

ESG PERFORMANCE SUMMARY



FINANCIALS (in millions, except per share data)			
	2022	2021	2020
Earned premiums	\$19,390	\$17,999	\$17,288
Total revenues	\$22,362	\$22,390	\$20,523
Net income	\$1,794	\$2,365	\$1,737
Net investment income	\$2,177	\$2,313	\$1,846
Total assets	\$73,022	\$76,578	\$74,111
Core earnings	\$2,492	\$2,178	\$2,086
Book value per diluted share	\$41.53	\$51.36	\$50.39



ENVIRONMENT

Since transitioning to a remote work environment as a result of COVID-19, our new way of working has resulted in positive impacts and lower than expected numbers in 2020 and 2021. As expected, a number of these effects rose when we returned to the office in 2022, however, some new practices have been established and will continue to help reduce our GHG emissions.

PROGRESS AGAINST GOALS (Base year 2017 unless otherwise noted)	2022	2021	2020
Greenhouse Gas Emissions (GHGe)			
Reduce our Scope 1 and 2 emissions by 50% by the end of 2030, using 2019 as the base year ¹ (cumulative reduction %)	-34.5%	-28.7%	-19.9%
Energy			
Reduce facilities energy use 15% by 2022 with energy efficiency building management (%) ²	-30.1%	-32.6%	-23.5%
100% renewable energy by 2030 ³	100%	100%	100%
Double the percentage of hybrid fleet vehicles and move to 100% electric campus shuttles and security vehicles by 2022 ⁴	100%	100%	100%
Water			
Reduce water usage 15% by 2022 ⁵	-46%	-40%	-26%
Waste			
Reduce non-recyclable, non-biodegradable solid waste from our facilities by 20% by 2022 ⁶	-39%	-83%	-80%
Eliminate the use of Styrofoam by 2022 ⁷	Achieved	Achieved	Achieved
PERFORMANCE SUMMARY			
Scope 1 GHGe (mT CO2e)	7,268	8,401	8,602
Scope 2 GHGe (mT CO2e)	13,048	14,262	16,583
Scope 3 GHGe (mT CO2e) ⁸	13,476	2,320	12,198
Scope 1, 2 & 3 GHGe (mT CO2e) ⁸	33,792	24,984	37,383
Energy			
Total renewable energy (MWh)	52,220	51,062	55,679
Water			
Total water use (million cubic meters)	0.11896	0.11923	0.16103
Waste			
Total waste generated (metric tonnes)	646	308	414
UNDERWRITING PROGRESS (as of December 31)			
% of written premium for policies in our Middle & Large Commercial energy business related to energy efficiency	39%	18%	15%
% of written premium for policies in our Middle & Large Commercial inland marine business related to renewable energy	8%	7%	7%
% of written premium for policies in our Global Specialty financial lines energy and utility portfolio that engage in or support energy efficiency projects and operations	28%	20%	17.8%
% of written premium for policies in our Global Specialty environmental practice covering property and operations related to energy efficiency	9%	8.7%	7%
Accident Year			
Severe Weather Related Catastrophe Loss, Net of Reinsurance			
Weather related catastrophe loss as estimated as of December 31, 2022	\$649M	\$684M	\$458M

¹ The GHGe reduction goal includes all Scope 1 & 2 emissions from our owned and leased offices in the U.S. and abroad (metered scaled up).

Scope 1 and 2 emissions for base year 2019 was 31,040 metric tons.

² In-Scope: Owned and leased offices in the U.S. and abroad (metered scaled up).

³ In-Scope: Self-generation, RECs, offsets and credits in fully managed offices in the U.S. and abroad.

⁴ In-Scope: Entire fleet; shuttles and security vehicles in Connecticut.

⁵ In-Scope: All metered U.S. offices.

⁶ 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.

⁷ In-Scope: Connecticut fully managed sites.

⁸ For Scope 3, we included emissions stemming from employee commuting business travel, and corporate jets (new for 2022).

⁹ Accident year 2020 year loss excludes \$81M of loss related to civil unrest.

ESG PERFORMANCE SUMMARY



SOCIAL			
WORKFORCE DATA			
	2022	2021	2020
Total employee headcount	18,800	18,100	18,500
Women in the workforce	61.7%	60.7%	59.7%
People of color in the workforce	31.6%	29.7%	27.9%
EEO-1 disclosure	Yes	Yes	Yes
We are committed to having 50% of senior leadership roles filled by women and 20% by people of color by 2030.			
WORKFORCE REPRESENTATION (2020 baseline)			
	2022	2021	2020
Representation of women across the organization (Leader)	37.4%	36.3%	34.1%
Representation of people of color across the organization (Leader)	14.7%	12.7%	10.9%
Representation of women across the organization (Managers & Prof)	54.1%	53.6%	53.9%
Representation of people of color across the organization (Managers & Prof)	24.5%	23%	21.6%
Representation of women across the organization (Specialist)	76.4%	74.8%	73%
Representation of people of color across the organization (Specialist)	44.5%	42.2%	39.3%
Equal Pay			
Base salaries for women ¹ (compared with men in similar roles)	99.5%	99.5%	99.9%
Base salaries for people of color ¹ (compared with white people in similar roles)	99.3%	98.9%	98.8%
Recruiting			
New employees hired (external hires only)	3,056	2,321	1,034
Internal mobility (including promotions and lateral movements)	5,524	4,481	3,108
Employee retention	89%		
Roles filled through employee referrals	30%		
Learning			
Total hours (future skills and compliance related)	1,915,406	1,525,286	
Hours per employee	103	84	
Total hours - future skills	1,814,531	1,448,730	
Engagement			
Employee satisfaction (% engagement on 2021 Annual Survey - top quartile)	86%	83%	
Employee survey participation rate	93%	93%	
% of eligible employees receiving feedback ²	98%	96%	
SOCIETAL IMPACT			
	2022	2021	2020
Progress toward our goal to positively impact the lives of ten million people by year-end 2022	2.3M	2.2M	2.3M
Community investment spend (per year)	\$13.8M	\$13.8M	\$13.8M
Employee hours spent volunteering (per year)	107,600	96,820	103,171

GOVERNANCE			
PERFORMANCE SUMMARY			
	2022	2021	2020
Board Composition and Independence ³			
Size of board ⁴	11	12	11
Board average age ⁴	62.2	64.3	63.4
Mandatory retirement age	Yes	Yes	Yes
Average director tenure ⁵	6.8	7.0	6.7
Director tenure policy ⁵	No	No	No
% of directors who are independent ⁴	91.6%	91.6%	90.9%
Independent chairman	No	No	No
Independent lead director	Yes	Yes	Yes
Board Diversity			
Women on the board ⁴	4	4	3
People of color on the board ⁴	4	3	2
Compliance			
% of employees who have read and understood the Code of Ethics and Business Conduct	100%	100%	100%
Human Rights			
UN Global Compact Signatory	Yes	Yes	
Equitable Pay Statement	Yes	Yes	Yes
Human Rights Statement	Yes	Yes	Yes
Equal Employment Opportunity Policy	Yes	Yes	Yes
Supplier Management & Diversity			
Supplier Management Policy	Yes	Yes	Yes

¹ 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.

² Percent of employees who receive performance reviews annually; 2% are too new to review due to the timing of their hiring.

³ Information provided is as of the conclusion of the Annual Meeting of Shareholders for the stated year, unless otherwise noted.

⁴ As of the Annual Meeting on May 19, 2021.

⁵ In December 2020, the board eliminated its tenure policy in conjunction with its adoption of individual director evaluations, as described in the company's 2021 proxy statement. The board maintains a mandatory retirement age of 75 for its membership.

FOR FURTHER INFORMATION



As we execute on a strategy to ensure The Hartford's long-term prosperity, we believe it is critical to embed considerations around the evolving needs of our customers, the welfare of our employees, our ability to best serve a diverse marketplace, and the implications of climate change. We challenge ourselves to look around corners, think on longer time horizons, and to innovate, grow and protect our franchise with solutions to meet the needs of a changing society.

- Terence Shields
Chief Sustainability Officer



EXTERNAL RECOGNITION:



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- [SASB Report](#)
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- [Climate Change Statement](#)
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- [GRI Response](#)
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