



# 2021 SUSTAINABILITY HIGHLIGHT REPORT

Forward As One



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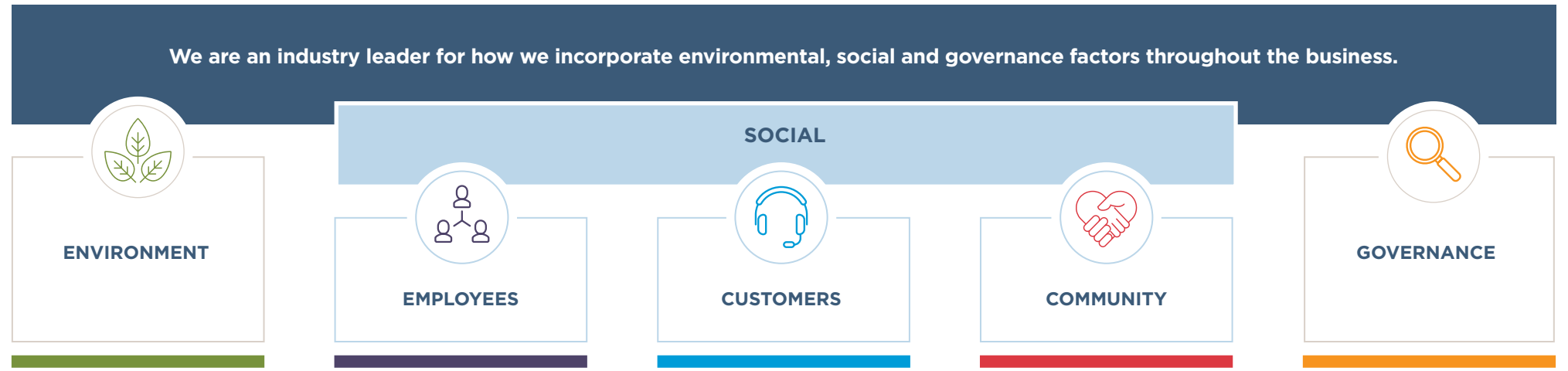
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# PROGRESSING WITH PURPOSE: OUR APPROACH TO ESG

Over more than two centuries, The Hartford has built an iconic and trusted brand. While we take pride in that rich heritage, our focus is on the future and raising the bar for sustainable performance—for our company and the U.S. insurance sector. This continuous improvement mindset drives our Environmental, Social and Governance (ESG) strategy.

ESG is deeply embedded in our values as well as our operational approach. Our company’s ESG strategy rests on a foundation of measurable goals and actions intended to create long-term shareholder value and contribute positively to society at large. As part of our sustainability journey, we are committed to transparently communicating our progress as well as the financial, operational and societal outcomes we achieve.



## 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.

## SOCIAL | COMMUNITY

Our purpose of underwriting human achievement transcends the products and services we offer to include using our knowledge, data, people and resources to make positive contributions to society. Our community engagement is focused on advancing social equity, addressing the critical needs of our neighbors, enabling human achievement and supporting the causes our employees care about most.

## 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.

**DEAR STAKEHOLDERS,**

2021 was another excellent year for The Hartford as we delivered strong financial results while also advancing our company's sustainability initiatives. This year's Sustainability Highlight Report details how our performance connects to our purpose—*underwriting human achievement*—and extends beyond products and services to include our contributions to the health and well-being of the world around us. The company's capabilities and resilient character drive our

environmental, social and governance (ESG) performance, where we remain in the top quartile among U.S. P&C insurers.<sup>1</sup>

For more than two centuries, The Hartford has been in the business of providing people with the support and protection they need to pursue their unique ambitions, seize opportunity and prevail through unexpected challenge, while positively impacting society. Today, we are strengthened by a sustainability strategy that continues to recognize the intertwined—and interdependent—needs and interests of shareholders, customers, partners, employees and communities. We have long viewed ESG as a business imperative and embedded it into The Hartford's operations, yielding resilient insurance solutions, sustainable products and an ESG investing approach which creates enduring value for the people, businesses and locales we serve.

**Key focus areas include:**

- **Environment:** The Hartford is proud to be a leader in helping address the extensive and crucial challenge of climate change, drawing on our centuries of experience managing risk and our legacy of sustainability. Recently, we [announced](#) a goal to achieve net zero Greenhouse Gas Emissions (GHGe) for our full range of businesses and operations by 2050 in alignment with the Paris Climate Accord. This goal builds upon existing efforts to operate with 100% renewable-energy-source consumption at our facilities by 2030 and reduce select GHGe by at least 2.1% each year starting in 2015, for a total reduction of 46.2% by 2037. Additionally, The Hartford continues to make progress toward our goal of investing \$2.5 billion through 2026 in technologies, companies and funds that are advancing the energy transition and addressing climate change.
- **Social equity:** Diversity, equity and inclusion remain core to our culture. Against the backdrop of improved COVID-19 health trends and historic talent shifts, we are renewing our workplace with an emphasis on empathy, equity, inclusion and trust. This approach, which embraces flexible work arrangements, is helping us continue to attract and retain talent and make progress toward our representation goals. Our commitment to equity also informs The Hartford's philanthropy strategy, which evolved in 2021 to direct more than half of our corporate contributions toward initiatives that advance social and racial equity. Furthermore, our focus on social equity encompasses public-private partnerships to address mental health and addiction in the workplace and reduce stigma preventing those in need from seeking necessary care.
- **Corporate governance:** At The Hartford, accountability for ESG begins at the top, with our Sustainability Governance Committee (SGC) and Diversity, Equity and Inclusion (DEI) office reporting at least annually to the Board of Directors. We are proud to be recognized by Ethisphere for the thirteenth time as a [World's Most Ethical Company](#), a designation that demonstrates the strength of our character and our resolve to uphold the highest standards of ethics and compliance.

Transparency and accountability are critical to progress. At The Hartford's [ESG Data Center](#) and within this report, you will find detailed metrics documenting our ESG performance, including our latest Global Reporting Initiative (GRI) [update](#) and most recent Materiality Assessment, along with details of our [commitment to the UN Global Compact](#). As evidence of ESG integration across the business, The Hartford recently amended its five-year, \$750 million revolving credit facility to include yearly targets related to reducing GHGe and increasing representation of women and people of color in senior leadership roles. This sustainability-linked revolving credit facility, the first by a U.S. property-casualty insurer, is led by BofA Securities, Inc., who is also serving as the sustainability coordinator.

Society has reached an inflection point where action on ESG cannot be deferred. Companies across all sectors must operate with a focus on sustainability. At The Hartford, we are directing our company's resources to address some of society's most pressing concerns. Our long-standing commitment to sustainable performance is matched by our determination to remain an industry ESG leader—for the benefit of *all* our stakeholders.

I look forward to updating you on our progress.

Sincerely,

**CHRISTOPHER J. SWIFT**  
Chairman and Chief Executive Officer

<sup>1</sup> The Hartford actively monitors scores from various ESG rating agencies to determine top quartile status.

# ABOUT THE HARTFORD

With more than 200 years of expertise, The Hartford<sup>1</sup> (NYSE: HIG), headquartered in Hartford, Conn. is a leader in property and casualty insurance, group benefits and mutual funds. We sell our products primarily through a network of independent agents and brokers, and for more than 30 years have been the only nationally endorsed direct auto and home insurance program for AARP's nearly 37 million members. The Hartford helps customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens.

The Hartford's business strategy is rooted in a deep understanding of the complex and dynamic world around us and a commitment to operate sustainably and ethically. We believe people can achieve amazing things with the right encouragement and support—and we strive to make an impact that goes beyond an insurance policy. Our efforts include initiatives that foster risk awareness and mitigation, financial literacy and inclusion, and entrepreneurship, as well as Human Achievement programs that support communities through education, philanthropy and volunteerism.

<sup>1</sup> The Hartford Financial Services Group, Inc. (together with its subsidiaries, "The Hartford," the "Company," "we" or "our") is a holding company for a group of subsidiaries that provide insurance, mutual funds and exchange-traded products to individual and business customers in the U.S., the U.K. and other international locations.

## THE HARTFORD'S BUSINESSES

### Business Insurance

- Workers' Compensation
- Property
- General Liability
- Management & Professional Liability
- Umbrella & Excess
- Auto

Plus other specialized coverages including Bond, Credit & Political Risk, Cyber, Environmental, Inland and Ocean Marine, Multinational and more.

*The Hartford also offers wholesale solutions through Navigators, a brand of The Hartford, and assumed reinsurance coverage through Navigators Re.*

### Personal Lines

- Auto
- Home
- Renters
- Umbrella

### Employee Benefits

- Absence Management
- Group Disability, Life, AD&D and Accident & Health
- Group Retiree Health
- Voluntary Benefits, including Critical Illness and Accident

### Hartford Funds

- Broad range of exchange-traded funds: both strategic beta and active ETFs
- Equity, fixed income and asset allocation mutual funds subadvised by Wellington Management and Schroders

**2021 TOTAL PREMIUMS**  
TOTAL PREMIUM ALL BUSINESS SEGMENTS: \$18B

Group Benefits fully insured ongoing premiums: \$5.5B

Total Mutual Funds segment assets under management: \$158B

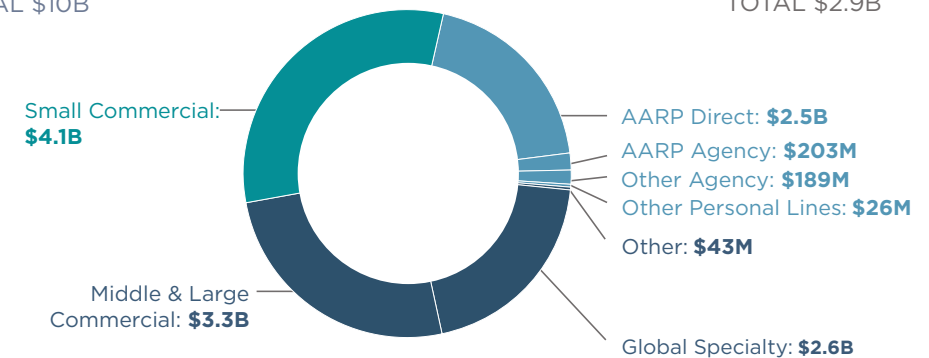
**P&C WRITTEN PREMIUMS \$12.9B**

### COMMERCIAL LINES

TOTAL \$10B

### PERSONAL LINES

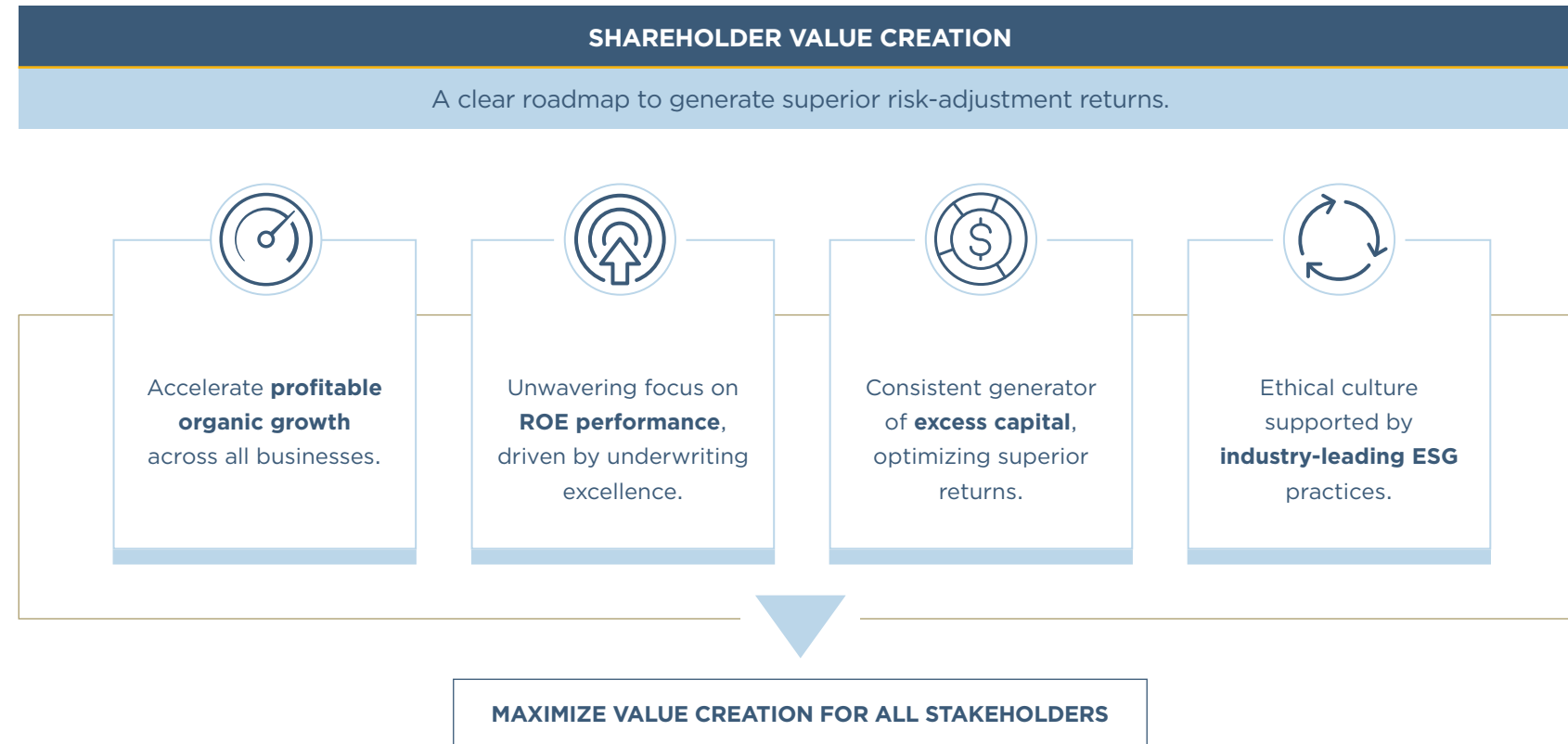
TOTAL \$2.9B





# SHAREHOLDER VALUE CREATION

The Hartford's mission is to provide people with the support and protection they need to pursue their unique ambitions, seize opportunity and prevail through unexpected challenges. Our strategy to maximize value creation for all stakeholders focuses on driving profitable organic growth, exceptional ROE performance and capital management, and sustained leadership in environmental, social and governance matters. Our position as a market leader is built on core strengths that include underwriting excellence, risk management, claims, product development and distribution. We continuously invest in claims analytics, data science and digital capabilities that strengthen our ability to compete. These capabilities are brought to life through a performance-driven culture that prioritizes people, ethics and living our values, enabling us to sustainably deliver long-term value to all stakeholders.



*“The Hartford’s go-forward sustainability strategy is built around measurable goals intended to both create long-term shareholder value and contribute positively to society at large.”*

**- CHRISTOPHER J. SWIFT**  
CHAIRMAN AND CEO



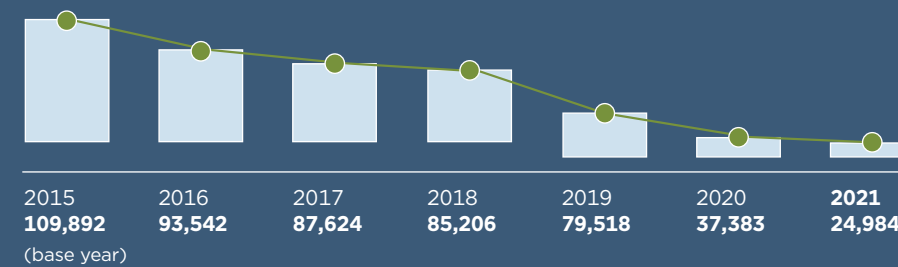
# ENVIRONMENT



## Goals and Progress

Since 2007, The Hartford has been at the forefront of understanding, managing and mitigating the risks associated with climate change. Today, our goal to achieve net zero Greenhouse Gas Emissions (GHGe) for our full range of businesses and operations by 2050 builds on our track record of environmental leadership among U.S. insurers.

### Total GHG Emissions:



Achieving our net zero goal will depend on multiple external variables, including aggregate reporting of and adherence to measurement protocols that remain under development today. Despite uncertainties, we are committed to balancing stakeholder impact as we navigate the global energy transition.

**89.6%** DECREASE IN GHGe since tracking began in 2007

**33%** Year over Year DECREASE (from 2020 to 2021)

In alignment with the Science Based Target Initiative, we adjusted our baseline and subsequent data to include GHGe impacts resulting from acquisitions of Aetna's Group Benefits business (2018) and Navigators (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. For Scope 3, we included emissions stemming from employee commuting and business travel.

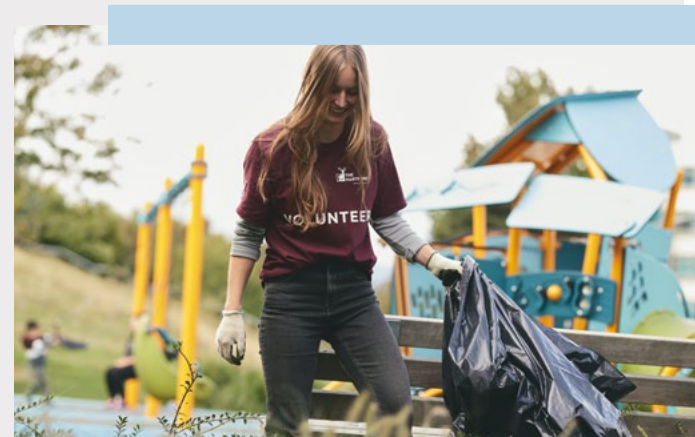


# CLIMATE PRIORITIES

We are in the business of underwriting risk and providing resilient insurance solutions to create enduring value for our customers and shareholders, resilience that increasingly depends on continued climate progress.

**In 2021, we announced the following climate priorities:**

- Sustain 100% renewable energy use across our operational footprint and continue to reduce our total Scope 1, 2 and select categories of Scope 3 GHGe. **This is expected to yield a reduction of at least 2.1% of GHGe each year, reaching a goal of 48.2% by 2037** using 2015 as our base year. We are working to reassess and recalibrate our emissions targets to align with our recently announced net zero ambition. See p. 12 for more information.
- Evolve our investment portfolio over time to reflect the importance of ESG principles through a measured approach that **commits \$2.5 billion over the next five years** in technologies, companies and funds that are advancing the energy transition and addressing climate change.
- In compliance with our Coal and Tar Sands policy, **exit all Tar Sands holdings by the end of 2021, two years earlier than our initial commitment**, and exit holdings which don't support our Coal policy by the end of 2023.



- Further **embed existing ESG principles across our underwriting and enterprise risk management practices** by increasing written premium in products that support a responsible future. These include personal lines products that reward energy efficient behavior, commercial products specifically for the sustainable energy industry and coverage for energy efficient construction and development projects.
- **Drive community-based environmental stewardship** by engaging and educating employees, policymakers and community stakeholders around climate mitigation.



**WE ARE MAKING PROGRESS** toward these goals through a variety of actions and initiatives including those highlighted here. Full details are contained in The Hartford's [CDP](#) and [TCFD](#) reports.

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	2021 VS. BASE YEAR (2017)
<b>Reducing facilities energy use by 15% through energy efficient building management by 2022</b> 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 32.6% from the baseline year
<b>Reducing water usage by 15% by 2022</b> In-Scope: All metered U.S. offices Exclusions: Non-metered U.S. offices; international sites	15% reduction	We achieved a 40% decrease in water usage through 2021
<b>100% renewable energy by 2030</b> 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 is either derived from or offset by renewable energy sources
<b>Reducing our non-recyclable, non-biodegradable solid waste from our facilities by 20% by 2022</b> 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 83% from baseline, aided by a new centralized waste management program including composting  (Remote work materially impacted waste streams in 2020 and 2021)
<b>Eliminating the use of Styrofoam by 2022</b> 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
<b>Doubling the percentage of hybrid fleet vehicles and moving to 100% electric campus shuttles and security vehicles by 2022</b> 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

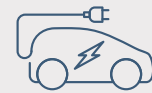


# EVERYDAY ENVIRONMENTAL PROGRESS

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

## REDUCING OUR COMMUTER FOOTPRINT

» **32** **ELECTRIC VEHICLE (EV) CHARGERS** at 16 charging stations on our Connecticut and Pennsylvania campuses.



» **#2** **IN CONNECTICUT** offering EV charging stations overall.<sup>1</sup>

» **#7** **PRIVATE EMPLOYER** offering EV charging stations in New England.<sup>1</sup>

» **664,869** **MILES** equivalent emission reduction driven by an average passenger vehicle since EV chargers were first installed in 2011.



**55.2%**

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

## 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.

• **247 short tons recycled** including 100% of recycling bin paper from our offices resulting in 358,000 lbs of CO<sub>2</sub> saved.

• **No E-Waste** went into landfills.  
 • **99% of paper** domestically procured is Forest Stewardship Council (FSC) certified.



» **6.2M**

**SHEETS OF PAPER SAVED** through responsible printing resulting in 554,650 lbs of CO<sub>2</sub> saved.

» **11,150+**

**ELECTRONIC DEVICES RECYCLED**

## The Hartford's Environmental Action Team (HEAT)

» **664** **EMPLOYEE MEMBERS** participating in a number of environmental activities across the company.

### These activities included:

- Monthly environmental and nature-based education for the children of ConnectiKids, a nonprofit youth development organization.
- Webinars on composting, alternative transportation, home energy efficiency and water conservation.
- Regular blogs and informational postings to employees to bring awareness to environmental issues and climate change.
- The annual EcoChallenge with [ecochallenge.org](http://ecochallenge.org).
- Courageous Conversation on "The Environment: Are We Doing Enough?"

<sup>1</sup> ChargePoint customer data, 2021

# RESPONSIBLE INVESTING

Our investment portfolio is supportive of sustainability and ESG principles.



The Hartford’s investment portfolio is managed in a manner which is supportive of The Hartford’s commitment to sustainability and its ESG principles. In 2021, The Hartford announced a commitment to invest \$2.5 billion over the next five years in technologies, companies and funds, which are advancing the energy transition and addressing climate change.

The portfolio is invested across a range of opportunities which evidence our objectives and commitments:

- **\$6.7B invested** in Municipal Investments that have positive environmental or social attributes, contributing, for example, toward the development and maintenance of physical infrastructure and essential services (water, sewers, roads, bridges), public transportation infrastructure and social infrastructure (education, healthcare).
- **\$540M invested** in Green, Social and Sustainable Bonds where bond proceeds are utilized for environmentally responsible initiatives, social impact projects, or a combination of both.

- **\$296M invested** in LEED certified real estate and REITs supporting efforts to reduce the world’s carbon footprint through investing in properties that are built and operate to enable a sustainable and socially responsible environment.
- **\$180M invested** in Climate Infrastructure Funds and Renewable Energy Co-Investments.
- **\$146M invested** in Energy Savings Performance Contracts which accelerate investment in cost-effective energy conservation projects.
- **\$110M invested** in Real Estate investments where a portion of the units are affordable housing.
- **\$87M invested** in Energy from Waste Infrastructure investments which support sustainability of communities in the United Kingdom.

## COAL AND TAR SANDS POLICY

In 2019, The Hartford announced its policy on insuring and investing in coal and tar sands, committing to no longer 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, as well as companies that generate more than 25% of their revenues directly from the extraction of oil from tar sands.

The company committed to the divestment of public holdings not in alignment with this policy by 2023. The Hartford reduced holdings by \$151 million in 2021, including all holdings in Tar Sand companies. Remaining holdings totaled \$108 million at the end of 2021.

MORE THAN  
» **\$325M**

**INVESTED IN ENVIRONMENTAL PROGRAMS**, through various tax credit programs, since 2009. These investments include solar, brownfield, historic and similar investments that benefit the environment.



## Promoting Sustainability Through Our Mutual Funds Business

Hartford Funds is committed to human-centric investing and the ideas and concepts behind sustainable investing. Hartford Funds Sustainable Funds lineup, which as of Dec. 31, 2021, totaled approximately \$689 million, seeks competitive financial returns while also having positive social and environmental outcomes. As a Principles for Responsible Investment (PRI) Signatory, Hartford Funds has published a Responsible Investment Transparency Report each year and has expanded its sustainable investing suite of funds to include:

- [Hartford Sustainable Municipal Bond Fund](#) (2021)
- [Hartford Sustainable Income ETF](#) (2021)
- [Hartford Schroders Sustainable Core Bond Fund](#) (2021)
- [Hartford Schroders ESG US Equity ETF](#) (2021)
- [Hartford Schroders Diversified Emerging Markets Fund](#) (2021)
- [Hartford Global Impact Fund](#) (2017)
- [Hartford Climate Opportunities Fund](#) (formerly known as the Environmental Opportunities Fund) (2016)



## OUR SUSTAINABILITY EFFORTS

In 2021, we achieved 100% renewable energy use across our offices in the U.S. and abroad through self-generation, RECs and carbon credits.

### Highlights include:

- **Consolidating our real estate footprint**, which will result in a reduction of more than 1,800 metric tons of GHGe annually.
- **Converting our headquarters campus from steam to hydronic heating**, which will reduce our annual GHGe by 1,200 metric tons when completed in 2022.
- **Replacing the main Tower escalator with stairs** at our headquarters campus in Hartford, Connecticut. This action yielded savings of nearly 12 metric tons of carbon emissions. Wooden steps were chosen instead of granite (which create more emissions to produce). The new stairwell also contributes to our well-being goals.

### RESPONSIBLE PRODUCT OFFERINGS

Our comprehensive suite of products and services is designed to help protect our customers as well as encourage health, safety and environmentally responsible actions and behaviors. Some of the ways we incentivize responsible behavior include:

- Offering insurance premium discounts on hybrid or electric cars, encouraging customers to purchase these vehicles and reduce emissions.
- Offering a Green Rebuilding endorsement which provides coverage for the repair or replacement of property after a covered loss with an equivalent material or product that is considered a green alternative.
- Insuring charging stations and solar panels as part of our property insurance policies.
- Within our commercial lines business, we are helping our customers deploy water flow and pressure monitoring solutions to detect leaks and conserve water.

Read more about our responsible product offerings in our [SASB report](#).

### ADDITIONAL ACTIONS AND RECOGNITIONS OF RESPONSIBLE ENVIRONMENTAL ACTIVITY

- Ranked #51 on the Green Power Partnership Fortune 500 Partners List.
- Signed a public letter to President Biden in support of a strong 2030 U.S. climate target pursuant to the Paris Agreement in early 2021.
- 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 in 2020 for a building on our home office campus.
- Published our first Task Force on Climate Related Financial Disclosure (TCFD) report in 2020.
- Assumed membership of ClimateWise in 2019.
- 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.
- Received Climate Leadership Awards for Excellence in Greenhouse Gas Management: Goal Setting and Goal Achievement in 2018.



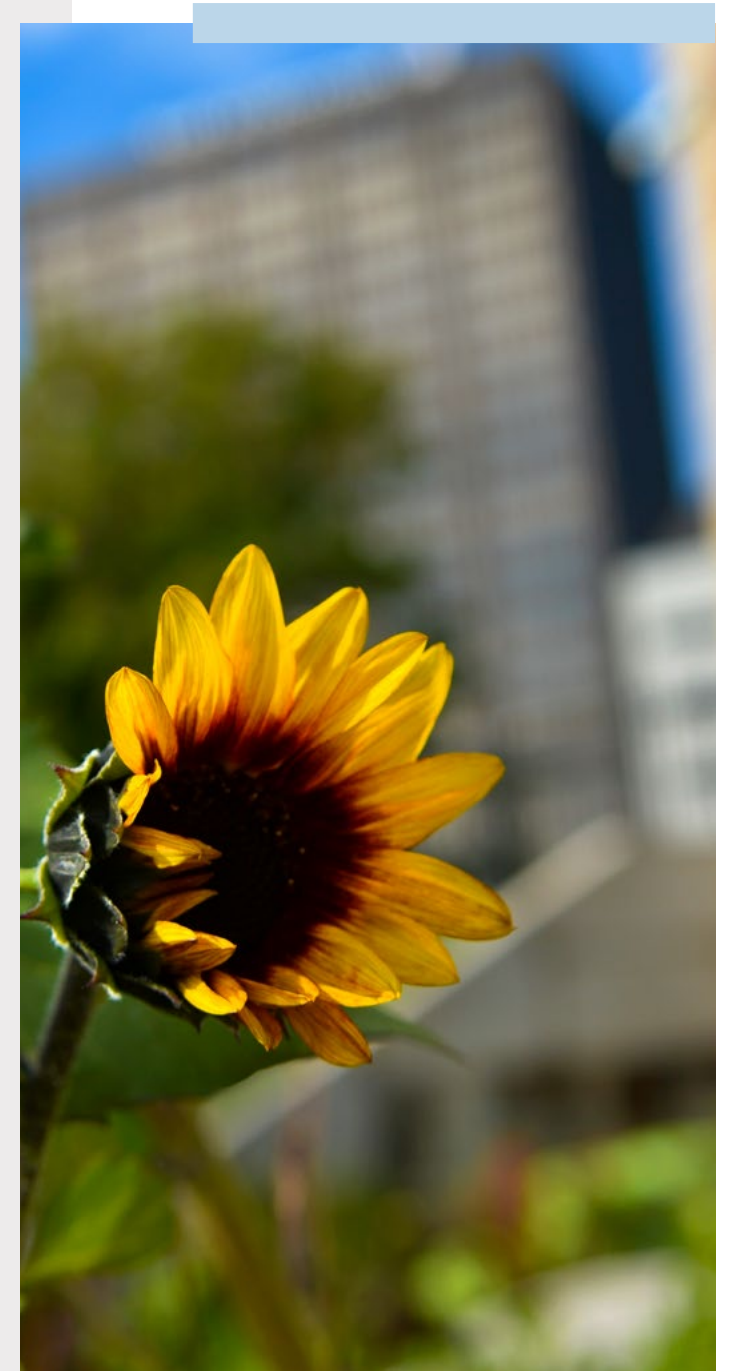


## OUR NET ZERO APPROACH

We [announced our goal](#) to achieve net zero GHGe across our full range of businesses and operations by 2050, in alignment with the Paris Climate Accord.

AS WE BEGIN TO FORGE THIS PATH, THERE ARE THREE KEY PRINCIPLES GUIDING OUR WORK THAT POSITION US TO ACHIEVE OUR NET ZERO GOAL:

- Building on Success.** In 2017, we publicly announced a goal to reduce our total greenhouse gas emissions, ultimately achieving a reduction of 46.2% by 2037 (using 2015 as a base year). As reported, we have successfully met several interim targets on that path, and we are on track to reach this goal a decade earlier than planned. Given this significant operational momentum, we will reassess and recalibrate our existing GHGe targets to align with our recently announced net zero ambition and announce that new framework in the coming quarters.
- Becoming an Agent for Measurable Progress.** While our net zero goal is comprehensive of all businesses and operations, standards for measuring emissions associated with underwriting, insurance and investment activities are being developed or have only recently emerged. We are bringing together senior leaders from across our business and functions to evaluate the existing and emergent standards for measuring these emissions, as well as engaging with experts in the field to identify and adopt an appropriate methodology. We remain committed to taking a pragmatic approach that reflects a balanced transition to a green economy, with thoughtful consideration of stakeholder impact as we prioritize initiatives, policies and business decisions.
- Continued Transparent Disclosure.** To drive an orderly, just and inclusive energy transition, we remain committed to regular, transparent disclosure of our net zero actions and progress. We commit to clear reporting on our net zero progress in our own annual sustainability reports and in alignment with global reporting frameworks, including the Task Force on Climate-Related Financial Disclosures (TCFD), Sustainability Accounting Standards Board (SASB), UN Sustainable Development Goals and the GRI, as well as reporting to CDP and maintaining our membership in ClimateWise.



# SOCIAL: EMPLOYEES



## Goals and Progress

At The Hartford, our commitment to diversity, equity and inclusion is both a moral imperative and a business necessity.

Our long-standing dedication to advancing DEI within our company, the insurance industry and across society at large continued in 2021.

## OUR DEI COMMITMENTS

- **Sustain best practice governance and leadership accountability for diversity, equity and inclusion** - Our Board of Directors maintains oversight of our DEI strategy, and there is strong representation of women and people of color on our Board. Our company's management systems and practices are intended to foster a culture of accountability for DEI results.
- **Further increase the representation of women and people of color at the leadership level** - We made solid progress in 2021 and are on track to meet our stated goals for 2030.
- **Lead the insurance industry in DEI and develop our diverse talent** - We expanded internal programs and continue to support external organizations dedicated to attracting and retaining diverse talent across the insurance industry.
- **Demonstrate increased transparency around DEI** - Our progress is measured through publicly disclosed workforce representation and EEO-1 data as well as pay equity data for both women and people of color.



# ACCOUNTABILITY AND PROGRESS

## GOVERNANCE AND ACCOUNTABILITY

- Our Board’s DEI commitment is codified in its Corporate Governance Guidelines. The Board receives an update on the company’s DEI strategies and actions at least annually.



**33%**

**WOMEN ON THE BOARD OF DIRECTORS** at The Hartford at the end of 2021.



**25%**

**PEOPLE OF COLOR ON THE BOARD OF DIRECTORS** at The Hartford at the end of 2021.

- Our Board composition exceeds S&P 500 standards for representation. Additionally, 50% of the Board’s standing committees are chaired by women.
- Senior leaders are accountable for the company’s DEI progress—and compensation is aligned with their results.
  - » Across The Hartford, each business unit has developed its own DEI plan to address elements such as leadership accountability and inclusive culture. The CEO reviews progress regularly, and progress against these plans factor into leaders’ performance assessments.
  - » Achievement of workforce representation goals is an element of executives’ long-term incentive plans.
- In 2021, The Hartford’s Sustainability Governance Committee established a DEI subcommittee to promote integration of DEI into our overall sustainability goals and commitments.



## REPRESENTATION AND TALENT

- In 2020, we announced our commitment that, by 2030, our leadership team will consist of 50% women and 20% people of color. In 2021, we got closer to this goal by:
  - » Reviewing our talent practices to ensure they’re inclusive and unbiased.
  - » Increasing representation in employee interviews and in our successor pools.
  - » Expanding internal development programs to target the unique needs of women and people of color, such as our [Women in Technology Initiative](#), [EMPOWER program](#) and professional development programs sponsored by our [Employee Resource Groups](#).
  - » Leaning into external programs such as the National African American Insurance Association’s National Leadership Summit and McKinsey & Company’s Black Leadership Academy to further develop our diverse talent pipeline.

Through these activities, we made good progress against our goal. We increased the representation of women leaders by 6.5% (from 34.1% to 36.3%) and increased the representation of leaders of color by 16.5% (from 10.9% to 12.7%).

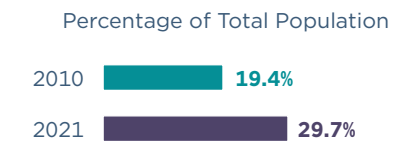
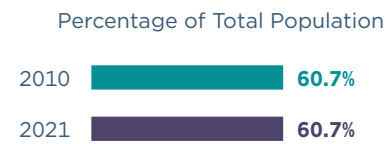
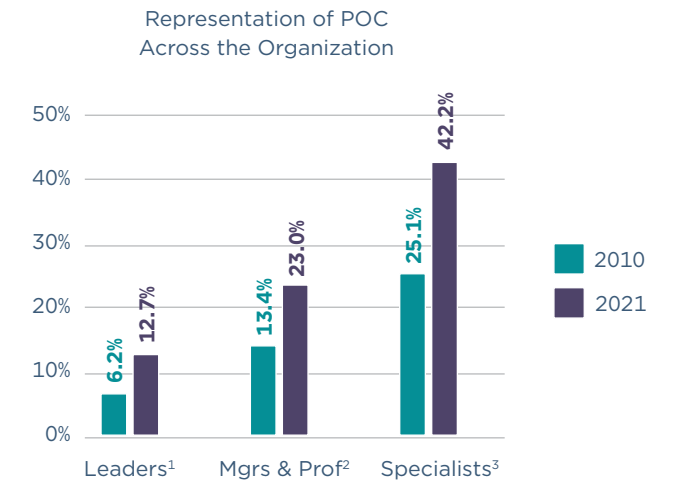
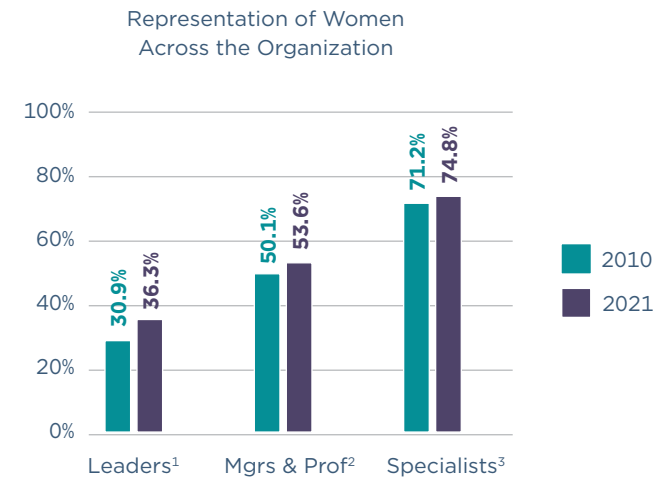
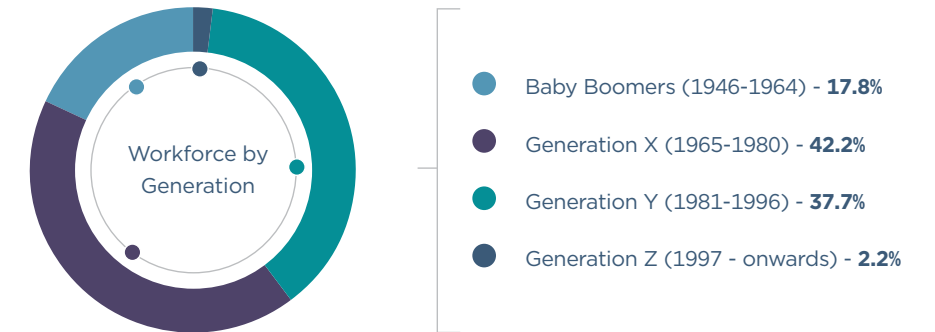


# OUR WORKFORCE

As part of our commitment to transparency, in 2021 we released additional information about our talent and workforce:

- Our [EEO-1 data](#) was released for the first time and will be updated annually.
- Our [pay equity](#) numbers were released for both women and people of color.
- We released more information about the [makeup](#) of our workforce.

## TOTAL WORKFORCE REPRESENTATION Data as of 12/31/2021



<sup>1</sup> Employees in roles with strategic accountabilities.

<sup>2</sup> Employees having more direct accountability for teams of individual contributors.

<sup>3</sup> Individual contributors who perform work based on technical specialties including: billing, customer service specialists, claims specialists, and direct sales specialists.

## CONTINUOUSLY BUILDING A CULTURE OF INCLUSION

Fostering an inclusive work environment is a critical part of The Hartford's DEI strategy.

*"Participating in a Courageous Conversation was a powerful experience. Being able to discuss this difficult topic openly and in a safe environment reflects that The Hartford is taking action and not only speaking about the issue."*

- EMPLOYEE OF THE HARTFORD



**87%**

**OF EMPLOYEES** who completed our 2021 employee engagement survey responded favorably that they could voice their ideas and opinions, even if they are different from others.

### Our efforts include:

- **Courageous Conversation Circles** - These facilitated discussions, called C3s for short, empower employees to discuss complex topics in a safe space, building trust and increasing productivity. In 2021, we held more than 400 C3s, where thousands of employees respectfully discussed topics such as age assumptions, gender bias, race and inclusive language.
- **Employee Resource Groups (ERGs)** - More than 50% of The Hartford's employees participate in at least one of our nine ERGs. ERG members are stronger performers, are more highly engaged and are more likely to stay with the company.
- **DEI Summit** - This annual company-wide event focuses on actions employees can take to advance inclusion and equity. More than 2,000 employees participated in the 2021 Summit where they received updates from The Hartford's CEO and Chief Diversity Officer on the company's DEI commitments and progress.



## OUR COMMITMENTS IN ACTION

As an insurance industry leader, we strive to turn our DEI aspirations into actions that create impactful change—and sustain our reputation as an employer, business and community partner of choice.

### WITHIN THE INSURANCE INDUSTRY

- **National African American Insurance Association (NAAIA)** – We support NAAIA at both the national and local level, and our employees serve as leaders in the organization. Together, we partner on initiatives that promote inclusion and opportunities for African Americans in the insurance industry.
- **Insurance Industry Charitable Foundation (IICF)** – We were founding partners of the IICF’s Inclusive, Diversity, Equity and Accessibility Council and have sponsored their [Inclusion in Insurance Forum](#) since its inception.
- **Association of Professional Insurance Women (APIW)** – We supported the launch of the Connecticut Chapter of APIW and remain active as part of our ongoing commitment to gender equity in the insurance industry.
- **Independent Insurance Agents and Brokers of America (Big I) Diversity Council** – We are actively involved in this organization, sharing direction and feedback about DEI.

### ACROSS A WIDER SPECTRUM

- **CEO Action for Racial Equity** – The Hartford’s Chairman and CEO, Christopher Swift, was an early signatory to the CEO Action for Diversity & Inclusion, a coalition committed to driving measurable action and meaningful change in advancing diversity, equity and inclusion in the workplace. He’s also a member of the Governing Committee of the CEO Action for Racial Equity, where we have two employees working full time as Fellows for a two-year period. Our company’s involvement supports development and advocacy of public policies and corporate engagement strategies that address structural racism and social injustice and improve societal well-being.
- **Paradigm for Parity** – The Hartford’s Chairman and CEO, Christopher Swift, joined leaders across the country in signing this pledge, committing to addressing the corporate leadership gender gap by 2030. This aligns with our commitment to achieve gender parity within our company’s leadership.
- **Latinas and Power Symposium** – We have sponsored the Latinas and Power Symposium since 2014. The event inspires, motivates, encourages and enables thousands of Latina professionals from across the U.S. to become leaders.
- **Disability:IN** – We have been a supporting partner of Disability:IN since 2016. In 2021, we participated in a panel at their national conference and were recognized for earning a top score on the group’s Disability Equality Index for the fifth consecutive year.



### Beacon of Support

The Hartford lit its Tower Building in Hartford to show support for a number of events and celebrations, including International Women’s Day, Transgender Visibility Day, Pride Month, Juneteenth and Disability Employment Awareness Day.



# EMPLOYEE VALUE PROPOSITION



**OVERALL PARTICIPATION** in our annual employee satisfaction survey is 1% higher than the three previous years, despite the volatility associated with the pandemic.



**OVERALL EMPLOYEE ENGAGEMENT** is above the insurance industry average.

**The Hartford employs more than 18,000 people, with 99% of jobs located in the U.S., across 78 office locations.**

We maintain a highly engaged workforce, as demonstrated by our top quartile employee engagement survey results over the past five years. We offer industry-leading talent the chance to build a career that's filled with purpose and impact and a culture that promotes collaboration, feedback, change management and continuous learning.

Despite an extremely competitive and crowded labor market in 2021, our company proudly onboarded more than 2,300 new employees. Job seekers visiting [our career page on TheHartford.com](#) increased by 268% leading to more than 166,000 applicants, up 144% over prior year. Applications from women were up 264% and increased 211% for people of color.

An adaptive, agile workforce is key to supporting our efforts to create enduring stakeholder value. In 2021, we conducted an enterprise skills inventory to support investments in the upskilling, re-skilling and, in some cases, redeployment of employees while driving informed workforce and career mobility decisions for managers and employees. For example, as we transformed underwriters into broader underwriting portfolio managers, we helped employees in these roles acquire new skills such as risk engineering and critical thinking to increase their impact. We also coached claims representatives to grow customer empathy, problem solving and relationship management skills so that they are better equipped to administer complex claims.

## RECOGNITION AND REACH

We take pride in the recognition we received from others that reflect our commitment to being inclusive of our many valued stakeholders.



Bloomberg Gender Equality Index



2020 Women on Boards



Top Military Friendly Employer



2020 Forbes Best Employers for Diversity



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



Diversity Best Practices



Best for Vets Employers



DEI Insurance Innovators



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



**96%** OF EMPLOYEES receive performance reviews annually; 4% are too new to review due to the timing of their hiring.

## Additional Awards Received

- Best Companies for Multicultural Women; Working Mother
- Seramount's 2021 Top Companies for Executive Women
- The Best Employers for Women; Forbes
- 5 star company in the area of Employment; Hispanic Association on Corporate Responsibility (HACR)

# TRAINING AND DEVELOPMENT PROGRAMS

In 2021, The Hartford delivered 1.5 million hours of workforce training. Employees across the enterprise have access to programs that can help them grow leadership, professional and technical skills. The majority of these courses are open enrollment—which means that any employee at any level has the chance to prepare for the future and build skills that are aligned with their career aspirations.

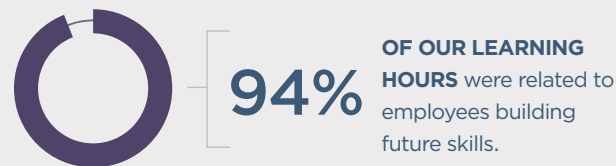
## STUDENTS FOR INSURANCE CAREERS

Through our Apprenticeship program, we are enhancing student perceptions about careers in the insurance industry and attracting the highly skilled, diverse talent we need to serve customers.

### Our two-year Apprenticeship program offers:

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

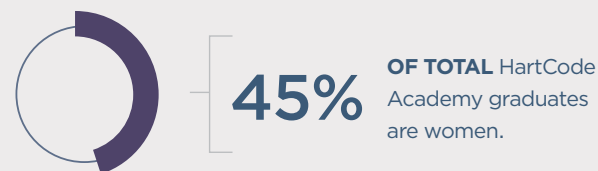
Students who complete the program earn an associate degree and receive an offer of full-time employment with The Hartford.



## HARTCODE ACADEMY DEVELOPER TRAINING PROGRAM

Reskilling our workforce is critical as new technologies change the way we do business. Now in its fifth year, the HartCode Academy developer training program provides non-developer professionals with the knowledge and skills necessary to change careers and become junior developers on our information technology (IT) team. At a time when tech talent is at a premium—especially among women—HartCode Academy plays a vital role in helping us develop a pipeline of diverse IT practitioners across the enterprise.

- 64 employees have graduated from HartCode Academy and changed careers to roles within our technology organization since the program began.



## LEADERSHIP DEVELOPMENT PROGRAMS

The Hartford’s learning curriculum enhances leadership skill sets for all, from first-time leaders through our executive ranks. Program participants represent the full spectrum of diverse talent at The Hartford.

### In 2021:

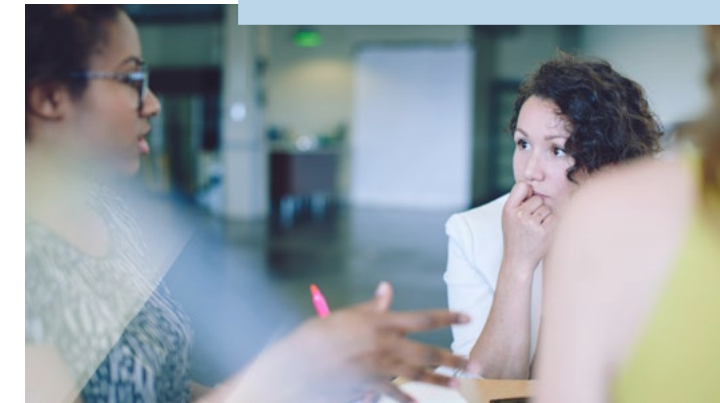
- 55% of program participants were women
- 36% of program participants were people of color

## EMPOWER PROGRAM

Our leadership development program, EMPOWER, is designed to help advance high potential people of color. Participants receive a tailored program that focuses on the experiences of people of color and inspires them to unleash their full potential. They receive group coaching, network with cross-functional peers, work on business projects and receive valuable insights from senior leaders.

## STRETCH PROGRAM

The STRETCH leadership development program is designed to support experienced leaders making the transition from a functional to a strategic leadership role. It was redesigned for virtual and hybrid delivery in 2021 with Future of Work in mind. The program offers personalized coaching and networking with senior leaders and cross-functional peers. Participants complete a business project sponsored by a senior leader and have an opportunity to receive proactive feedback on executive communication and influencing skills.



## Diversity, Equity & Inclusion Training and Development Programs

- New employees participate in “Appreciating Differences” training to understand the importance of diversity in our workplace.
- After a successful pilot, our “Conscious Inclusion” training is now included in our DEI offerings, focusing on bias and inclusive behavior. So far, 661 employees have participated.



NEW MANAGERS ARE GIVEN “MANAGING INCLUSION” TRAINING to actively promote workplace inclusion.

## FUTURE OF WORK: PLACE + PURPOSE = PERFORMANCE

Since the COVID-19 pandemic began, the safety and well-being of our employees has been our top priority. The past two years have shown us that employees can have positive experiences, maintain relationships and connections and deliver business results even when they're not working full time in an office location.

Our leaders and employees work together to align the purpose of their work with the best place to perform it. Our “place of purpose” approach fosters a flexible and inclusive culture focused on our people and the incredible work they do every day—no matter where they're working.



## COMPENSATION PRACTICES

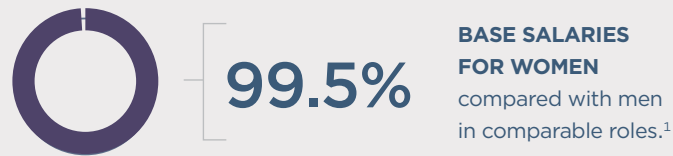
At The Hartford, we operate through a pay-for-performance approach, meaning that rewards—including base pay actions and bonus—are allocated based on both company and individual employee performance each year. To be competitive, our base pay ranges are centered on the range of pay determined by the external market for each job while rewards are allocated based on company and individual employee performance annually through merit, long-term incentives and bonus.

Each year compensation survey data is collected from independent third-party sources. Our Human Resources team uses the data to validate, analyze and determine the “market” or external pay range for individual jobs to keep an annual pulse on market trends and confirm that our base pay is competitive.

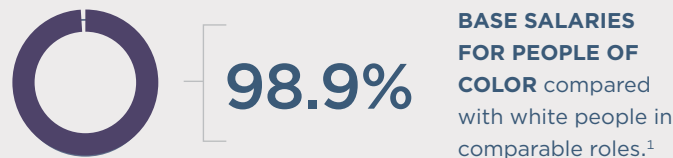
The Hartford responded to pay transparency legislation instituted within multiple states in 2021, by disclosing base pay ranges across the U.S. both internally and externally. As of October 1, 2021, employees can see their base pay position to a market descriptor in our Workday system and we provide the same level of transparency on all of our job postings. Our decision to adopt a compliant, transparent and equitable approach aligns with our talent strategy of attracting and retaining top talent regardless of physical location. This approach also ensures consistent experience and builds credibility, reputational benefit and trust with employees and the external market.

We have many formal and informal channels through which employees can provide feedback and raise concerns regarding compensation practices. Employees may speak with their manager or another leader, contact our Employee Relations team, anonymously report concerns through third-party service provider, EthicsPoint, or provide feedback via employee surveys. Feedback channels are supported by The Hartford's Retaliation-Free Workplace Policy.





**BASE SALARIES FOR WOMEN** compared with men in comparable roles.<sup>1</sup>



**BASE SALARIES FOR PEOPLE OF COLOR** compared with white people in comparable roles.<sup>1</sup>

**EQUITABLE COMPENSATION**

We regularly analyze and adjust compensation practices to ensure fairness, equity and market competitiveness, and we have done so for more than a decade. By using a third-party compensation specialist firm to conduct pay equity analyses for a significant portion of our U.S. population we ensure thoroughness and objectivity. Because we utilize a three-step process that includes analysis—before, during and after the annual compensation planning cycle—we can proactively identify unexplained pay disparities and take appropriate actions if necessary.

**HEALTHY @ THE HARTFORD**

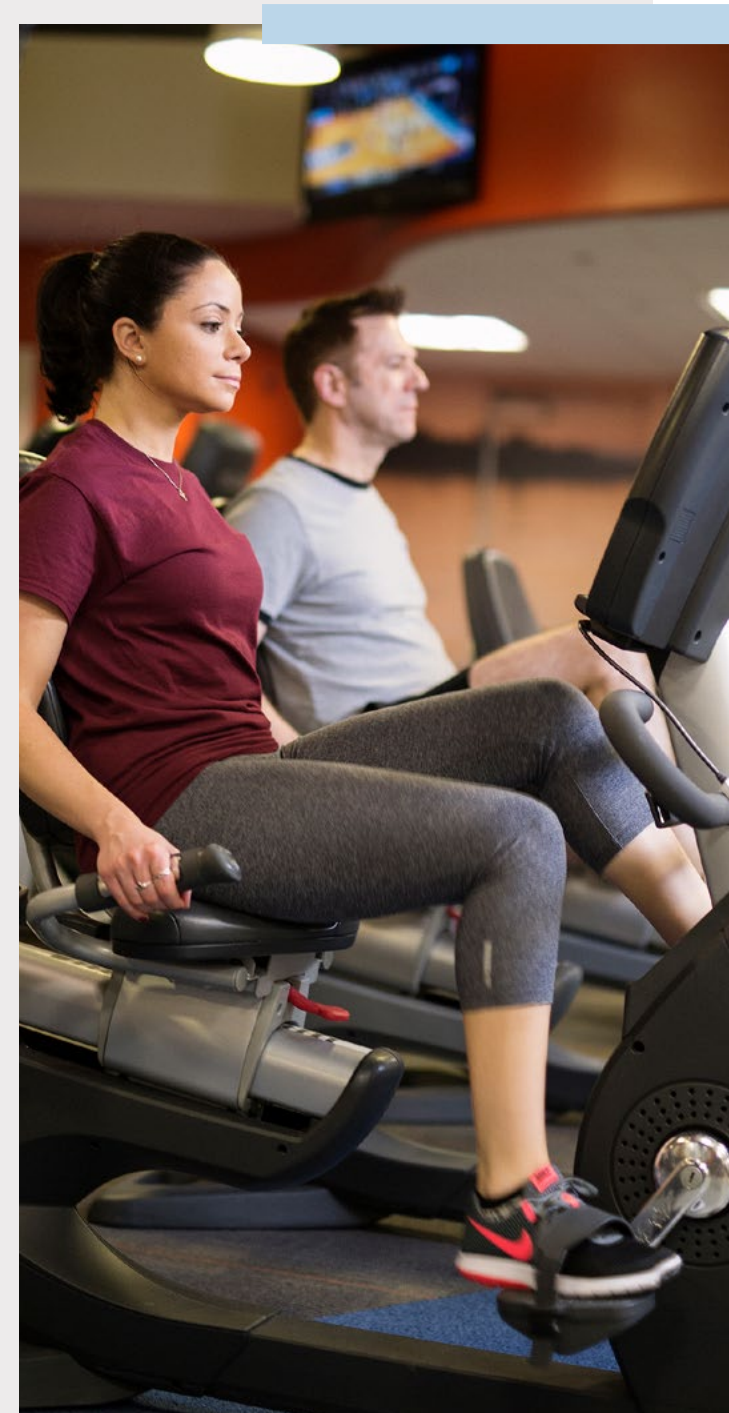
The Hartford offers a [comprehensive benefits package](#) and award-winning well-being programs to help employees achieve their full potential. The Business Group on Health has recognized us multiple times for having one of the nation’s best workforce well-being programs.



Our company’s My Wellness at Work program supports the physical, emotional, social and financial well-being of employees and their families. It recognizes the connection between health and well-being, employee engagement and, ultimately, business performance and sustainability. [Read more](#) about how we help employees achieve their wellness goals.



**OF OUR EMPLOYEES** engaged in our wellness programs in 2021, completing 68,000 activities and earning incentives for participating in well-being programs.



**Stigma-Free Workforce**

We are honored to be considered a stigma-free company by the National Alliance on Mental Illness (NAMI), the nation’s largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness. We joined forces with NAMI to nurture a stigma-free work environment for our own employees in 2021, including well-attended, virtual panel discussions between NAMI experts and our senior leaders.

<sup>1</sup> These numbers result from a separate statistical pay gap analysis that compares average 2022 base pay for all U.S. roles, including single incumbent roles (i.e., roles with only one employee), as of Feb. 24, 2022. When we perform this analysis, we make adjustments to annualize pay for part-time and hourly workers and for the difference in pay based on job tier or title. As such, these numbers do not represent the unadjusted or “raw” pay gap. We do not adjust for geographic location, performance rating, education level or years of work experience.



# SOCIAL: CUSTOMERS



## The Hartford provides the insurance protection customers need—and the service they expect.

The Hartford's business divisions include Business Insurance, Personal Lines, Employee Benefits and Mutual Funds. We also offer wholesale specialty insurance solutions through Navigators, a brand of The Hartford, and assumed reinsurance coverage through Navigators Re.

All our business offerings are underpinned by our purpose—underwriting human achievement—and our belief that people are capable of achieving amazing things with the right encouragement and support. Our products and services are designed to help protect customers and help them prevail through unexpected challenges while encouraging health, safety and environmentally responsible actions and behaviors.

Our approach to sustainable market leadership is built upon comprehensive solutions delivered with ease, empathy and expertise. Investments in enhanced digital capabilities enable us to meet our diverse portfolio of customers where they are through seamless, convenient online interactions. Accessible, inclusive and easy-to-understand communications help customers make the most of their coverage.

### CUSTOMER FEEDBACK

We gather 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. We continue to average 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. For example, since 2018, perceptions of our online premium audit process, a requirement for many of our customers, have improved 20 points due in large part to customer feedback.





## COMMERCIAL LINES

### SMALL COMMERCIAL

#### Bringing Business to Our Small Business Customers

With more than one million Small Commercial customers, we understand how critical small businesses are to communities' economic success. That's why we continue to expand our one-of-a-kind [HartMobs](#) program. Through HartMobs, The Hartford's employees—along with friends and family—come together to support the small businesses we insure. In 2021, HartMob activity included 17 online shopping events, two seasonal curated shopping guides, expansion of our online shopping directory of more than 2,500 small business customers and promotion of their products across our agent and broker network.

### MIDDLE & LARGE COMMERCIAL

#### Insuring New and Emerging Segments of Tomorrow's Economy

The Hartford's Y-Risk underwriting company joined Middle & Large Commercial's business line and helped modernize our ability to meet usage insurance needs which better match exposure to loss for the benefit of our customers. Y-Risk, an underwriting company of The Hartford since 2018, specializes in tailored coverage and unique pricing to fit our customers' individual business model. This capability was especially important to our customers as we emerged from the global pandemic. During this transition, Y-Risk leveraged its distinct underwriting approach to deliver an expanded suite of traditional and specialty products to our customers, thus helping to protect their businesses and positively contribute to their resiliency.

### GLOBAL SPECIALTY

#### Underwriting with Purpose and Connecting to the World Through Our Work

The work we do as a global specialty insurer contributes to the well-being of people and communities around the world. For instance, The Hartford's Cargo team has provided coverage for a global world food program in the London market since 2016, insuring the delivery of food and emergency relief products on 5,600 trucks, 30 ships and nearly 100 planes on the move. By providing insurance for physical loss or damage to the supplies in storage and transit, we help the food program fulfill their role as an emergency responder in the most difficult environments at a time when the need is greater than ever.

### GROUP BENEFITS

#### Leading with Group Benefits for Employers and the Workforce

The Hartford's Group Benefits business encompasses some of the most important customer groups that we serve: employers that design and manage benefit programs to attract, retain and support their workforce; and employees who rely on those programs to protect their livelihoods and their families' well-being. As the #1 Leave Management provider<sup>1</sup>, the #2 provider of combined fully-insured disability and group life insurance<sup>2</sup> and a leader in non-insured administrative services for many large companies, we help our customers thrive through a range of workforce challenges. Our customized leave management options meet the unique needs of businesses and the growing number of state-mandated paid family and medical leave requirements. By integrating employee absence management solutions, services and data, including an option for workers' compensation, we help employers gain access to deeper workforce analytics and design employee benefit plans that optimize the health, engagement and productivity of their people.

### D&O Policy Provisions Incentivize Strong ESG Practices

Companies are embracing stronger governance as a core component of their ESG strategies. As they look to ensure long-term sustainability, it is more important than ever that our business customers maintain insurance coverage to protect against ESG-related litigation threats.

To serve this growing need, we joined Marsh's Directors and Officers (D&O) ESG initiative to offer preferred underwriting solutions and enhanced protections to directors, officers and corporations that embrace sustainability-focused values.

D&O policy terms and conditions associated with this coverage may include more favorable pricing, policy retentions and policy limits that are unique to D&O insurance buyers with sound ESG practices.

<sup>1</sup> LIMRA 2019 Absence Management/Family Medical Leave Inforce Data Report (Inforce and # Lives Covered).

<sup>2</sup> LIMRA Inforce, YE 2019 Summary.

## THE FUTURE OF BENEFITS

As a leading provider of employee benefits and absence management, we insure one in nine working Americans. Our annual [Future of Benefits study](#) and pulse surveys conducted throughout the year deliver new insights into employee benefit trends and the evolving needs of the U.S. workforce.

The Hartford's 2021 Future of Benefits research highlighted the need for an evolved and compassionate workplace in the face of changes brought about by the ongoing pandemic. It spotlighted attention on the employee benefits that matter, revealed the importance of paid time away from work and demonstrated the importance of work-life balance. Insights from this study are helping companies design benefit programs that best support their employees and foster an inclusive culture.

In 2021, faced with unexpected complexities in their lives, some Americans relied on their employee benefits for the first time. In doing so, many realized the magnitude of their value and the peace of mind they provide. These bedrock benefits, which are now being viewed as more relevant since the onset of the pandemic, are the foundation for how employers care for their workforce and help employees protect their paycheck when faced with unexpected circumstances.

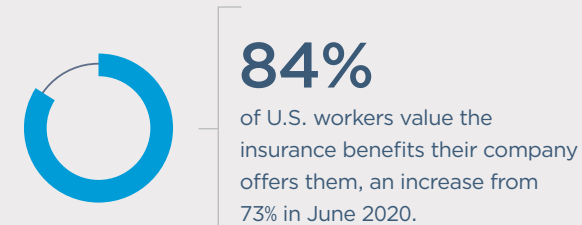
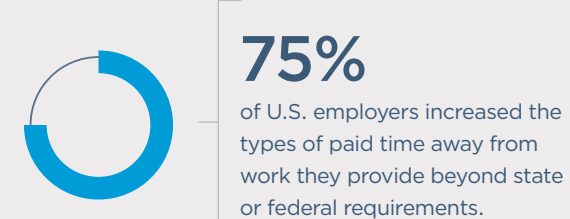
Today, the future of benefits is about a renewed focus on the benefits that keep employees healthy and productive, permanently expanding workplace flexibility and fostering a more empathetic culture that supports employees' physical and emotional health.



### FUTURE OF BENEFITS INSIGHTS

The insights from our study can help companies design benefit programs that best support their employees and foster an inclusive culture.

**In 2021:**



## PERSONAL LINES

USING CLAIM DATA TO EDUCATE AARP® CUSTOMERS



Our claim data analysis yields important insights that we use to benefit customers. One example: we launched a home fire safety campaign to increase customer awareness of fire risks and help our AARP direct customers change their behavior to minimize those risks. The campaign featured online newsletters, social media posts and emails, as well as a Fire Sense Guidebook.





# SOCIAL COMMUNITY



## Goals and Progress

To truly underwrite human achievement, we have to use our knowledge, data, people and resources to make positive contributions to society. Our company's approach to community engagement is focused on advancing social equity, addressing the critical needs of our neighbors, enabling human achievement and supporting the causes our employees care about most.

**We are proud to allocate more than 70% of philanthropy dollars to programs that help people overcome physical, socioeconomic, racial and mental health inequities and challenges.**

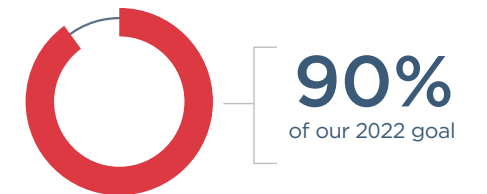
## ANNUAL LIVES IMPACTED

We set a goal to impact the lives of 10 million people between 2018 and 2022.

In 2021, we positively impacted 2.2 million lives, bringing our total to 9.1 million since 2018.

» **2.2M** LIVES IMPACTED in 2021

» **9.1M** LIVES IMPACTED in 2018-2022



Our employees are passionate about giving back to the communities they call home.





# COMMUNITY IMPACT

## Social Equity

We are working to advance equitable economic, educational and workplace opportunities, which are essential to helping individuals and communities thrive.



*“We are proud to support incoming students in our namesake city as they begin their studies at UConn Hartford. This new commitment builds on our enduring legacy of community engagement in the city of Hartford as we strive to advance equal economic, educational and workplace opportunities.”*

**- DOUG ELLIOT**  
PRESIDENT

### GIVING BACK TO OUR NAMESAKE CITY— HARTFORD, CONNECTICUT

In June, The Hartford donated \$1 million to a housing initiative led by Northside Institutions Neighborhood Alliance (NINA) to make homeownership more accessible in Hartford’s Asylum Hill neighborhood. This funding will act as a multiplier, helping to reduce blight and enable the renovation of approximately 24 homes, **which equates to \$10 million in revitalization over the next five years.**

Also in 2021, we committed **\$1 million to provide scholarships for 50 college students from the city of Hartford.** The funding will bridge the gap between a student’s existing financial aid package and their remaining tuition amount and cover additional expenses such as books and transportation, allowing them to attend college at The University of Connecticut’s Hartford campus tuition-free for four years.

We continue to provide critical support to important community institutions in our capital city through a multi-year pledge of \$50 million made in 2017 in partnership with Aetna and Travelers. **To date, our partnered companies have paid \$40 million toward this commitment.**

» **+\$415M**

**INVESTED IN SOCIAL PROGRAMS** through tax credit programs since 2009. These investments include low income housing, enterprise zones, employee hiring, new market credits and similar investments with strong social benefits.

» **\$1M**

**INITIATIVE OVER FIVE YEARS** that will provide funding for 50 city of Hartford residents to attend UConn Hartford.

» **\$1M**

**DONATED TO HOUSING INITIATIVE** led by Northside Institutions Neighborhood Alliance (NINA), which enables the renovation of approximately 24 homes.

### ACROSS THE COUNTRY

Today, nearly three of every four people released from prison are rearrested within five years. The Black community is disproportionately affected by high rates of reincarceration, which creates lasting trauma and keeps families in generational poverty. To combat this, **we’ve committed \$500,000 over two years to Concordance Academy’s First Chance Campaign**, an innovative re-entry model designed to reduce recidivism. Individuals participating in this pilot program receive holistic services including cognitive therapy, education, employment and housing support.

Our ongoing partnership with United Way Worldwide is designed to enable those in need to quickly find and access resources through the 211 network. Our commitment of **\$750,000 over three years, which began in 2020**, has helped United Way enhance the overall user experience, increase website traffic and create a more consistent, connected network across the U.S.

We continue to support youth across the country with access to entrepreneurial training and college and career exploration, to help them reach their full potential.



» **81,021**

**STUDENTS HAVE PARTICIPATED** in Junior Achievement’s (JA) Company Program, through 4,406 JA Companies, since our partnership with JA USA began in 2014.

# COMMUNITY IMPACT

## Neighborhood Needs

We are committed to making a positive impact in the communities where our employees live and work, with an emphasis on our corporate home in the city of Hartford’s Asylum Hill neighborhood.

### ASYLUM HILL

The Hartford’s 2020 Asylum Hill Neighborhood Survey found that our neighbors’ top concerns are:

- **Job Readiness**
- **Housing Stability**
- **Personal Safety**

In 2021, we partnered with the Asylum Hill Neighborhood Association (AHNA) to fund the creation of a ten-year strategic plan based on these insights. The result is a roadmap for continued progress with buy-in from various stakeholder groups across the neighborhood.




We partnered with United Way of Central and Northeastern Connecticut to expand the Hartford Working Cities initiative into Asylum Hill. This body of work aims to create pathways that enable struggling young adults to move toward quality employment and to increase the number of employers prepared to hire young adults. **This will ultimately tackle two of the economic challenges the city of Hartford faces: poverty among young adults and the need to attract and retain an educated workforce.**

The first step was conducting an “ALICE Challenge” (Asset-Limited-Income-Constrained-Employed). This community problem-solving activity engages stakeholders to create opportunities to help every child and family within the ALICE population succeed. The challenge spanned several months and featured four community forums, during which we gained valuable insights to drive future change. In 2022, we will launch new measures to address this input, delivering on our commitment to improve our neighbors’ quality of life.



### Asylum Hill Emergency Assistance Fund

Recognizing the continued impacts of the Covid-19 pandemic on our neighbors, we partnered with The Village for Families & Children to provide an emergency assistance fund to families in Asylum Hill.



» **45** FAMILIES RECEIVED an average grant of

» **\$1,680** TO HELP WITH BASIC NEEDS like utilities, rent or mortgage, childcare and food.



# HUMAN ACHIEVEMENT

We apply business knowledge, data and expertise to improve access to resources and opportunity for people, businesses and communities in the areas of adaptive sports, mental health and fire safety.

Our Human Achievement Programs<sup>SM</sup> provide education, support and volunteerism that put human beings first—because when our customers, communities and employees succeed, we all do.

## TEACHING FIRE SAFETY AND PREVENTION

We have protected people and their property from fire since 1810, when we were incorporated as a fire insurance company. In 1947, our company created the [Junior Fire Marshal® program](#) to teach fire safety and prevention education to children in grades K-3, deputizing more than 112 million children since its inception. Today, the program provides free, virtual fire safety education to parents, educators and firefighters nationwide.

### In 2021, we:

- Deputized **600,000 Junior Fire Marshals**.
- Hosted National Junior Fire Marshal Day, a live, virtual fire safety education event for **70,000 students**.
- Supported fire departments and school districts in **70 cities** with more than **\$700,000 in fire safety grants**.



## INSPIRING HUMAN ACHIEVEMENT THROUGH ADAPTIVE SPORTS

The Hartford makes adaptive sports and equipment more accessible to kids and adults with disabilities.

As a leading provider of disability insurance, we have seen firsthand the positive impact sports can have on people. We have partnered with [Move United](#) to provide adaptive sports equipment and grants to 10 of its local chapters across the country. Donations are based on the individual equipment needs of each chapter and are designed to benefit and inspire adaptive athletes at all levels—from everyday to elite.

In 2021, we expanded our partnership with Move United and committed \$2 million over two years to increase equipment donations and launch a national competition series and new digital fitness platform.

### Our impact this year:

» **30,000** PEOPLE EMPOWERED  
by the program

» **3,000** PIECES OF EQUIPMENT  
donated

» **30** COMMUNITIES  
across the country



*“At The Hartford, we believe that by empowering others to achieve their full potential, we unlock our own.”*

– **CHRISTOPHER J. SWIFT**  
CHAIRMAN AND CEO

### 3 Title Sponsorships:

- The Hartford's **Competition Series**
- **Angel City Games** presented by The Hartford
- The Hartford's **Ski Spectacular**

## EMPLOYEE CAUSES

We offer employee giving programs throughout the year focused on a variety of community needs. These efforts include teaching and mentoring students, “adopting” families at the holidays, collecting school supply donations and supporting causes that align with our Employee Resource Groups, such as Pride Month, Black History Month and Juneteenth. Employees also have supported a host of relief efforts in response to events such as the pandemic crisis in India, storm relief in Texas and the Surfside condominium collapse in Florida.

» **96,820** employee volunteer hours  
VALUED AT **\$2.7M**

» **\$3.25M** DONATED  
by employees

» **\$2,053,330** IN MATCHING  
GIFTS

» **4,956** ORGANIZATIONS  
SUPPORTED

The Hartford’s employees who volunteer in their communities receive several benefits and rewards, which include:

- 8 hours of paid time off
- Charitable dollars
- Credits toward health premium discounts

During the four Blitz Weeks, where eligible donations are matched at 100%, **our employees donated over \$1.24 million** and the company **matched over \$1 million in donations.**

- **\$3,246,795** in employee donations
- **\$2,053,330** in matching gifts



### Top Five Employee Donation Causes

<b>United Way of Central and Northeastern CT</b>	\$151,701
<b>SEWA International</b>	\$74,182
<b>American National Red Cross</b>	\$73,877
<b>Connecticut Foodshare</b>	\$70,625
<b>St. Jude Children’s Research Hospital</b>	\$44,861

### Employee Relief Fund

The Hartford established an Employee Relief Fund in 2020 to provide our employees with the opportunity to donate to the fund that awards grants to fellow employees in need.

Our 2021 impact:

» **\$40,992** AWARDED

 » **29** GRANTS AWARDED

» **\$49,101** DONATED by employees

» **\$70,951** total, including COMPANY MATCH



## BREAKING DOWN STIGMA IN THE WORKPLACE

We believe that removing mental health and addiction stigma is paramount to improving the lives of millions of Americans. Real change happens when private and public sectors collaborate on long-term solutions.



### In 2021, we:

- Renewed collaborations with two nonprofit partners—the [National Alliance on Mental Illness \(NAMI\)](#) and [Shatterproof](#)—that help employers and their employees understand how to dismantle stigma in the workplace and encourage those with addiction and mental health conditions to find support.
- Issued a stigma-free call-to-action when our Chairman and CEO, Christopher Swift, took part in media interviews and national virtual events, including Axios and [The Hill’s June 2021 convening](#).
- Launched two partnerships focused on research with the [Yale Program in Addiction Medicine \(Yale-PAM\)](#) and the [Milken Institute](#) to address mental health and addiction stigma and further support treatment.



### Looking Ahead

As a leading workers’ compensation and group disability provider, we have seen firsthand the impact of untreated mental health conditions on individuals and their families, as well as their employers. In the coming year, we will announce the results of our research with Yale and Milken, and roll out new initiatives with NAMI and Shatterproof designed to dispel stigma and help improve the lives of millions across the nation.



# GOVERNANCE



We are known in the industry for our best-in-class governance practices. Accountability and transparency start at the Board and C-Suite levels. Our governance structure ensures that we are well-positioned to respond to regulatory changes and shareholder matters while operating with an uncompromising commitment to ethical conduct.

## INDUSTRY RECOGNITION

The Hartford is widely recognized for our ethical culture, inclusive workplace and commitment to customer value.

Our ESG efforts have consistently been recognized by independent third parties, including *Newsweek*, The Ethisphere Institute, JUST Capital and 3BL Media.

These recognitions reflect a strong ethics and compliance program that emphasizes:

- Leadership accountability.
- Prevention of ethical lapses and compliance issues.
- High standard of ethical behavior across all levels of employees.



## ESG GOVERNANCE STRUCTURE

ESG leadership is embedded in our business strategy, paving the way for resilient insurance solutions, sustainable products and more effective risk underwriting to protect our customers and create enduring value for all stakeholders.

The Hartford's Board of Directors (the "Board") has oversight responsibility for the Company's sustainability matters and routinely receives updates on relevant ESG topics and trends. We established an ESG Sustainability Governance Committee in 2017, comprised of senior management, to develop and drive execution of the Company's sustainability strategy, goals and related disclosures. The Board is briefed by the Chair of the Sustainability Governance Committee at least annually, focusing on the critical ESG issues impacting our business and the insurance industry at large, including climate-related risks, environmental action, pay equity and representation, data protection and customer privacy. The Board and management also review best practices in corporate governance and modify our governance policies and practices as needed to ensure ongoing leadership in this space.



The Hartford has created several ESG subcommittees to embed ESG principles and practices across the organization. Each subcommittee is established through a charter and includes an appropriate mix of cross-functional senior leaders. Working with the larger ESG team, each subcommittee identifies annual goals and develops execution plans aligned to the company's broader ESG strategy. The subcommittees meet at least quarterly and regularly report their progress to the Sustainability Governance Committee.

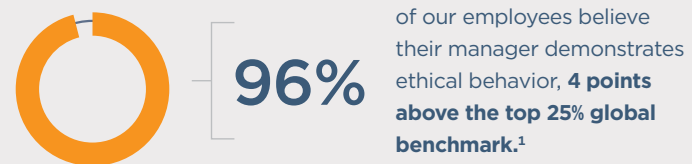
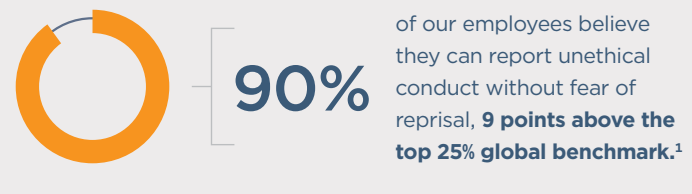


# UNCOMPROMISING COMMITMENT TO ETHICAL BUSINESS CONDUCT

Our commitment to integrity and ethical operations is a cornerstone of our company culture. We want to be known not only for *what* we deliver—including financial results and stakeholder value—but also for *how* we deliver. Whether working in the office or remotely, every employee is accountable for ethical behavior.

## ANNUAL EMPLOYEE SURVEY

Our annual employee survey shows that employees overwhelmingly believe The Hartford is committed to conducting business in an ethical manner:



## ETHICS AND COMPLIANCE WEEK

Each May, we celebrate Ethics and Compliance Week as part of our commitment to an ethical culture.

Our 2021 theme, **“Staying Visible,”** spotlighted the importance of remaining visible and acting with integrity even during times of crisis and change. All events were held virtually, including two live panel discussions. The first discussion, “ethics in business,” featured the independent Lead Director of our Board of Directors and the second focused on reporting concerns. Throughout the week, blogs and vlogs from leaders and compliance professionals highlighted important ethical topics.



**United Nations**  
Global Compact

## Commitment to Human Rights

The Hartford became a signatory to the UN Global Compact in December 2021, committing to align our operations with ten universal principles on human rights, labor, environment and anti-corruption, and take meaningful action to advance societal goals. Under UN Global Compact requirements, we will start producing an annual Communication On Progress (COP) to inform our stakeholders of actions taken to implement the ten principles into our business strategy, policies and procedures. As a proud signatory, we seek to uphold our responsibility to people and the planet while also setting the stage for our long-term success.

<sup>1</sup> 2021 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 ensuring employees and partners understand the ethical behavior that is expected of them—and for embedding these expectations in our business culture.

## The Code reinforces our values by:

- Requiring all employees to engage in honest and ethical conduct in performing their duties.
- Providing guidelines and tools 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. **We believe in Ethics. Every day. Everyone. Everywhere.**

We provide robust training on our Code of Ethics and Business Conduct to all new hires. All employees certify annually that they have read the Code and fully understand their responsibilities.

» **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.

## 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

We are committed to partnering with suppliers that share our values. Our Vendor Code of Ethics and Business Conduct is part of every vendor contract and outlines the ethical behavior and responsible business practices we expect from suppliers. Topics covered include fair labor practices, discrimination, harassment, privacy and information protection, conflicts of interest, anti-bribery and corruption, anti-money laundering, environment and sustainability, reporting misconduct and retaliation-free workplaces.

Our success is intrinsically linked to the achievements and contributions of our suppliers. That is why we are committed to supporting a diverse supply chain. As we grow business relationships with diverse suppliers, we strengthen our products, our brand and our communities.



In 2021, The Hartford spent \$98.7 million with small and diverse suppliers, supporting an overall 1,134 jobs. This resulted in an overall economic impact of \$180.9 million in cumulative revenues of all businesses impacted through the program.

Learn more about our [supplier diversity program](#) in our [Supplier Diversity Impact Report](#).

## REPORTING CONCERNS AND SUSPECTED VIOLATIONS

There are many ways that Board members, employees, business partners and customers can report suspected code violations:

- **For anyone** – EthicsPoint is an independent, third-party service provider that takes reports online or by phone, with the option to remain anonymous.
- **For employees** – Their manager or Compliance Officer, Employee Relations, the Chief Ethics & Compliance Officer or The Hartford's Fraud Hotline.
- **For directors** – The Chairman of the Board, Chair of the Nominating and Corporate Governance Committee or The Hartford's General Counsel.

An ombudsperson is available to provide guidance to employees, but they are not a formal channel for making a report.

In 2021, we developed a reporting process diagram for employees to further understand what happens when they report an issue.

We also shared information and metrics with employees around investigation volume, how concerns were raised, nature of concerns, potential outcomes and zero tolerance for retaliation.

# CYBERSECURITY

We recognize the importance of managing cybersecurity risks. We gain awareness and support from senior leaders 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.

The cybersecurity landscape is rapidly evolving with new and emerging threats and our cybersecurity teams are proactively monitoring our environment, adapting our defenses and implementing new capabilities. Our defense strategy uses 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 providing preventative, detective and responsive measures that collectively protect the company.

**Here are some of the ways we strengthen the company’s enterprise-wide cybersecurity program:**

- Actively participating with industry-wide information sharing forums, regularly monitoring threat intelligence sources and leveraging industry expertise to understand and adapt to emerging threats.
- Strengthening defenses against malicious software; advancing identity and access management practices; and enhancing network security monitoring, data loss prevention capabilities, data backup and recovery, and third-party security management processes.
- Maintaining comprehensive data security policies and systems that are assessed and tested at least annually. Our program is evaluated annually by an independent external third-party auditing firm, including technical and red-team reviews to assess and test our defenses.
- Developing and testing our detailed response plan to ensure timely and accurate resolution in the event of a cybersecurity incident.

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

## CUSTOMER PRIVACY

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

» **100%** OF EMPLOYEE EMAILS are governed under a data classification standard to identify and protect personally confidential information and highly restricted documents.

» **100%** OF OUR EMPLOYEES receive annual privacy and security training.

If an employee identifies a privacy or security incident, they’re directed to report it through an escalation process detailed in our Code of Ethics and Business Conduct. We have 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 32 and 98, respectively, of [The Hartford's 2021 10-K](#).



## 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.

## ANTI-BRIBERY AND CORRUPTION

We are committed to conducting business with the highest ethical standards around the globe and complying with all applicable anti-bribery and corruption laws. Our company's program prohibits anyone doing business on our behalf from engaging in government bribery, commercial bribery or facilitation payments. We also provide information on how to report bad behavior.

### PROGRAM ENHANCEMENTS

Given our expanded global presence, we have made enhancements to our anti-corruption program, including:

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

### The assessment helps us to:

- Ensure 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.
- Comply with all laws and regulations including those concerning the provision and use of products.



» 0 CORRUPTION INCIDENTS in 2021.

## BUSINESS CONTINUITY

We are dedicated to business resiliency and believe that 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, pandemics and cybersecurity threats and events. We continue to evolve our resiliency practices in response to the evolving environment including the use of new technologies to help lessen the threat of cyber-related events.

### Our recovery strategy includes:

- Reducing single points of dependency. We maintain multiple data centers in geographically dispersed locations and invest in redundant equipment to support the recovery of critical infrastructure and applications.
- 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, which are required to be exercised at least annually.
- Enterprise Crisis Management program that includes pre-established protocols and crisis response teams for a variety of events (e.g., cybersecurity), exercised at least annually.
- Annual evaluations to ensure our resiliency strategy adheres to established policies and procedures.

### 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.

» 7K+

**FEDERAL AND STATE LAWS AND REGULATIONS ANALYZED.** Those identified as relevant were incorporated into our business operations.



## POLITICAL ENGAGEMENT

We have a robust political engagement program, which includes encouraging all employees to participate in civic activities. The company coordinates and supports nonpartisan voter registration campaigns, as well as grassroots efforts and education on public policy issues affecting the business.

### Political engagement programs included:

- Collaboration with lawmakers and our Employee Resource Groups (ERGs) to encourage voter registration and election participation among employees.
- An employee Civic Action Center to deliver voter registration information, candidate education resources and other updates.

### CONGRESSIONAL VISITS

The Hartford regularly invites members of Congress and state and local public officials to our facilities. These site visits allow employees to interact with local officials and help inform lawmakers about our values and the issues that are important to our company, employees and customers. In 2021, our Government Affairs team, in partnership with our ERGs, hosted five legislative site visits in addition to many other educational events and communications.

### The following ERGs partnered with Government Affairs:

- Asian Pacific Professionals Network
- Black Insurance Professionals Network
- Flex-Abilities Network
- Hispanic Leadership Network
- Professional Women’s Network
- Young Professionals Network

### VOLUNTARY PAC CONTRIBUTIONS

Managers and directors of The Hartford have the opportunity to participate in our political action committees (“PACs”), The Hartford Advocates Fund and The Hartford Advocates Federal Fund, through voluntary contributions. The PACs are committed to operating in a transparent manner. We post a complete listing of contributions in annual reports on [our public website](#).



### Commitment to Transparency

The Hartford was recognized as a top tier company and trendsetter in the **2021 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 [2021 Political Activities and Contributions Report](#) for current information.

# GRI STANDARDS

## SUSTAINABLE DEVELOPMENT GOALS

To deal with the range of issues our world faces such as climate change, poverty and inequality, the United Nations adopted a set of Sustainable Development Goals (SDGs) in 2016. Companies like The Hartford play an important role in achieving these goals.



Many of The Hartford's policies and programs support the SDG objectives and these alignments are noted throughout this report.

# GRI STANDARDS INDEX

The Hartford provides this Content Index to accompany the disclosures in its [Sustainability Report](#) and on our [sustainability website](#).

This index was designed to assist readers in locating The Hartford disclosures relevant to the GRI framework.

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE																						
<b>Organizational Profile</b>																								
GRI 102-1	Name of the organization	The Hartford Financial Services Group, Inc.																						
GRI 102-2	Activities, brands, products and services	<a href="#">2021 Form 10-K</a> , p. 6-21; <a href="#">The Hartford website</a>																						
GRI 102-3	Location of headquarters	The Hartford Financial Services Group, Inc. One Hartford Plaza, Hartford, Connecticut, USA 06155																						
GRI 102-4	Location of operations	Belgium, Canada, China, Hong Kong Special Administrative Region, France, Italy, Spain, Switzerland, United Kingdom of Great Britain and Northern Ireland, United States of America																						
GRI 102-5	Ownership and legal form	<a href="#">2021 Form 10-K</a> , p. 36																						
GRI 102-6	Markets served	<a href="#">2021 Form 10-K</a> , p. 7-15																						
GRI 102-7	Scale of the organization	<a href="#">2021 Form 10-K</a> , p. 49																						
GRI 102-8	Total workforce by employment type, employment contract and region, broken down by gender	<p>As of December 31, 2021: Permanent employees = 18,100</p> <p><b>Total number of employees by employment contract (permanent) by region:</b></p> <table border="1"> <thead> <tr> <th>Country</th> <th>Headcount</th> </tr> </thead> <tbody> <tr> <td>United States</td> <td>17,854</td> </tr> <tr> <td>Non-U.S.</td> <td>246</td> </tr> </tbody> </table> <p><b>Total number of U.S. employees by employment type and by gender:</b></p> <table border="1"> <thead> <tr> <th></th> <th>Female</th> <th>Male</th> <th>Total Employees</th> </tr> </thead> <tbody> <tr> <td>Full-time employees*</td> <td>10,835 (60.7%)</td> <td>7,035 (39.3%)</td> <td>17,877</td> </tr> <tr> <td>Part-time/reduced work week employees</td> <td>80 (83.3%)</td> <td>16 (16.7%)</td> <td>96</td> </tr> <tr> <td>Individual contributors</td> <td>9,526 (63%)</td> <td>5,599 (37%)</td> <td>15,132</td> </tr> </tbody> </table> <p>*Several employees did not self-identify gender. Data based on internal HR data as of 12/31/21 and excludes contractors.</p> <p>For additional workforce data, please see our <a href="#">EEO-1 report</a> and p. 15 of the <a href="#">2021 Sustainability Highlight Report</a>.</p>	Country	Headcount	United States	17,854	Non-U.S.	246		Female	Male	Total Employees	Full-time employees*	10,835 (60.7%)	7,035 (39.3%)	17,877	Part-time/reduced work week employees	80 (83.3%)	16 (16.7%)	96	Individual contributors	9,526 (63%)	5,599 (37%)	15,132
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Individual contributors	9,526 (63%)	5,599 (37%)	15,132																					
GRI 102-9	Supply chain	<a href="#">Supplier Policies: Supplier Diversity Program</a>																						
GRI 102-10	Significant changes to the organization and its supply chain	In May 2019, The Hartford completed the acquisition of The Navigators Group, Inc., a global specialty underwriter, following the November 2017 acquisition of Aetna's U.S. group life and disability business. <a href="#">Navigators acquisition complete: Aetna Group Benefits Acquisition News Release</a>																						
GRI 102-11	Precautionary principle or approach	<a href="#">2021 Form 10-K</a> , p. 18; <a href="#">TCFD Report (Risk Management)</a>																						
GRI 102-12	External initiatives	<a href="#">2021 Sustainability Highlight Report: Corporate Sustainability Website</a>																						
GRI 102-13	Memberships of associations	<a href="#">2021 Sustainability Highlight Report</a> , p. 17																						







# GRI STANDARDS INDEX




GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
<b>Strategy</b>		
GRI 102-14	Statement from senior decision-maker	<a href="#">Sustainability Statement</a> from The Hartford's Chairman and CEO, Christopher J. Swift.
GRI 102-15	Key impacts, risks and opportunities	<a href="#">2021 Sustainability Highlight Report</a> ; <a href="#">2021 Form 10-K</a> , p. 22; <a href="#">TCFD Report (Strategy and Risk Management)</a>
<b>Ethics and Integrity</b>		
GRI 102-16	Values, principles, standards and norms of behavior	<a href="#">Ethics &amp; Compliance: Code of Ethics and Business Conduct</a> ; <a href="#">2021 Sustainability Highlight Report</a> , p. 31-34 The Hartford was recognized as one of the "World's Most Ethical Companies" by The Ethisphere Institute for the 13th time in 2022 ( <a href="#">see press release</a> ).
GRI 102-17	Mechanisms for advice and concerns about ethics	<a href="#">Ethics &amp; Compliance: Code of Ethics and Business Conduct</a> ; <a href="#">2021 Sustainability Highlight Report</a> , p. 34
<b>Governance</b>		
GRI 102-18	Governance structure	<a href="#">Corporate Governance: Corporate Governance Guidelines</a> ; <a href="#">TCFD Report (Governance)</a> ; <a href="#">2022 Proxy Statement</a> p. 18; <a href="#">2021 Sustainability Highlight Report</a> , p. 32
GRI 102-19	Delegating authority	<a href="#">Corporate Governance: TCFD Report (Governance)</a> , <a href="#">Nominating &amp; Corporate Governance Committee Charter</a>
GRI 102-20	Executive-level responsibility for economic, environmental and social topics	<a href="#">Corporate Governance: TCFD Report (Governance)</a>
GRI 102-21	Consulting stakeholders on economic, environmental and social topics	<a href="#">2022 Proxy Statement</a> , p. 7
GRI 102-22	Composition of the highest governance body and its committees	<a href="#">Corporate Governance: TCFD Report (Governance)</a> ; <a href="#">2022 Proxy Statement</a> , p. 16; <a href="#">2021 Sustainability Highlight Report</a> , p. 32
GRI 102-23	Chair of the highest governance body	<a href="#">2022 Proxy Statement</a> , p. 14
GRI 102-24	Nominating and selecting the highest governance body	<a href="#">2022 Proxy Statement</a> , p. 13-17
GRI 102-25	Conflicts of interest	<a href="#">2022 Proxy Statement</a> , p. 14-22; <a href="#">Corporate Governance Guidelines</a> ; <a href="#">The Hartford's By-Laws</a>
GRI 102-26	Role of highest governance body in setting purpose, values and strategy	<a href="#">2022 Proxy Statement</a> , p. 21-24; <a href="#">Corporate Governance Guidelines</a> ; <a href="#">The Hartford's By-Laws</a> ; <a href="#">The Hartford's Leadership Team</a>



# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
Governance continued		
GRI 102-27	Collective knowledge of highest governance body	<a href="#">2022 Proxy Statement</a> , p. 23
GRI 102-28	Evaluating the highest governance body's performance	<a href="#">2022 Proxy Statement</a> , p. 15
GRI 102-29	Identifying and managing economic, environmental and social impacts	<a href="#">2022 Proxy Statement</a> , p. 23; <a href="#">TCFD Report (Governance)</a> 
GRI 102-30	Effectiveness of risk management processes	<a href="#">2022 Proxy Statement</a> , p. 87; <a href="#">TCFD Report (Risk Management)</a>
GRI 102-31	Review of economic, environmental and social topics	<a href="#">2022 Proxy Statement</a> , p. 27; <a href="#">Nominating and Corporate Governance Committee Charter</a> ; <a href="#">TCFD Report (Governance)</a>
GRI 102-32	Highest governance body's role in sustainability reporting	Chairman and CEO of The Hartford, Christopher J. Swift is responsible for the final review and approval of The Hartford's Sustainability Report. Working closely with the Sustainability Governance Committee and the Corporate Sustainability team, he ensures all material aspects are covered in the report.
GRI 102-33	Communicating critical concerns	<a href="#">2022 Proxy Statement</a> , p. 27
GRI 102-35	Remuneration policies	<a href="#">2022 Proxy Statement</a> , p. 36-54
GRI 102-36	Process for determining remuneration	<a href="#">2022 Proxy Statement</a> , p. 36-54
GRI 102-37	Stakeholders' involvement in remuneration	<a href="#">2022 Proxy Statement</a> , p. 36 
GRI 102-38	Annual total compensation ratio	<a href="#">2022 Proxy Statement</a> , p. 68
GRI 102-39	Percentage change in annual total compensation ratio	For 2021, Mr. Swift had total compensation, as reported in the Summary Compensation Table on page 54, of \$15,824,348, while our median employee had total compensation of \$106,940, yielding a CEO pay ratio of 148 times the median. See p. 68 of the <a href="#">2022 Proxy Statement</a> .  For 2020, Mr. Swift had total compensation, as reported in the Summary Compensation Table on page 55 of the <a href="#">2021 Proxy Statement</a> , of \$11,806,195, while our median employee had total compensation of \$92,639, yielding a CEO pay ratio of 127 times the median. See p. 68 of the 2021 Proxy Statement.  As shown, the total annual compensation ratio increased by 34%.

# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
<b>Stakeholder Engagement</b>		
GRI 102-40	List of stakeholder groups	The key stakeholders that The Hartford engages in ESG issues include employees, shareholders, customers, suppliers and community partners.
GRI 102-41	Percentage of employees covered by collective bargaining agreements	<p>No employees are covered by collective bargaining agreements. The Hartford is proud to provide our employees with competitive wages and benefits in a safe working environment. Employees are encouraged to share ideas, concerns, or grievances without fear of discrimination, intimidation, or harassment. </p> <p>The Hartford complies with all applicable laws and regulations protecting the rights of employees to engage in various activities, even though they may not support the interests of their employer. For example, some laws may protect an employee's right to speak out publicly about matters of public concern or engage in certain activities relating to the terms and conditions of employment. Nothing in The Hartford's Code of Ethics and Business Conduct or in any company policy is intended to limit or interfere with an employee's right to engage in these protected activities including the right to organize and bargain collectively as outlined under Section 7 of the National Labor Relations Act, and nothing in this Code or any company policy should be construed to do so.</p> <p>See <a href="#">The Hartford's Code of Ethics and Business Conduct</a>, p. 59.</p>
GRI 102-42	Identifying and selecting stakeholders	The Hartford's process included a comprehensive review of stakeholders. We considered which stakeholders aligned best to our core responsibilities as an insurer, investor, employer, property owner and responsible corporate citizen and then narrowed them down based upon the stakeholders' ability to engage.
GRI 102-43	Approach to stakeholder engagement	<p>In addition to the <a href="#">Materiality Assessment</a> completed in 2021 following the GRI four-step materiality process (identify, prioritize, validate and review), The Hartford routinely engages our identified stakeholders in multiple ways:</p> <ul style="list-style-type: none"> <li>• Employees: <a href="#">TCFD (Risk Management); 2021 Sustainability Highlight Report</a>, p. 13-21</li> <li>• Shareholders: <a href="#">2022 Proxy Statement</a>, p. 21</li> <li>• Customers: <a href="#">SASB; 2021 Sustainability Highlight Report</a>, p. 22-24; <a href="#">TCFD (Risk Management)</a></li> <li>• Suppliers: <a href="#">CDP Response C12.1a</a></li> <li>• Community Partners: <a href="#">2021 Sustainability Highlight Report</a>, p. 25-30</li> </ul>
GRI 102-44	Key topics and concerns raised	<ul style="list-style-type: none"> <li>• Employees: <a href="#">TCFD (Risk Management); 2021 Sustainability Highlight Report</a>, p. 13-21</li> <li>• Shareholders: <a href="#">2022 Proxy Statement</a>, p. 21</li> <li>• Customers: <a href="#">SASB; 2021 Sustainability Highlight Report</a>, p. 22-24; <a href="#">TCFD (Risk Management)</a></li> <li>• Suppliers: <a href="#">CDP Response C12.1a</a></li> <li>• Community Partners: <a href="#">2021 Sustainability Highlight Report</a>, p. 25-30</li> </ul> <p>In addition to the actions highlighted above, our <a href="#">2021 Sustainability Highlight Report</a> provides a summary of our ESG goals and impacts, and features many programs and initiatives driven forward as a result of stakeholder feedback.  </p>
<b>Reporting Practice</b>		
GRI 102-45	Entities included in the consolidated financial statements	The entities included in the Consolidated Financial Statements published in <a href="#">2021 Form 10-K</a> , p. 129-133 are covered by the report.
GRI 102-46	Defining report content and topic boundaries	<a href="#">Materiality Assessment</a> , p. 49-50
GRI 102-47	List of material topics	<a href="#">Materiality Assessment</a> , p. 49-50



# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
<b>Reporting Practice</b> <i>continued</i>		
GRI 102-50	Reporting period	Calendar year 2021
GRI 102-51	Date of most recent report	<ul style="list-style-type: none"> <li>• <a href="#">2021 GRI Report</a>, published July 2022</li> <li>• <a href="#">2021 Sustainability Highlight Report</a>, published July 2022</li> </ul>
GRI 102-52	Reporting cycle	Annual
GRI 102-53	Contact point for questions regarding the report	Email: <a href="mailto:laurie.flanagan@thehartford.com">laurie.flanagan@thehartford.com</a> Phone: 860-547-5878
GRI 102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option
GRI 102-55	GRI content index	This document represents The Hartford's content index.
GRI 102-56	External assurance	This report has been extensively verified internally. The Hartford does seek external assurance that our greenhouse gas inventory is accurate and complete. The Hartford's 2021 GHG emissions data has been verified by Apex Companies, an independent third party in accordance with the ISO 14064-3 Second Edition 2019-04 Standard. See <a href="#">The Hartford's CDP Response</a> , C10 for more external assurance information.
<b>Responsible Products</b>		
GRI 103-1	Explanation of the material topic and its boundary	<a href="#">2021 Sustainability Highlight Report</a> , p. 11; <a href="#">TCFD (Risk Management)</a> ; <a href="#">SASB Report</a> , p. 10-16
GRI 103-2	The management approach and its components	<a href="#">2021 Sustainability Highlight Report</a> , p. 11; <a href="#">TCFD (Risk Management)</a> ; <a href="#">SASB Report</a> , p. 10-16
<b>Economic Performance</b>		
GRI 103-1	Explanation of the material topic and its boundary	<a href="#">2021 Letter to Shareholders</a> ; <a href="#">SASB Report</a> ; <a href="#">2021 Form 10-K</a> , p. 39
GRI 103-2	The management approach and its components	<a href="#">2021 Letter to Shareholders</a> ; <a href="#">SASB Report</a> ; <a href="#">2021 Form 10-K</a> , p. 39 The Hartford's Enterprise Risk Management practices are key to The Hartford's ability to manage its risk and associated financial results. A full description of these practices is found throughout The Hartford's <a href="#">2021 Form 10-K</a> , including an explanation beginning on p. 93.

# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
<b>Economic Performance</b> continued		
GRI 201-1	Direct economic value generated and distributed	<a href="#">2021 Letter to Shareholders</a> ; <a href="#">SASB Report</a> ; <a href="#">2021 Form 10-K</a> , p. 38; <a href="#">2021 Sustainability Highlight Report</a> , p. 25-30
GRI 201-2	Financial implications and other risks and opportunities due to climate change	<a href="#">TCFD (Strategy)</a>
GRI 201-3	Defined benefit plan obligations and other retirement plans	<a href="#">2021 Form 10-K</a> , p. 114
GRI 201-4	Financial assistance received from government	The Hartford did not receive financial assistance from the government in 2021.
GRI 203-1	Infrastructure investments and services supported	There are no substantive indirect economic impacts related to infrastructure investments and supported services.
GRI 203-2	Significant indirect economic impacts	<a href="#">2021 Sustainability Highlight Report</a> , p. 25-30; <a href="#">Communities &amp; Giving website</a>
<b>Ethical Business Practices</b>		
GRI 103-1	Explanation of the material topic and its boundary	<a href="#">Ethics &amp; Compliance</a> ; <a href="#">Code of Ethics and Business Conduct</a>
GRI 103-2	The management approach and its components	<a href="#">Ethics &amp; Compliance</a> ; <a href="#">Code of Ethics and Business Conduct</a>
GRI 205-1	Operations assessed for risks related to corruption	<a href="#">Code of Ethics and Business Conduct</a> ; <a href="#">2021 Sustainability Highlight Report</a> , p. 36
GRI 205-2	Communication and training about anti-corruption policies and procedures	<a href="#">Code of Ethics and Business Conduct</a> ; <a href="#">2021 Sustainability Highlight Report</a> , p. 36
GRI 205-3	Confirmed incidents of corruption and actions taken	No corruption incidents reported in 2021. See <a href="#">2021 Sustainability Highlight Report</a> , p. 36
<b>Responsible Investing</b>		
GRI 103-1	Explanation of the material topic and its boundary	<a href="#">2021 Sustainability Highlight Report</a> , p. 10; <a href="#">SASB Report</a> ; <a href="#">TCFD (Risk Management)</a> ; <a href="#">ESG Investment Policy Statement</a>
GRI 103-2	The management approach and its components	<a href="#">2021 Sustainability Highlight Report</a> , p. 10; <a href="#">SASB Report</a> ; <a href="#">TCFD (Risk Management)</a> ; <a href="#">ESG Investment Policy Statement</a>

# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE						
<b>Environment</b>								
GRI 302-1	Energy consumption within the organization	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 302-2	Energy consumption outside of the organization	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 302-3	Energy intensity	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 302-4	Reduction of energy consumption	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 302-5	Reductions in energy requirements of products and services	Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system. As such, reductions in energy requirements of our products and services are not applicable.						
GRI 303-5	Water consumption	<b>Water Consumption</b>	<b>Unit</b>	<b>2017 (Baseline)</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
		Total water use	Million cubic meters	0.22094 Mio.m <sup>3</sup>	0.20722 Mio.m <sup>3</sup>	0.23264 Mio.m <sup>3</sup>	0.16103 Mio. Mio.m <sup>3</sup>	0.11923 Mio.m <sup>3</sup>
		Data coverage (%)	Percentage of 100	100	100	100	100	100
As of 12/31/2021, The Hartford's water usage has decreased 40% from 2017 baseline. See p. 8 of our <a href="#">Sustainability Highlight Report</a> to learn more.								
GRI 305-1	Direct (Scope 1) GHG emissions	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 305-2	Energy indirect (Scope 2) GHG emissions	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 305-3	Other indirect (Scope 3) GHG emissions	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 305-4	GHG emissions intensity	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 305-5	Reduction of GHG emissions	<a href="#">TCFD (Metrics and Targets)</a>						
GRI 305-6	Emissions of ozone-depleting substances (ODS)	Not applicable. Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system and no emissions of ozone-depleting substances (ODS) are produced.						



# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE																					
<b>Environment</b> continued																							
GRI 305-7	Nitrogen oxides (NOx), sulfur oxides (Sox) and other significant air emissions	Not applicable. Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system and no additional air emissions are produced.																					
GRI 306-2	Waste by type and disposal method	<p>In 2018, The Hartford announced several goals that demonstrate our commitment to environmental stewardship. These goals included reducing non-biodegradable, non-recyclable solid waste (e.g., plastic products and computer hardware) from our facilities by 20% and eliminating the use of Styrofoam® by year-end 2022.</p> <table border="1"> <thead> <tr> <th>Waste Disposed</th> <th>Unit</th> <th>2017 (Baseline)</th> <th>2018</th> <th>2019</th> <th>2020</th> <th>2021</th> </tr> </thead> <tbody> <tr> <td>Total waste generated</td> <td>Metric tonnes</td> <td>1112</td> <td>1145</td> <td>1037</td> <td>414</td> <td>308</td> </tr> <tr> <td>Data coverage (%)</td> <td>Percentage of 100</td> <td>56</td> <td>56</td> <td>57</td> <td>57</td> <td>58</td> </tr> </tbody> </table> <p>The Hartford also seeks to improve its reputation as an environmental steward by reducing our use of resources, including paper and responsible printing methods. See p. 9 of our <a href="#">2021 Sustainability Highlight Report</a> to learn more.</p>	Waste Disposed	Unit	2017 (Baseline)	2018	2019	2020	2021	Total waste generated	Metric tonnes	1112	1145	1037	414	308	Data coverage (%)	Percentage of 100	56	56	57	57	58
Waste Disposed	Unit	2017 (Baseline)	2018	2019	2020	2021																	
Total waste generated	Metric tonnes	1112	1145	1037	414	308																	
Data coverage (%)	Percentage of 100	56	56	57	57	58																	
GRI 307-1	Non-compliance with environmental laws and regulations	\$0 – No fines or non-monetary sanctions were imposed on The Hartford in 2021.																					
GRI 308-1	New suppliers that were screened using environmental criteria	<a href="#">Supplier Policies</a> ; <a href="#">Supplier Diversity</a> ; <a href="#">The Hartford's Vendor Code of Ethics and Business Conduct</a>																					
<b>Occupational Health and Safety</b>																							
GRI 401-3	Parental leave	<a href="#">Paid Parental Leave Policy</a> ; <a href="#">Pregnant and New Parent Leave Policy</a>																					
GRI 403-1	Workers' representation in formal joint management-worker health and safety committees	<a href="#">The Hartford's Health, Environment and Safety (HES) Program</a>																					
<b>Training and Education</b>																							
GRI 404-1	Average hours of training per year, per employee	<a href="#">2021 Sustainability Highlight Report</a> , p. 19																					
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	<p><a href="#">Career Benefits</a>; <a href="#">Development Programs</a>; <a href="#">2021 Sustainability Highlight Report</a>, p. 19</p> <p>When an organizational change affects an employee, The Hartford routinely offers career transition services that may include career counseling, resume reviews and networking events.</p>																					
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	<a href="#">2021 Sustainability Highlight Report</a> , p. 18																					

# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
<b>Diversity and Equal Opportunity</b>		
GRI 405-1	Diversity of governance bodies and employees	<a href="#">2021 Sustainability Highlight Report</a> , p. 14; <a href="#">Corporate Governance Website</a>
GRI 405-2	Ratio of basic salary and remuneration of women to men	<a href="#">2021 Sustainability Highlight Report</a> , p. 21
GRI 406-1	Incidents of discrimination and corrective actions taken	The Hartford is committed to providing a work environment where everyone is treated with dignity and respect as well as an environment that is free from discrimination and harassment. We do not currently report discriminatory incidents and actions publicly.  See <a href="#">The Hartford's Reporting and Investigating Discrimination and Harassment Policy</a> and p. 13 of the <a href="#">Code of Ethics and Business Conduct</a> for more information.
GRI 408-1	Operations and suppliers at significant risk for incidents of child labor	<a href="#">Anti-Trafficking and Prohibition of Slavery Policy</a> ; <a href="#">Code of Ethics and Business Conduct</a>
GRI 409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	<a href="#">Anti-Trafficking and Prohibition of Slavery Policy</a> ; <a href="#">Code of Ethics and Business Conduct</a>
GRI 412-1	Operations that have been subject to human rights reviews or impact assessments	The Hartford is consistently recognized for providing a workplace that meets the unique needs of our employees. See p. 18 and 33 of our <a href="#">2021 Sustainability Highlight Report</a> for additional details.  The Hartford's Human Rights commitment is posted at the bottom of this page on <a href="#">TheHartford.com</a>
<b>Local Communities</b>		
GRI 413-1	Operations with local community engagement, impact assessments and development programs	<a href="#">2021 Sustainability Highlight Report</a> , p. 25-30; <a href="#">Communities &amp; Giving website</a>
GRI 413-2	Operations with significant actual and potential negative impacts on local communities	No negative impacts to local communities have been reported.
<b>Supplier Social Assessment</b>		
GRI 414-1	New suppliers that were screened using social criteria	<a href="#">Supplier Policies</a> ; <a href="#">Supplier Diversity</a> ; <a href="#">The Hartford's Vendor Code of Ethics and Business Conduct</a>



# GRI STANDARDS INDEX

GRI INDICATOR	DISCLOSURE TITLE	THE HARTFORD'S RESPONSE
<b>Public Policy</b>		
GRI 415-1	Political contributions	<a href="#">The Hartford's 2021 Political Activities and Contributions Report</a>
<b>Customer Privacy and Information Protection</b>		
GRI 103-1	Explanation of the material topic and its boundary	<a href="#">2021 Sustainability Highlight Report</a> , p. 35; <a href="#">2021 Form 10-K</a> , p. 32 and 98; <a href="#">Customer Privacy Policies</a>
GRI 103-2	The management approach and its components	<a href="#">2021 Sustainability Highlight Report</a> , p. 35; <a href="#">2021 Form 10-K</a> , p. 32 and 98; <a href="#">Customer Privacy Policies</a>
GRI 418-1	Substantiated regulator complaints concerning data breaches involving a loss of customer data	The Hartford has not identified any substantiated regulator complaints regarding data breaches involving loss of customer data. 
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	The Hartford has not been subject to any material fines or non-monetary sanctions related to non-compliance with laws or regulations in 2021. <a href="#">2021 Sustainability Highlight Report</a> 



## MATERIALITY ASSESSMENT PROCESS

Our ability to lead with our ESG activities and make a positive impact on society relies upon our ability to understand and assess those issues that are of greatest importance to our stakeholders and the company.

In 2021, we executed our third formal materiality assessment following the GRI four-step materiality process to engage our key stakeholders on what they consider to be most material to our business. This process informs our sustainability approach and prioritizes the risks, opportunities and influences we aspire to consider and integrate within our broader business strategy.

### OUR METHODOLOGY

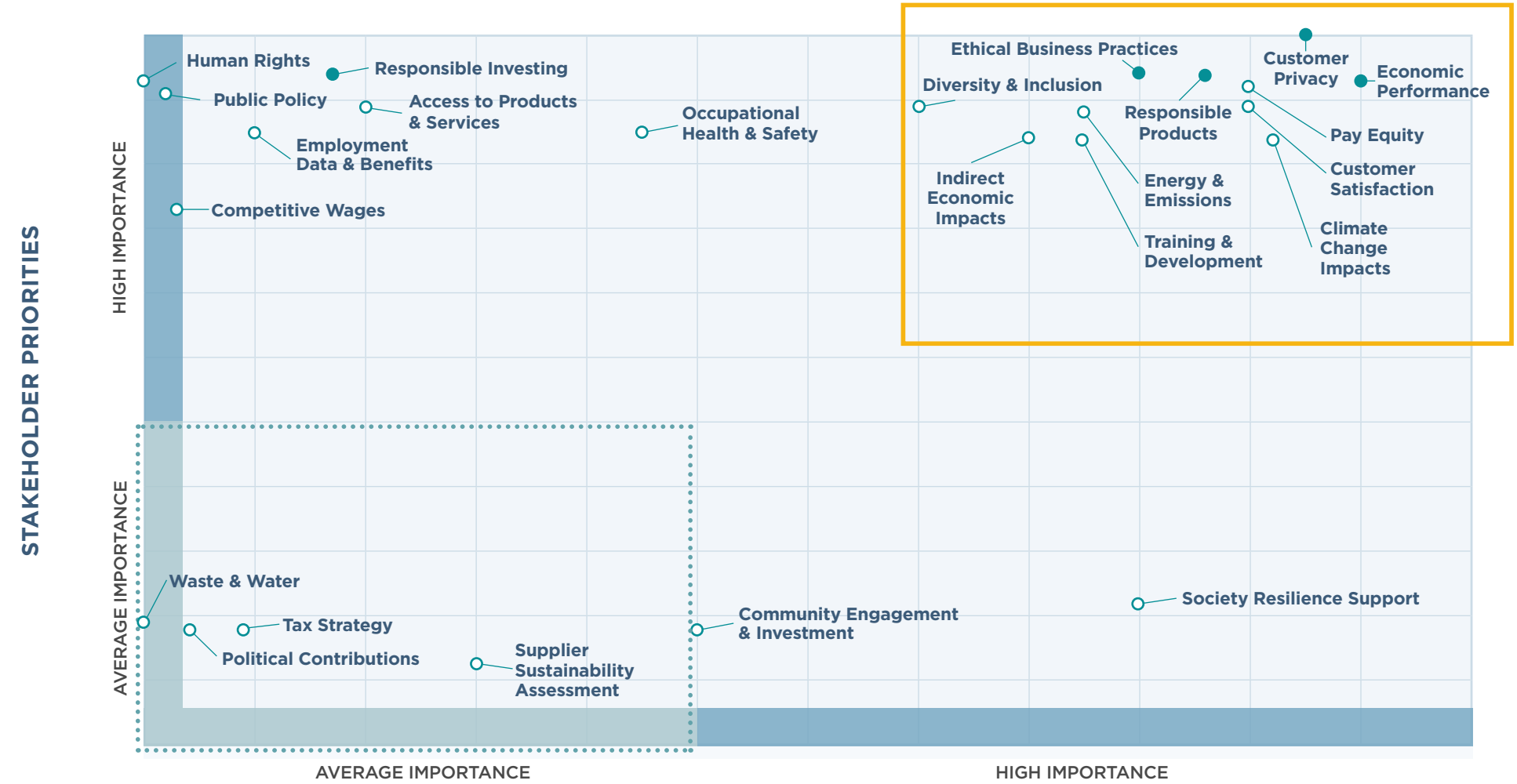
We first determined the stakeholders to be involved in the process (including employees, shareholders, customers, suppliers and community partners). We selected sustainability topics for inclusion in the assessment based upon the GRI Standards framework and through a sector benchmarking process.



Through a qualitative survey, we asked our stakeholders to identify the sustainability topics they felt were most relevant and important to The Hartford. Based on the results of our stakeholder materiality assessment and the priorities of the company as described in our required annual public filings, The Hartford has identified five material aspects that reflect the organization's most significant economic, environmental and social impacts and/or that substantially influence the decisions of our key stakeholders:

- **Customer Privacy** – customer privacy and loss of customer data.
- **Responsible Products** – products which offer environmental/social benefits and/or incentivize positive environmental/social behaviors.
- **Ethical Business Practices** – communication and training about anti-corruption and monitoring practices.
- **Responsible Investing** – consider environmental/social impacts when making investment decisions.
- **Economic Performance** – direct economic value generated and distributed.

# MATERIALITY ASSESSMENT



THE HARTFORD PRIORITIES - IMPACTS



Some of the language in this report, including that related to our goal of achieving net zero greenhouse gas (“GHG”) emissions for the full range of our operations by 2050, may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Factors that could cause actual results to differ, possibly materially, from those in the forward-looking statements include, but are not limited to, our ability to formulate and implement plans to reduce our Scope 1 and 2 GHG emissions as anticipated; our reliance on third parties, whose actions are outside our control, to reduce our Scope 3 GHG emissions; and the lack of widely accepted standards for measuring greenhouse gas emissions associated with underwriting, insurance and investment activities, as well as other factors discussed in our 2021 Annual Report on Form 10-K, subsequent Quarterly Reports on Forms 10-Q, and the other filings we make periodically with the Securities and Exchange Commission. The inclusion of information in this document should not be interpreted as a representation of the materiality or financial impact of that information. For additional information, please consult the documents The Hartford has filed and will file with the Securities and Exchange Commission, cited above. We assume no obligation to update this document, which speaks as of the date issued.

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).

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