other actions employees could take.
- Directed employee giving to the NAACP Legal Defense Fund and the Smithsonian National Museum of African American History and Culture. The Hartford has committed \$2M to the museum (\$1M in 2016 as a Founding Donor, and is currently one year into a second five-year commitment to contribute an additional \$1M as a member of their Corporate Leadership Council).



Pride Month

- More than 2,500 employees from across the organization participated in Courageous Conversations on topics ranging from gender bias and race relations to immigration and more.
- Launched a Leader Book Club to help educate leaders and facilitate discussions on racial injustices and inequalities. Over thirty-five senior leaders participated.
- Piloted a new training course, *Conscious Inclusion*, for employees to explore conscious and unconscious bias and help them develop a plan for implementing inclusive behaviors every day.



#BlackoutTuesday

- Posted external statements on social media channels reinforcing what we stand for as a company. The Hartford's #Blackout Tuesday post received more engagements across Facebook, LinkedIn and Instagram than any other post from the company in the past year.
- Created two new leader-initiated D&I Councils for Small Commercial/Personal Lines and Global Specialty business units bringing the total to 12.
- Added a new *Inclusion In Action* category in our employee recognition system to recognize and reward employees who foster an inclusive culture by consistently demonstrating inclusive behaviors.



ILLUSTRATING OUR COMMITMENT TO DIVERSITY & INCLUSION

In 2020, The Hartford was a key supporter for a number of partners that advocate for people with disabilities, civil rights, women, and multi-ethnic/multicultural organizations, including the following:

- ✓ The Hartford helped launch the Connecticut Chapter of the Association of Professional Insurance Women (APIW).
- ✓ American Property Casualty Insurance Association (APCIA) Diversity Conference - The Hartford participated in a panel on D&I.
- ✓ Insurance Industry Charitable Foundation (IICF) - The Hartford participated in a fireside chat about the journey of African American insurance professionals.
- ✓ National African American Insurance Association (NAAIA) - The Hartford has continued to help 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 second year in a row, The Hartford sponsored three UCONN students from the NAAIA National Talent Development Competition, a showcase of talent and a source for diverse pipeline building. These students are given the opportunity to land an internship or full-time job with The Hartford.
- ✓ Sponsored and participated in the Latinas and Power Symposium that impacts thousands of Latina professionals from across the country to inspire, motivate, encourage and enable them to become leaders.



- ✓ Independent Insurance Agents and Brokers of America (Big I) Diversity Council – The Hartford remains a critical thought partner and are actively involved in this organization.
- ✓ The Hartford showed support for a number of events and celebrations by lighting our Tower building in Hartford, including International Women's Day, Transgender Visibility Day, Pride Month, Juneteenth, Disability Employment Awareness Day, and to support our healthcare workers during the pandemic.
- ✓ The Hartford's Diversity & Inclusion Leadership Summit focused on Inclusion in Action. The virtual event featured a panel of our executives who recommitted The Hartford and themselves to our enhanced diversity goals and aspirations.





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



2020 Women
on Boards



Top Military Friendly
Employer



Diversity Best Practices
Inclusion Index Company



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



2020 Forbes Best
Employers for Diversity



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



ADDITIONAL AWARDS RECEIVED

- America's Best Employers for New Grads 2020; Forbes
- Best for Vets; Military Times
- The Best Employers for Women; Forbes
- 5 star company in the area of Employment; Hispanic Association on Corporate Responsibility (HACR)
- Best Employers for Healthy Lifestyles - Platinum



DIVERSITY, EQUITY & INCLUSION 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.

ERG members have higher engagement, performance and retention scores.



9 ERGs

Make Our Company Stronger

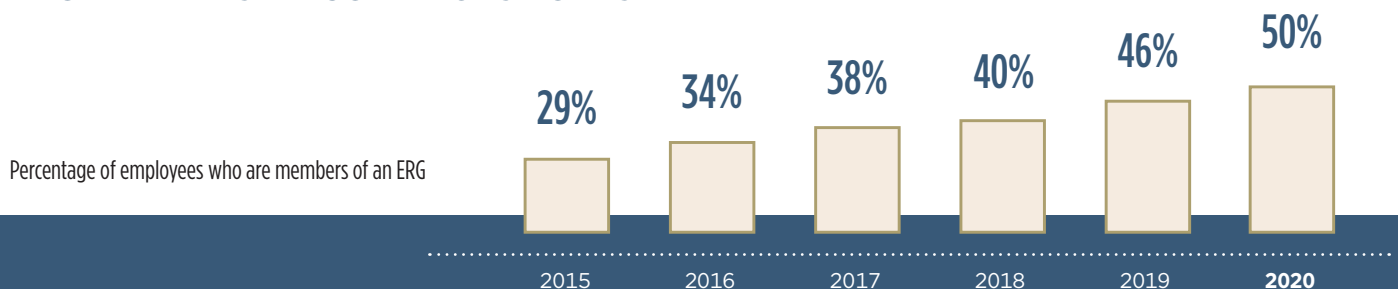
- | | |
|---|--------------------------------|
| ✓ Asian Pacific Professionals Network | ✓ Military Community Network |
| ✓ Black Insurance Professionals Network | ✓ Pride Network |
| ✓ Flex-Abilities Network | ✓ Professional Women's Network |
| ✓ Hispanic Leadership Network | ✓ Young Professionals Network |
| ✓ Mature Professionals Network | |



105 LOCAL ERG CHAPTERS

in offices nationwide.

ERG MEMBERSHIP CONTINUES TO RISE





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.

We continue to enhance the model to help foster a more inclusive workplace:



195 COURAGEOUS CONVERSATIONS

between more than 2,500 employees took place across the organization.



23 conversations hosted by Employee Resource Groups.



20+ complex topics discussed including race relations, civil unrest, inclusive behaviors, work-life balance, mental health and more.



Senior leaders frequently participate to better understand our workforce and to learn and grow as leaders. Chris Swift, Chairman and CEO, participated in eight Courageous Conversations in 2020.







77 employees are trained as Courageous Conversation facilitators.



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:

-  **96 APPRENTICES ONBOARDED**
since program began in 2017.
-  **8 NEW APPRENTICES**
in 2020.

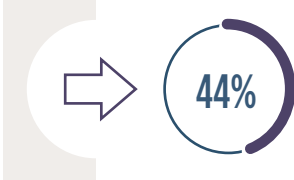
HARTCODE ACADEMY DEVELOPER TRAINING PROGRAM

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.



-  **50 EMPLOYEES HAVE GRADUATED**
from HartCode Academy and changed careers to roles within our technology organization since the program began.

-  **44% OF TOTAL**
program graduates are women.



DIVERSITY & INCLUSION TRAINING AND DEVELOPMENT PROGRAMS



NEW EMPLOYEES

participate in “Appreciating Differences” training to understand the importance of diversity in the workplace.



NEW TRAINING

pilot on “Conscious Inclusion” focusing on bias and inclusive behaviors is offered to employees.



NEW MANAGERS

are given “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 2020:**



of program participants were
WOMEN



of program participants were
PEOPLE OF COLOR

EMPOWER PROGRAM

In 2020, The Hartford launched an Enterprise leadership program designed to accelerate the readiness and encourage sponsorship of high performing, high potential people of color. Participants completed a tailored program focused on inspiring them to unleash their full potential with group coaching, networking, group case study work, and valuable insights from senior leaders. All participants’ managers completed a simultaneous learning journey consisting of experiences and skill building to increase their inclusive leadership capabilities.



OUR WORKFORCE

Generational Workforce Breakdown by Birth Year



- Baby Boomers (1946-1964) - 19.9%
- Generation X (1965-1980) - 42.6%
- Generation Y (1981-1996) - 36.1%
- Generation Z (1997 - onwards) - 1.4%

DIVERSITY ON BOARDS OF DIRECTORS (as of April 2021)

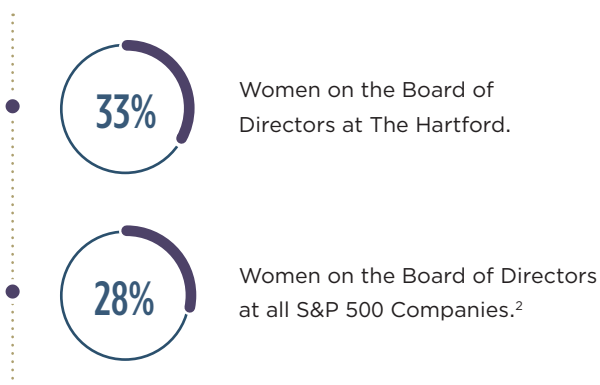
Board Gender Diversity at The Hartford



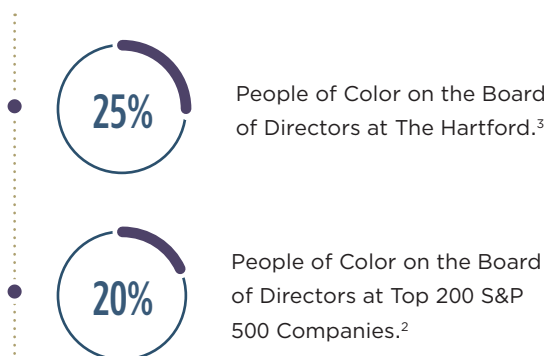
Women Chairing Board Committees

Women chair **26%** of audit committees and **25%** of compensation committees at S&P 500 companies.² At The Hartford, women chair both committees.

Women on the Board of Directors²



People of Color on the Board of Directors³



² According to the 2020 Spencer Stuart Board Index

³ Includes Black/African American, Hispanic/Latino and Asian Directors



Helping our customers mitigate risk and build resilience is essential to how we create value for our most important stakeholders. Over the past year our claims specialists worked harder and smarter to pay out claims, while placing customer satisfaction at the top of our list.



SOCIAL | CUSTOMERS

PROTECTING OUR CUSTOMERS

We underwrite human achievement.

We provide the insurance protection people need to achieve. We stand behind small business owners, defending their passion for independence. We stand behind people who own cars and homes, safeguarding their mobility and symbols of hard work. We stand behind injured and sick workers, protecting their income so they can concentrate on getting better. We stand behind opportunity, by insuring the mid- to large-size businesses that enable people to provide for themselves and their families. We deploy our capital strength and expertise to support the innovation and risk-taking that moves a society and economy forward. In short, we are in business to help people pursue their unique ambitions, seize opportunity, and prevail through unexpected challenge.



Our businesses have leading market positions, strong margins and the capital generation necessary to sustain investment in capabilities that create customer value and differentiation by:

- ✓ Offering comprehensive solutions and specialized expertise to reduce risk and improve outcomes.
- ✓ Helping agents and brokers serve customers and efficiently place business.
- ✓ Providing customers with the frictionless experience, empathy and expertise they expect.
- ✓ Supporting our customers in time of loss.

PUTTING CUSTOMERS FIRST

In 2020, The Hartford advanced initiatives throughout the enterprise that positioned us to meet the needs and expectations of customers.

- In Small Commercial, we launched our next generation Spectrum® Business Owner's Policy, raising the bar for customer experience in buying and managing coverage.
- In Middle & Large Commercial, we completed the first year of a three-year plan to transform the underwriting process to accelerate the speed and consistency of the experience we deliver to agents and customers.
- In Personal Lines, we extended our AARP relationship with a new contract that runs through the end of 2032, solidifying our well-established and market-leading program for the age 50-plus market.
- In Group Benefits, our MyBenefits claimant digital portal enabled us to support Group Benefits customers during a period of heightened demand for service and support.
- We responded to help customers in a year of unprecedented claim activity, paying out \$10.5 billion in claims.





CUSTOMER SATISFACTION

Responding to customers' claims and doing it well is at the heart of who we are. We've been doing it well for more than 200 years. Doing it well is necessary to help ensure that customers have the right insurance coverage; access to services that get them back to work faster, healthy; and the frictionless experience they expect.



COMPARED WITH THE INDUSTRY⁴

our Workers' Compensation claim outcomes demonstrate 7% less indemnity and 14% better medical.



IN GROUP BENEFITS

our Short-term Disability claimants return to work 3.4 days faster than our competitors.⁵



OUR CATASTROPHE RESPONSE IS SECOND TO NONE

We have innovative technology for communicating and navigating in even the most challenging environments and the ability to issue payments on-site. Additionally, our process includes the capability to augment existing staff as needed for the most severe events. We leveraged this process to help us assist customers during the peak of the COVID-19 crisis.



CUSTOMERS RATE US 4.8 OUT OF 5 STARS

for their claim experience.

⁴ As compared to NCCI 2017 state of the line guide average indemnity and average medical ⁵ As compared to IBI industry data



CUSTOMER FEEDBACK

The Hartford gathers real-time feedback on our performance at critical customer touch-points across all lines of business. Transactional surveys create alerts when a customer has unresolved issues or questions. On average, we receive 50,000 completed surveys every month, many including feedback from customers. Employees and managers across the company use this feedback to drive performance and process improvement.

Our annual Net Promoter Relationship study measures overall customer perceptions of our brand and their likelihood to recommend The Hartford. The results enable us to identify areas where improvements will generate the most benefit. Actions taken have led to a fairly substantial increase in our net promoter scores with target audiences over the last five years.

18 POINT IMPROVEMENT



among our small commercial policyholders.

9 POINT IMPROVEMENT



among our personal lines policyholders.

SUSTAINED STRONG SCORES



with middle and large commercial customers.

8 POINT IMPROVEMENT



among agents selling to small businesses.

15 POINT IMPROVEMENT



among agents selling to middle/large businesses.





CUSTOMER ENGAGEMENT AND SERVICE

Creating and keeping customers is at the essence of what it means to be sustainable. We do this by adapting to meet the changing needs, expectations and behaviors of customers, and operating in a way that instills their trust and confidence. By listening to our customers and partnering with leading edge technology firms, we are able to gain the insight we need to improve, innovate and increase the value we deliver.



CUSTOMER INSIGHTS

The Hartford conducts primary research with prospective and current customers to gain strong and relevant insights. This leads to investments in new or enhanced products, service, digital and claim capabilities that meet the changing needs, expectations and preferences of customers.



For example, we partnered with agents who represent us in the marketplace to help design and build the online portal they use to do business with us. As a result of their insight, we earned top marks in a recent blind study for speed and ease, and increased agent adoption of online service capabilities by 78% in 12 months.

In another example, The Hartford used insights from research conducted with small business owners to reimagine the design of our Business Owner's Policy (BOP) and the associated online purchase process. We found that customers want to understand what they are buying, and to buy only what they need. As a result, we rewrote coverage explanations in simple terms, and gave customers the ability to select between "good, better, best" options with a clear delineation of the difference and associated costs.

In a blind study, agents rated our new BOP policy as the best in the industry, and 80% of customers who bought from us rated their experience as a 9 or 10 on a scale of 0-10.



INNOVATION

Partnerships with InsurTech firms and leading technology companies have enabled us to stay abreast of market developments to identify, test and integrate new technologies – delivering a better experience for customers and improving our own operating efficiency.

- Our Claims department is partnering with an Artificial Intelligence company to test an AI solution that assesses auto physical damage for some claims. We believe this will accelerate the process to estimate the cost of vehicle repairs and claim settlement times, which will be a benefit for customers.
- Our Middle & Large Commercial business is using natural language processing technology to reduce submission-to-quote times.

- Our Risk Engineering teams have developed remote monitoring solutions that help our customers prevent or mitigate property losses.

INFORMATION AND EASE

The idea that customers understand and feel comfortable with product information in support of their ability to make good choices, is a business necessity. The Hartford has a team of copywriters and designers who ensure our digital applications and communications are easy to understand and use. We do this using external standards such as Web Content Accessibility Guidelines (WCAG), and internal standards around readability and plain language. We test designs and communications extensively and use customer feedback to support continuous improvement.

CONTINUOUS IMPROVEMENT MINDSET

Our new method of working and thinking, The Hartford Way, drives faster and smarter ways to address customers' needs. By implementing a series of tools, practices and behaviors, we have built a strong and sustainable culture of continuous improvement. The Hartford Way framework enables greater transparency and collaboration – resulting in significant improvements in the consistency, quality and timeliness of our interactions with customers, as evidenced by these examples:

Personal Lines



REDUCTION

in time from first notice of loss to payment for auto claims.



REDUCTION

in time from first notice of loss to payment for homeowners claims.

Middle & Large Commercial



ACTIONS TAKEN IMPROVED

on-time delivery of new contracts from 83% to 92% in less than six months.



SOCIAL | COMMUNITY

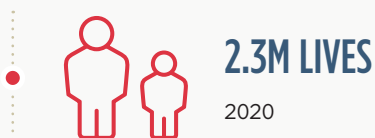
From educating millions of children about fire safety, to showing big love to small businesses, The Hartford is committed to helping individuals and neighborhoods prevail by building safe, strong and more successful communities.

GOALS AND PROGRESS

Our purpose to underwrite human achievement transcends the insurance products and risk management services we offer to include the use of our resources and expertise to make a positive contribution to society. Through our philanthropy and human achievement programs we contribute to society and our communities in ways that connect to who we are, what we do and the unique difference we think we can make.

In 2018, The Hartford announced a goal to positively impact the lives of 10 million people by year-end 2022.

ANNUAL LIVES IMPACTED





SUPPORTING HUMAN ACHIEVEMENT

We continue to positively impact the neighborhoods in which we work and live through:



The generosity of our employees who are passionate about causes that impact our communities.



Partnerships with national and local organizations.



Targeted philanthropic investments.



5,241

nonprofit organizations positively
impacted across the country.



\$13.9M

invested by the company in
communities across the country.





EMPLOYEES GIVING BACK

The Hartford's employees recognized the struggles millions of Americans faced in 2020 with job loss, education shortfalls and food insecurity. By donating their time (virtually), talent and financial contributions, they were able to support communities and make a significant impact during these particularly challenging times. Employees showed support in a variety of ways including, making handmade masks for front-line workers, transcribing documents for the Smithsonian, sending videos of reading books to children, filling boxes with non-perishable food items for those in need, and more.



EMPLOYEE RELIEF FUND

The Hartford established an Employee Relief Fund in 2020, giving employees the opportunity to donate to the fund that awards grants to employees in need.



\$19,223

awarded in grants
as of 12/31/20.



\$66,235

donated by employees
(\$89,091 including company match).



103,171

employee volunteer
hours valued at

\$2.8M.



\$3.3M

donated by employees.



18%

INCREASE

over 2019.





SAFE COMMUNITIES

The Hartford has a proud history of supporting organizations that make a difference in their communities. With a commitment to helping protect people, their families and the things that are most important to them, 2020 presented a unique set of challenges for the communities we call home.

Information and details about how we provided community support specific to the coronavirus pandemic can be found in the COVID-19 section of this report.

Teaching Fire Safety and Prevention

The Hartford has cared about protecting people and their property from fire since 1810, when we began as a fire insurance company, employing our own fire department to protect customers. In 1947, The Hartford created the Junior Fire Marshal® program to teach fire safety and prevention education to children in grades K-3 – deputizing more than 111 million children since its inception.

In 2020, the pandemic tested our schools and teachers like never before. Virtual and hybrid learning left little room to deliver our traditional in-person fire safety curriculum. As a result, we will fall short of our goal of educating 115 million children by the end of 2022.

Despite the challenges, we found new ways to deliver our program to address the critical lack of in-person fire safety education – making significant progress toward expanding our reach beyond the classroom.

Moving forward, this reimagined program can be delivered in multiple ways meeting the unique needs of schools, teachers, students and fire departments. This new approach includes a revised goal to educate an additional 1.5 million children by the end of 2022, for an overall total of 113 million since the program's inception.

We were able to deliver our program in 2020 by:

- 

Reimagining and digitizing our 70+ year fire safety education curriculum, making it accessible for free to parents, educators and firefighters nationwide.
- 

Supporting fire departments and school districts in 50 cities with a total of \$500,000 in fire safety grants.
- 

Introducing our first-ever Junior Fire Marshal Day, a live, national fire safety education event reaching more than 43,000 children virtually in more than 600 U.S. cities in 40 states.



The Hartford's employees are committed, now more than ever, to supporting local communities. This was demonstrated by the results of the annual Fight Against Hunger campaign. We expanded our Matching Gift Program to provide a 1:1 match of monetary donations made to hunger-fighting organizations. And our employees responded – surpassing our monetary campaign goals within the first four weeks of our campaign.

FIGHT AGAINST HUNGER CAMPAIGN

- ✓ **470** organizations supported
- ✓ **3,851** volunteer hours
- ✓ **\$465,160** employee donations
- ✓ **\$382,960** matching gifts

ANNUAL GIVING CAMPAIGN

- ✓ **3,117** organizations supported
- ✓ **48,776** volunteer hours
- ✓ **\$2,104,753** employee donations
- ✓ **\$48,776** matching gifts



BACK TO SCHOOL

To continue to support our Back to School program and keep our employee volunteers safe in the process, we provided 2,470 backpacks and school supplies directly to participating schools and nonprofits at 16 of our sites.



SUPPORT FOR THE CITY OF HARTFORD

Headquartered in our namesake city of Hartford, Connecticut for more than 210 years, The Hartford has a proud history of supporting the local community:

- We are a founding supporter 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. In the first four years of operation, the Corps enrolled 990 young people who completed 1,296 service projects for 220 community partners, earning over \$4.5 million in wages.
- We were proud to join other major employers in Hartford in lighting the city skyline green, including our own Tower building on the Home Office campus, to celebrate the first class of college graduates from the Hartford Promise scholarship program. The Hartford supports the integrated model offered by Hartford Promise, which provides Hartford Public School students the financial resources, support services and key relationships that lead to college success, transforming their lives and the vitality of our capital city.
- The Hartford joined forces with Aetna and Travelers in 2017 to pledge a combined \$50 million over five years in support of important community institutions in the city of Hartford. To date, \$30 million has been paid as part of this commitment, and has helped to bolster Hartford Public Library as a hub of activity and opportunity. Hartford Public Library is a community pillar in their ability to offer a place like no other; a gateway for immigrants and refugees, a training center for the development of new skills, and a gathering place for the city's residents to explore, learn and grow.

Celebrating 100 Years in Asylum Hill

The Hartford broke ground on our current home office location in the Asylum Hill neighborhood in 1920. To commemorate this centennial anniversary, the company made a \$10 million commitment to the neighborhood over the next five years. Funding will focus on supporting the most pressing needs of community members based on findings from The Hartford's Asylum Hill Neighborhood Survey, conducted between August and September 2020: job readiness, housing stability and greater safety in Asylum Hill.

"The Hartford has been an anchor institution in the city of Hartford for 200 years, and their commitment to the Hartford community has been extraordinary," said Hartford Mayor Luke Bronin. "I'm deeply grateful for The Hartford's commitment to the city and to the Asylum Hill neighborhood in particular, and look forward to working closely with The Hartford as they make this significant neighborhood investment over the next five years."





TAKING ON THE OPIOID EPIDEMIC

As a leading provider of workers' compensation and disability insurance, we see the opioid epidemic's destructive impact on individuals, families and employers. That's why in 2020 we continued to build on our experience to help address this national crisis that is exacerbated by the COVID-19 global pandemic.

The Hartford's Chairman and CEO Christopher Swift continued to raise awareness about this key workplace issue and called on the business community to take actions to break down the stigma fueling the crisis in an **opinion piece** published by *Fortune* and a **national virtual event** organized by the U.S. Chamber of Commerce and the American Property Casualty Insurance Association (APCIA).

Our nonprofit partner Shatterproof was included in both the op-ed and event as part of our ongoing partnership to address addiction stigma and advocate 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.

In 2020, we became the first employer to add to its prescription drug plan the only two FDA-cleared prescription digital therapeutics for substance use disorder and opioid use disorder – reSET® and reSET-O®.

"Stigma can stand in the way of individuals seeking help when they need it most. The Hartford is committed to addressing stigma by engaging with empathy and projecting hope to our employees, customers and communities."

– Chris Swift, Chairman and CEO





TAKING ON MENTAL HEALTH STIGMA



Our workers' compensation and disability data shows that mental health conditions affect one's overall health and well-being. In fact, a person diagnosed with a primary injury or illness, along with the presence of psychological factors, such as anxiety or depression, takes two to three times longer to recover than someone with similar injuries or illness without psychological factors.

With the COVID-19 pandemic increasing the mental health challenges facing the U.S. workforce, The Hartford launched a partnership with the **National Alliance on Mental Illness (NAMI)**, which is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness.

The Hartford and NAMI are committed to helping U.S. employers and workers understand how to reduce stigma in the workplace and encourage those with mental health conditions to seek support. Together, we partnered on a free **webinar** for employers where our experts discussed our **mental health survey findings** and how employers can provide mental health resources that not only improve the lives of employees, but also the company's success.



In 2020, The Hartford expanded its robust benefits package to include additional mental health resources including:

-  **Daylight**, a fully automated, yet highly personalized, mobile app that guides users through strategies for reducing worry and anxiety;
-  **ConsumerMedical**,® a service to find the right health care for mental health conditions, such as anxiety, depression or addiction; and
-  **Maven**, a family benefits program for the physical and emotional needs of new parents and those seeking to be parents, including support following a pregnancy loss.

The Hartford also offered its managers training on mental health fundamentals, which covered common disorders, signs of distress in the workplace, and how to make referrals to the Employee Assistance Program (EAP) and other benefits.



SUCCESSFUL COMMUNITIES

The Hartford has a proud legacy of community engagement in the city of Hartford and its Asylum Hill neighborhood where we are headquartered. In 2020, we granted \$6.4 million to our namesake city. Both in our hometown and across the country we prioritize programs that address equity and access for underserved, under-represented communities.

Moving forward, we are increasing our efforts and investments aimed at advancing social equity – this includes fostering equal economic, educational and workplace opportunities, which are critical to the safety and security of individuals and communities.

Investing in America's Youth Through National Partnerships

In 2020, Chris Swift chaired the fundraising campaign for a new Boys & Girls Club in Hartford's south end, which will serve an additional 1,500 children.

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.

"There is no place in our society for inappropriate, hateful behaviors and racism. We all have a higher calling to provide opportunities — to look at what is fair and just. To create opportunities for everyone. That's ultimately why I'm a supporter of the Boys and Girls Club because it is a foundational element of providing support for our youth."

- Chris Swift, Chairman and CEO





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 three 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.

Offering Help and Giving Hope

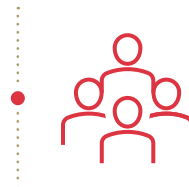
The Hartford recognizes that achieving and maintaining success often requires a safety net, as life can change in an instant. For the millions of Americans who live paycheck to paycheck, these challenges can be devastating. That's why we've joined United Way's National ALICE Advisory Council, and are connecting customers who are asset limited, income constrained and employed, to resources that can provide relief when they need it most, such as after a loss or life changing event.

In 2020, we also committed \$750,000 over three years to help United Way improve the online presence and accessibility of the 211 network, a comprehensive source of locally curated social services information in the U.S., better enabling users to quickly find and access the information and services they need.



18,277 TEENS

have explored college and career opportunities through this framework in the program's first three years.



73,556 STUDENTS

have participated in the JA Company Program through 3,997 JA Companies, since our partnership with JA USA began in 2014.

Financial Inclusion Through Small Business Support

The Hartford's HartMob program 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. In years past we have held in-person storefront events, online events and hosted small business owners at 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 hosted 2-3 customers monthly.

In 2020, we found new ways to support small businesses that were impacted by COVID-19, including:

- ✓ Publishing five curated shopping guides.
- ✓ Hosting three virtual HartMob events.
- ✓ Creating an online shopping directory which featured 2,500+ businesses, including 900+ retail, restaurant and professional services small business customers.
- ✓ Developing a sustainable, turn-key model for employees to support small business customer/restaurants and front-line workers.



Ability Equipped

We have been an advocate for the adaptive sports movement and sponsor of athletes with disabilities for more than 25 years. As a leading provider of disability insurance, we have a long-held belief that sports are an important part of physical rehabilitation following a disabling illness or injury. Our Ability Equipped® program benefits people and communities across the country by increasing access to adaptive equipment and sports.

We pledged to impact 10,000 lives by 2021 through a \$2.2 million commitment and are proud to have exceeded that goal by 119%.



21,986 PEOPLE

reached through the program.



2,828 PIECES

of equipment donated.



2,928 PROGRAMS

and events supported.



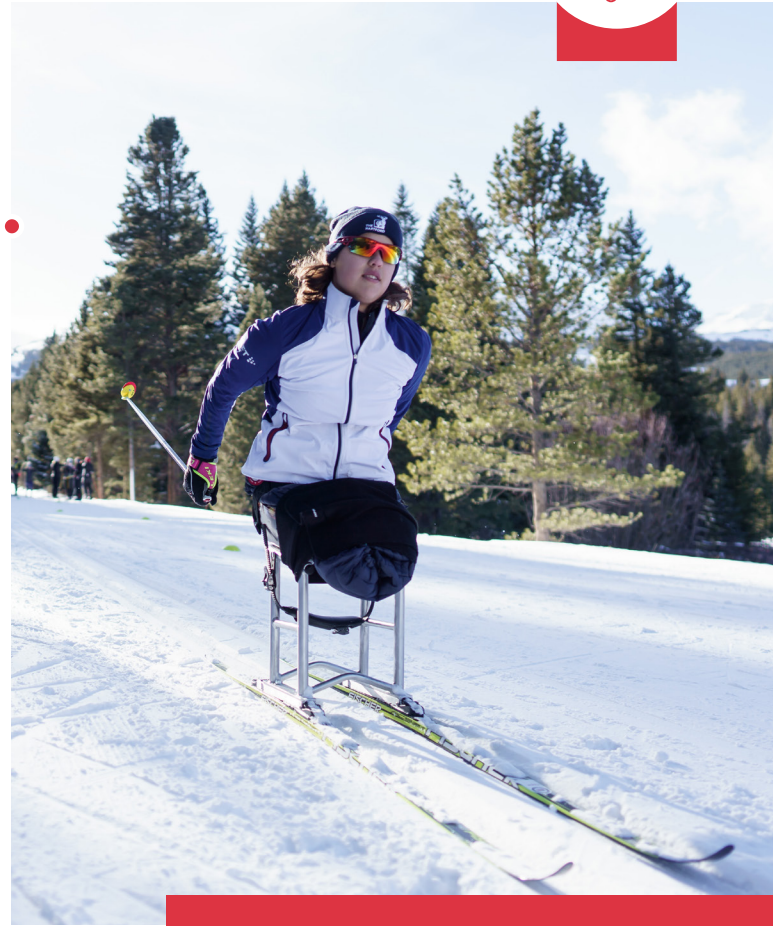
2 TITLE SPONSORSHIPS

The Hartford Ski Spectacular
and the Angel City Games.



The Hartford Ski Spectacular

We proudly celebrated our 27th year as the title sponsor of The Hartford Ski Spectacular, which took place virtually with more than 1,100 participants from 50 states, as well as the District of Columbia and Puerto Rico - 64% of whom experienced the event for the first time. Attendees, who ranged in ability from recreational to elite adaptive athletes, came together to participate in virtual sessions designed to strengthen and expand adaptive snow sports programs.



Angel City Games

The Angel City Games presented by The Hartford is an annual premier summer adaptive sports festival, which took place virtually over the span of three weeks. Fifty-six sessions were offered which included sport workouts, resource events and concerts. The Angel City Virtual Games drew more than 400 registered adaptive athletes and 300 allies, along with another estimated 1,800 spectators.

BUILDING ON OUR LEGACY

We have a proud legacy of community engagement in the city of Hartford and across the country, where our focus has been on supporting organizations that contribute to the building of strong, safe and successful communities. As we move forward, we will build on that legacy by focusing on four major areas:

- ✓ Social equity – access to affordable housing, education and workplace opportunities in underserved, under-represented communities.
- ✓ Human achievement programs – using our business expertise for the good of others.
- ✓ Neighborhood needs – responding to the critical needs of our neighbors with an emphasis on Asylum Hill.
- ✓ Employee causes – supporting the causes our employees care about most.



At The Hartford, we aspire to be an exceptional company celebrated for financial performance, customer value and strength of character. We believe that good governance practices and responsible corporate behaviors are central to this vision and are proud to place ethics and integrity above all else.



GOVERNANCE

GOALS AND PROGRESS

The Hartford has been broadly recognized by third parties for our focus on an ethical culture, inclusive workplace and customer value.

As a result of those efforts, **we were named one of the World's Most Ethical Companies by the Ethisphere Institute for the twelfth time and one of America's Most Responsible Companies by *Newsweek* in 2020.** These recognitions reflect 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

Trust is critical for relationships and businesses to thrive, and something which we strive to build and maintain in all our stakeholder groups.



With Customers

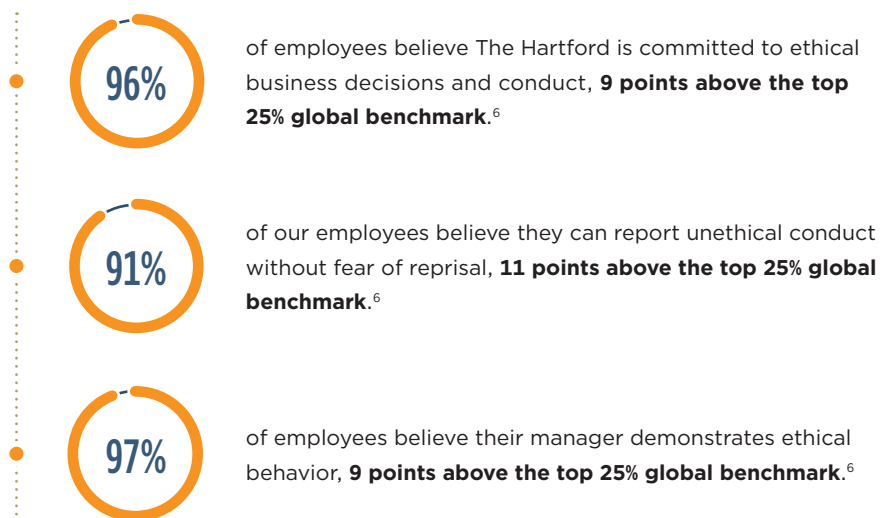
Operating with integrity gives our customers peace of mind and the confidence to trust that The Hartford will:

- ✓ 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:



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.

⁶ 2020 annual employee survey; benchmarks provided by Qualtrics



CODE OF ETHICS AND BUSINESS CONDUCT

The Hartford's Code of Ethics and Business Conduct is a vital tool for communicating and embedding expected ethical behaviors to our employees and partners. It 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 on our Code of Ethics and Business Conduct is available to all employees and managers, including new hires, both in-person and online:

100% OF EMPLOYEES

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



24,000+ TRAINING HOURS

completed on ethics and compliance topics targeting appropriate employees throughout our organization.





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.



ETHICS & COMPLIANCE WEEK

Every May, our Ethics & Compliance Week celebrates our commitment to an ethical culture. The 2020 theme was “Know the Code” which reminded employees to read, understand and certify to the Code.

Despite the need to pivot quickly to all virtual activities due to COVID-19, employees across the organization participated in fun, interactive events throughout the week. Employees were given the opportunity to engage with their local compliance team and learn more about the importance of ethical business behavior and operating with integrity.

Throughout the week, a number of blogs and vlogs were shared by leaders and compliance professionals, and several Board members participated in events and discussions. The robust agenda highlighted important ethical topics such as: character, privacy, anti-trust, ethical mindset, and integrity.

Customer Privacy

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

OF EMPLOYEE EMAILS

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

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

The Hartford has a dedicated team with a robust process in place to handle consumer privacy right requests.

Additional information regarding the risks associated with customer privacy and cybersecurity, and how we manage those risks, is available on pages 31 and 96, respectively, of **The Hartford’s 10-K**.

OF OUR EMPLOYEES

receive annual privacy and security training.



GOVERNANCE

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 (not a reporting tool), or The Hartford's Fraud Hotline.
- ✓ Directors should communicate any suspected violations to the Chairman of the Board, Chair of the Nominating and Corporate Governance Committee or the General Counsel of the Company.

Assessing Our Compliance Risk

We routinely conduct compliance risk assessments across 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.

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.





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. Enhancements were recently made to scanning tools and employee training for more efficient and focused analysis.



5K+ FEDERAL AND STATE LAWS AND REGULATIONS

analyzed. Those identified as relevant were incorporated into our business operations.

Anti-Corruption

The Hartford is committed to conducting business with the highest ethical standards around the globe and in full compliance with all applicable anti-bribery and corruption laws.

The program prohibits anyone doing business on behalf of The Hartford from engaging in government bribery, commercial bribery or facilitation payments and provides information on how to report bad behavior.

Given our expanded global presence, The Hartford has made enhancements to the Anti-Corruption program, including:

- ✓ Revising the policy and risk assessment framework.
- ✓ Designing monitoring and auditing framework.
- ✓ Developing new training content.

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.



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

- > **NO** Material Fines Paid
- > **NO** Non-Monetary Penalties 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



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

ENGAGED BOARD/SHAREHOLDER RIGHTS



- All directors elected annually
- Majority vote standard (with plurality carve-out for contested elections)
- Proxy access right with market terms
- 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 and individual director evaluations conducted triennially
- Meaningful Board education and training on recent and emerging governance and industry trends
- Annual shareholder engagement focused on sustainability, compensation and governance issues

GOOD GOVERNANCE



- Board diversity of experience, tenure, age, gender, race and ethnicity
- Diversity policy or "Rooney Rule" commitment to ensure diverse candidates are included in the pool from which board and external CEO candidates are selected
- Mandatory retirement age of 75
- 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



CENTER FOR
POLITICAL ACCOUNTABILITY

The Hartford was recognized as a top tier company and trendsetter in the 2020 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 [2020 Political Activities and Contributions Report](#) for current information.

THE HARTFORD AT A GLANCE

A PROUD HISTORY OF DOING GOOD

- The Hartford was named to the 2020 Dow Jones Sustainability Indices for the **ninth 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.
- Throughout a **35+ year** partnership with AARP, The Hartford has employed a team of in-house gerontologists who apply aging expertise which assists in developing innovative insurance products and services designed to serve and protect AARP's nearly 38 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. Whether online or in-person, our employees show their big love for small business customers across the country. And our big love keeps getting bigger - we've recently expanded the ways employees can support our customers. Through an online business directory, featured shopping guides and virtual lunchtime shopping events, employees can show their appreciation for our small business insureds right from their desks.



KEY FACTS

(as of 12/31/20)

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 12/31/20)

- 2020 revenues: \$20.5B
- Shareholder equity: \$18.6B

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



FTSE4Good

To learn more about The Hartford and our commitment to sustainability, please see our additional reporting, including SASB, TCFD and GRI Standards responses on our website at [TheHartford.com/about-us/corporate-sustainability](https://www.thehartford.com/about-us/corporate-sustainability).

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.



Business Insurance
Employee Benefits
Auto
Home