

The Hartford's Sustainability Reporting

GRI G4 Response - 2016



The table below indexes The Hartford's 2016 sustainability efforts against the GRI reporting guidelines and has been prepared in accordance with GRI G4 Content Index – Core. When appropriate, we reference information posted to The Hartford's website, our 10-K, and other publically available corporate reports.

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Sub-category: Society

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1) General Standard Disclosures

Strategy and analysis

Item	Description
G4-1	Statement from the most senior decision-maker of the organization.
Letter from CEO – Page 3, 2016 Corporate Sustainability Highlight Report	
G4-2	Description of key economic, environmental and social impacts, including associated risks and opportunities

Section 1: Significant economic, environmental and social impacts of the organization and associated challenges / opportunities:

Economic Impact:

Throughout its 207 year history, The Hartford has delivered on its promises to agents, brokers and customers, while also recognizing the Company's responsibility to positively impact the economic, environmental and social issues affecting the country. The company has insured some of the nation's most historic construction projects, including the Golden Gate Bridge and its products helped facilitate the construction of the Hoover Dam. The Hartford has also paid claims related to some of America's largest disasters, including the Great Chicago Fire of 1871, the San Francisco earthquake of 1906, the 9/11 terrorist attacks, and more recently, Hurricane Katrina, tornadoes in Joplin, Missouri and Moore, Oklahoma, and Storm Sandy. The Company's growth goes hand in hand with the economic development of the United States beginning in 1810, when the country was only 34 years old. Abraham Lincoln, Ulysses S. Grant, Buffalo Bill Cody, Babe Ruth and Dwight D. Eisenhower are among the notable citizens who held policies with The Hartford.

Today The Hartford remains a company widely recognized for service excellence, sustainability practices, trust and integrity. We have the opportunity to build on our foundation and further strengthen our ability to increase the well-being of our stakeholders through continual strong economic performance, by maintaining profitable growth, efficiently managing our run-off business, redeploying excess capital generated by our business to create greater shareholder value, mitigating risks and continuing to expand our core earnings return on investment. Beyond our economic priorities, The Hartford is also committed to addressing environmental and social impacts, continuing to focus our strategic sustainable approach in four key areas: communities and giving, diversity and inclusion, ethics and governance, and environmental stewardship.

Social Impact:

➤ Communities and Giving

Driven by our mission to help people and businesses prevail, The Hartford actively participates in the community as a vested and responsible citizen and philanthropist, with our more than 16,000 employee-strong workforce dedicating their time, talent and generosity as community volunteers. Our efforts include supporting our nation's U.S. Paralympic athletes (The Hartford became a founding sponsor of the U.S. Paralympics in 2003); promoting fire safety to over 110 million children across the country through our nearly 70 year old Junior Fire Marshal program (launched in 1947); partnering with Junior Achievement USA to help equip high school students with financial skills; and collaborating with Accion U.S. Network and LiftFund to provide small businesses a boost. In addition, The Hartford grants full-time employees eight hours of paid time off annually to volunteer in their local communities. Our communities and giving programs enjoy strong board-level support, and we made a considerable impact in 2016.

➤ Diversity and Inclusion

The Hartford's approach to diversity and inclusion starts with the premise that accountability starts in the boardroom and is integrated throughout the enterprise. Inclusive leaders align our diversity and inclusion strategy with business objectives. As part of our commitment, The Hartford engages in these practices by increasing board level diversity, and prioritizing diversity and inclusion in hiring practices. The Hartford also encourages and enables eight Employee Resource Groups, including: the Flex-Abilities Network; the Professional Women's Network; Asia Pacific Professional Network; the Black Insurance Professional Network; Young Professionals; GLOBE (Gay, Lesbian, Bisexual and Transgendered Organization Benefiting Everyone); the Hispanic Leadership Network; and the Military Community Network, that enable business success by helping to attract, engage, and develop top talent. Our journey is ongoing and we are seeing results, particularly in the makeup of the board, external recognition, and the percentage of women in leadership in the company.

Ethics and Governance:

Ethics is foundational to all of our behaviors at The Hartford. For almost a decade, The Hartford has been recognized externally for its exceptional ethics and governance practices. Our mandatory annual ethics and compliance certification process for our employees is the cornerstone of this program. Employees bring our vision to life every day through their decisions and actions, guided by our four most-valued behaviors highlighted The Hartford's

[Code of Ethics and Business Conduct:](#)

- We deliver outcomes: we demonstrate a bias for action that drives exceptional performance
- We work as a team: we respect our teammates and work inclusively to achieve the best results
- We build strong partnerships: we forge trusted relationships and deliver customer value with integrity; and
- We strive for excellence: we continuously improve to reach the highest standards and inspire others to do the same.

Environmental Impact:

As an insurance company, we understand the inherent risks that environmental challenges present to people and communities. In response, we are reducing our own impact on the environment and conserving natural resources, while reducing our operating costs in the process. We are committed to understanding, managing and mitigating the risks associated with climate change. Although The Hartford is not a significant emitter of greenhouse gases [GHGs], we recognize that the reduction of GHG emissions is a universal responsibility and we take this responsibility seriously. Accordingly, we work to reduce our own GHG emissions, paper usage and electronic waste. We advocate strongly for better land use planning, improved building codes with more rigid enforcement, and policies that protect Americans who live in areas vulnerable to severe weather. The Hartford also continues to develop products and make investment decisions that promote environmentally responsible activity.

The Hartford's commitment to sustainability and environmental stewardship is reflected in our corporate governance structure, which ensures continual focus on sustainability. The Environment Committee, created in 2007 and led by General Counsel David Robinson, is comprised of 18 leaders from across the enterprise. The Hartford Environmental Action Team (HEAT), which consists of employee volunteers from across the enterprise, also has a seat on the committee. The committee meets at least quarterly, reports to the company's Executive Leadership Team twice annually and is part of the sustainability update provided to the company's board of directors' Nominating and Corporate Governance Committee once each year.

In addition, the Sustainability Steering Committee, inaugurated in January 2016 and comprised of the senior-most representatives from each focus area was formed to ensure processes are in place to assess performance and determine future priorities. The main sustainability risk to The Hartford is the risk to our policyholders caused by severe weather events, which may increase as a result of climate change. This risk is described in the "Risk Factors" section of [The Hartford's 10-K](#) as well as in the Company's publicly available [annual submission to CDP](#) (formerly Carbon Disclosure Project). We are focused on managing our company well, reducing our carbon footprint, and helping our customers do the same.

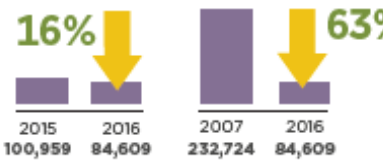
Section 2: Impact of Sustainability trends, risks and opportunities for the organization including Goal Summary:

The Hartford recognizes that our focus on sustainability has the power to affect the long term financial performance of the organization. A sustainability trend that has the potential to impact economic performance most significantly in the long term is severe weather related to climate change. As stated in [The Hartford's 10-K](#), we are particularly vulnerable to losses from catastrophes such as hurricanes, tornados, earthquakes, and the spread of disease. Possible examples of this impact include the increase in frequency or severity of wind and thunderstorm and tornado/hailstorm events, more frequent brush fires, higher incidence of deluge flooding, and the potential increase in severity of the largest hurricane events.

All of these severe weather events have the potential to impact The Hartford's financial performance and other activities that are core to a sustainable future, including community giving and investment in our employees. Our focus on Sustainability creates opportunities to establish a better environment for our employees and a stronger base of potential customers. The focus areas related to sustainability that The Hartford has prioritized are those identified as most relevant to the Company over the long term with the potential to affect the Company's competitive position and qualitative financial drivers.

The following table summarizes The Hartford's goals for each key focus area related to Sustainability including progress toward these goals, mechanisms in place to measure progress and important considerations:

Goals:	Progress toward goals:	Results / Progress to date measured through:	Considerations:
<p>The Hartford's Primary Operational and Financial Goals:</p> <ul style="list-style-type: none"> • Achieve profitable growth in P&C, Group Benefits and Mutual Funds businesses by focusing on five principal areas: product, distribution, customer experience, operating capabilities, talent. • Efficiently manage the run-off of and return of capital from Talcott while maintaining its capital efficiency. • Redeploy the excess capital generated by our business to create greater shareholder value • Continue to expand core earnings ROE, excluding Talcott, and generate average total value creation of at least 9% as measured by common dividends paid plus growth in book value per diluted share, excluding AOCI (Accumulated other comprehensive income) 	<p>In 2016, The Hartford increased core earnings by 7% from 2015, returned \$1.6 billion to shareholders through dividends and share repurchases, and reduced debt by \$750 million.</p>	<ul style="list-style-type: none"> • Increased market share and written premiums • Increase in assets under management • Market Rankings • High Net Promotor Scores • Increased Brand Awareness / Reputation Institute • Continued and increased third-party recognition for efforts including: <ul style="list-style-type: none"> ○ Ethisphere ○ DJSI 	<p>Actual results could differ materially from expectations depending on the evolution of various factors including the risks and uncertainties identified in The Hartford's 10-K including The Hartford's forward-looking statements, Part I, Item 1A. (Risk Factors), Part II, Item 7 (Management's Discussion and Analysis of Financial Condition and Results of Operations), and those identified from time to time in our other filings with the Securities and Exchange Commission.</p>

<p>The Hartford's Communities and Giving Goal: The Hartford will positively impact the lives of 7 million people by year-end 2020.</p>	<p>By year-end 2016, we positively impacted 1.4M people and we are on track to achieve this goal.</p>	<p>Continued and increased third-party recognition for efforts including:</p> <ul style="list-style-type: none"> • Ethisphere • DJSI • Local partner recognition 	<p>With increased focus on this goal, we continue to convey the importance / value of logging volunteer time with our employees to ensure we capture their efforts. We have implemented a new volunteering & giving site for improved reporting as we make progress toward this goal.</p>															
<p>The Hartford's Diversity & Inclusion Goal: By 2020, The Hartford will be the insurance industry leader in diversity and inclusion, enabling us to attract and leverage top talent our business goals in an increasingly diverse environment.*</p> <p>*as measured by external third parties, achievement on top company listings, and internal assessments</p>	<p>As of 2016, The Hartford has made progress toward the goal with the increase of board member representation regarding both women and people of color. We are also taking a lead role in creating change in the industry, enabling The Hartford to stand out as an employer and business partner of choice. As a result, we are on track to achieve this goal.</p>	<ul style="list-style-type: none"> • Goal as measured by external third parties, achievement on top company listings, and internal assessments • Continued and increased third-party recognition for efforts including: <ul style="list-style-type: none"> ○ Ethisphere ○ Corporate Equality Index – Best Places to Work for LGBT Equality ○ Bloomberg Gender-Equality Index ○ Best Employers for Healthy Lifestyles ○ Military Friendly Employer ○ NOD – Leading Disability Employer ○ Top Work Places ○ DJSI 	<p>With support of senior management and the Board, we will employ strategic initiatives in support of meeting this goal.</p>															
<p>The Hartford's Environmental Goals: Using 2015 as a base year, The Hartford will reduce our total Scope 1, 2 and 3 Greenhouse Gas emissions (GHGe), achieving a reduction of at least 2.1% of GHGe each year, resulting in a minimum decrease of 25.7% by 2027 and 46.2% by 2037.</p>	<p>Our 2016 GHGe reductions put us on track toward meeting these goals.</p> <p>Reducing Our GHG (In Tons of CO₂E)₁</p>  <table border="1"> <thead> <tr> <th>Year</th> <th>GHG (Tons of CO₂E)</th> <th>Reduction %</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>100,959</td> <td>-</td> </tr> <tr> <td>2016</td> <td>84,609</td> <td>16%</td> </tr> <tr> <td>2007</td> <td>232,724</td> <td>-</td> </tr> <tr> <td>2016</td> <td>84,609</td> <td>63%</td> </tr> </tbody> </table>	Year	GHG (Tons of CO ₂ E)	Reduction %	2015	100,959	-	2016	84,609	16%	2007	232,724	-	2016	84,609	63%	<p>Continued and increased third-party recognition for efforts including:</p> <ul style="list-style-type: none"> • CDP • ET Global • Better Business Challenge (U.S. Dept. of Energy) • Climate Leadership Awards • DJSI 	<p>Major refurbishment of Hartford campus brought meaningful reductions. We will continue actively pursuing opportunities to reduce emissions and eliminate waste.</p> <p>Adjustments: After reaching our prior GHG emission reduction goal three years early, The Hartford set two new science-based target-aligned goals in 2016 (see goal on left).</p>
Year	GHG (Tons of CO ₂ E)	Reduction %																
2015	100,959	-																
2016	84,609	16%																
2007	232,724	-																
2016	84,609	63%																

<p>The Hartford's Ethics and Governance Goal: The Hartford will maintain industry-leading ratings for our uncompromising commitment to compliant and ethical business conduct.*</p> <p><i>*as assessed by internal sources, (employee survey scores and external objective sources (Ethisphere, Bloomberg and NYSE)</i></p>	<p>As of 2016, 96% of employees believe that The Hartford shows a commitment to ethical business decisions and conduct (14 points above the top 25% benchmark of global companies*) and 92% of employees say that they can report unethical practices without fear of reprisal (6 points above the top 25% benchmark of global companies*). In addition, The Hartford was not subject to any significant fines or non-monetary sanctions related to non-compliance with laws or regulations in 2016. On track to achieve goal. *Benchmarks provided by IBM Kenexa</p>	<p>Goal as assessed by internal sources, e.g. employee survey scores and external objective sources, including:</p> <ul style="list-style-type: none"> • Ethisphere • Bloomberg • NYSE • DJSI • All laws and regulations 	<p>With strong support of senior management, required ethics and compliance training, and relentless focus on compliance and ethical behavior as a key part of The Hartford's character, we have experienced a decade of significant external third party recognition. We are on track, therefore, to meet our goal.</p>
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The main governance mechanisms in place to manage these risks and opportunities and identify related risks and opportunities are the Sustainability Steering Committee, the Environment Committee, and at the board level, the Nominating and Governance Committee.

For more information about The Hartford's approach to sustainability, and how we view key impacts, risks and opportunities, see The Hartford's 10-K, our 2017 response to CDP, our 2016 Corporate Sustainability Highlight Report and the corporate sustainability section of The Hartford's website:

- [2016 Corporate Sustainability Highlight Report](#)
- [The Hartford's 10-K, pp: 18-28](#)
- [The Hartford's CDP response](#)
- [Corporate Sustainability section of The Hartford's website](#)

Organizational Profile	
Item	Description
G4-3	Name of the organization.
The Hartford Financial Services Group, Inc.	
G4-4	Primary brands, products, and/or services.

<p>The Hartford Financial Services Group, Inc. (together with its subsidiaries) is a holding company for a group of subsidiaries that provide property and casualty insurance, group benefits and mutual funds to individual and business customers in the United States and continues to administer life and annuity products previously sold.</p> <p>For a fuller, general description of The Hartford's business, see The Hartford's 10-K, pp: 6-17 and The Hartford's website.</p>	
G4-5	Location of organization's headquarters.
Hartford, Connecticut, United States	
G4-6	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.
United States	
G4-7	Nature of ownership and legal form.
<p>The Hartford Financial Services Group, Inc. is a Delaware domiciled publicly traded corporation. As of February 22, 2017, The Hartford had approximately 13,600 shareholders representing approximately 370,189,269 shares of common stock issued and outstanding.</p> <p>For further information, please see our 10-K, F-6.</p>	
G4-8	Markets served (including geographic breakdown, sectors served, and types of customers / beneficiaries).
<p>The Hartford's market is the United States. The Hartford conducts business principally in six reporting segments including Commercial Lines, Personal Lines, Property & Casualty Other Operations, Group Benefits, Mutual Funds and Talcott Resolution, as well as a Corporate category. The beneficiaries are The Hartford's customers and their families.</p> <p>For a full description of the markets served in each category, please see our 10-K, pp 6-17</p>	
G4-9	Scale of the reporting organization.
<p>The Hartford had approximately 16,900 employees as of December 31, 2016. The Hartford writes business across the United States and has more than 100 offices located throughout the country.</p> <p>Financial highlights include:</p> <ul style="list-style-type: none"> ➤ 2016 revenues: \$18.3B ➤ Shareholder equity: \$16.9B <p>See p.17 of The Hartford's 10-K</p>	

G4-10	Total workforce by employment type, employment contract, and region, broken down by gender.
<p>a. Total number of employees by employment contract and gender: The Hartford employed approximately 16,900 employees in 2016. They are fulltime (or FTE) at-will employees. Overall, 59% of employee population is female.</p> <p>b. Total number of permanent employees by employment type and gender: Same as “a” above.</p> <p>c. Total workforce by employees and supervised workers and by gender: Of The Hartford’s overall employee population of 16,900, approximately 14,400 are individual contributors, of whom 61.5% are female.</p> <p>d. Total workforce by region and gender: The Hartford’s approximately 16,900 employees work in the U.S., of whom 59% are female</p> <p>e. Report whether a substantial portion of the organization’s work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors: This statement does not apply to The Hartford.</p> <p>f. Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries): This statement does not apply to The Hartford.</p>	
G4-11	Percentage of employees covered by collective bargaining agreements.
Zero	
G4-12	Describe the organization’s supply chain.
<p>The Hartford engages over 3,000 suppliers to help the company conduct its business. These suppliers include software, hardware, administrators/consultants and sourcing providers, contractors, brokers, wholesalers, and licensees. 99 percent of the suppliers we engage are U.S. based. The areas of our organization that engage suppliers are: Claims, Commercial Lines, Enterprise Risk Management, Executive, Finance, Group Benefits, Human Resources, Information Technology, Investment, Law, Marketing & Communications, Mutual Funds, Operations, Personal Lines, Talcott Resolution, and enterprise-wide programs. The overall corporate spend on the supply chain for 2016 was \$1.53 billion. The Hartford maintains a robust process for mitigating the risks to the company in the supply chain.</p>	
G4-13	Significant changes during the reporting period regarding size, structure or ownership.
Zero	
G4-14	Explanation of whether and how the precautionary approach or principle is addressed by the organization.
<p>The Hartford employs a precautionary approach to address potential environmental impacts. We have proactively undertaken several “cost effective measures” to prevent environmental degradation, including purchasing Renewable Energy Credits (RECs), installing electronic vehicle charging stations on our Home Office campus, investing in renewable energy, converting a portion of our vehicle fleet to hybrids and undertaking a major, environmentally efficient refurbishment of our Home Office in Hartford, Connecticut.</p>	

G4-15	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.
<ul style="list-style-type: none"> • Hartford Funds was accepted into the UN Environment Program Finance Initiative's "Principles for Responsible Investment" (UNPRI) protocol in the second quarter of 2015. In alignment with the principles of UNPRI, Hartford Funds launched the Environmental Opportunities Fund in March 2016 to create a product offering for customers interested in social impact investing. • In November 2015, The Hartford joined several other companies in lending its public support for a climate change initiative by appearing in a full page ad in the Wall Street Journal in support of a low-carbon USA in the lead-up to the COP-21 climate negotiations in Paris. In November 2016, The Hartford was one of the first companies to publicly and loudly add its name to the organizations urging the incoming U.S. administration to remain committed to the Paris Agreement. • In April 2016, The Hartford's CEO joined an open letter of business CEOs to the governor of North Carolina calling for a repeal of anti-LGBT legislation in that state. • In 2015, The Hartford also lent its support for marriage equality by filing a "friend of the court brief" in the case of Obergefell vs. Hodges. The case was later heard by the U.S. Supreme Court. The Court ruled to overturn state bans of same-sex marriages and refusal to recognize marriages performed in another state. • In May 2015, The Hartford joined the U.S. Department of Energy Better Buildings Challenge with Datacenter program that calls on private and public sector leaders to improve energy efficiency in buildings across the United States. The Hartford committed to reducing its energy usage in the real estate facilities we own by 20% before 2023. The Hartford achieved the goal within months and was praised by the White House as an "Early Achiever." See p.17 of The Hartford's 2017 Proxy Statement 	
G4-16	Memberships in associations (such as industry associations) and/or national / international advocacy organizations in which the organization: Has positions in governance bodies; Participates in projects or committees; Provides substantive funding beyond routine membership dues; or Views membership as strategic.
<p>The Hartford participates in the following associations:</p> <ul style="list-style-type: none"> • American Insurance Association (AIA). Celebrating its 150th year in 2016, AIA has served as the leading property-casualty insurance trade organization since 1866. Representing more than 350 insurers that write more than \$140 billion in premiums each year, AIA member companies count themselves among the ranks of the most influential insurance companies in the country. (The Hartford's CEO Chris Swift currently chairs this organization.) • Insurance Information institute. For over 50 years, this non-profit organization has provided information to help consumers, reporters, insurance companies and researchers understand how insurance works. It communicates on climate change and severe weather events and their implications for the insurance industry and society at large. • Other trade associations that The Hartford maintains membership in include American Council of Life Insurers, Financial Services Roundtable, Investment Company Institute, Institute for Legal Reform, Association of California Life & Health Insurance Companies, Insurance Association of Connecticut, Florida Insurance Council, Michigan Insurance Council, Life Insurance Council of New York, and Insurance Federation of Pennsylvania. • Additional Associations of which The Hartford is a member: <ul style="list-style-type: none"> ○ CECP ○ BCCCC ○ ACCP ○ Insurance Industry Charitable Foundation (IICF) ○ Catalyst 	

Identified material aspects and boundaries

Item	Description
G4-17	List all entities included in the organization's consolidated financial statements or equivalent documents. Report whether any entity included in the organization's consolidated financial statements is not covered by the report.
The entities included in the Consolidated Financial Statements, beginning on p. 118 (F3-F8) of <u>The Hartford's 10-K</u> and listed on Exhibit 21.01 to the Form 10-K are covered by the report.	
G4-18	<ul style="list-style-type: none"> a. Process for defining report content and the aspect boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.
<p>The Hartford maintains a robust process to gather information on the expectations and interests of our stakeholders on at least an annual basis. We conducted materiality assessments with various stakeholders capitalizing on existing engagement activities and used the information provided during these engagements to identify the range of material aspects to be considered as the basis of our efforts and as content for the report. We further prioritized and validated the aspects through weighing and benchmarking. The aspect boundaries were then assessed and defined.</p> <p>In 2016 we also began planning to execute a formal Materiality Assessment following the GRI four-step materiality process to engage our key stakeholders in early 2017 with the intention to prioritize and incorporate identified Aspects into future reporting.</p> <p>Our reporting follows GRI's four Principles of Defining Reporting Content: Materiality, Stakeholder Inclusiveness, Sustainability Context and Completeness. Integration of each principle can be found throughout this report in all applicable sections.</p>	
G4-19	List all the material aspects identified in the process for defining report content.
<p>To identify the universe of material aspects for defining our report content, we considered all of the content listed in the GRI Financial Services Sector Disclosures document. These include: Governance; Ethics and Integrity; Stakeholder Engagement; Economic Performance; Market Presence; Indirect Economic Impacts; Procurement Practices; Materials; Energy; Water; Biodiversity; Emissions; Effluents and Waste; Products and Services; Compliance; Transport; Supplier Environmental Assessment; Environmental Grievance Mechanisms; and the Social subcategories of Labor Practices and Decent Work, Human Rights, Society, and Product Responsibility. From these, we identified the aspects to be prioritized.</p> <p>Based on these, and the priorities of the company as described in our required annual public filings, The Hartford has identified several material aspects that reflect the organization's significant economic, environmental and social impacts, and/or that substantially influence the assessments and decisions of the key stakeholders identified. These are:</p> <ul style="list-style-type: none"> 1) Economic Performance & Impacts – The boundaries for this material aspect are applicable to the entire enterprise. 2) Environmental / Energy & Emissions – While managing our environmental impacts and finding a solution to GHG reduction is focused more intensively on certain areas, the boundaries of this material aspect are applicable to the entire enterprise. 3) Social – primary focus on Local Communities and Diversity & Inclusion – The boundaries for this material aspect are applicable to the entire enterprise. 4) Compliance – The boundaries for this material aspect are applicable to the entire enterprise. 	
G4-20	For each material aspect, report the aspect boundary within the organization.
For each material aspect identified in this report based on the "core" option, the Aspect Boundary is material within the entire organization as described in G4-19.	

G4-21	For each material aspect, report the aspect boundary outside the organization.
Each Material aspect identified in this report based on the “core” option potentially affects stakeholders everywhere, though the majority of our stakeholders (employees, shareholders, customers, state regulators, suppliers and community partners) are in the U.S.	
G4-22	Explanation of the effect of any re-statements of information provided in previous reports, and the reasons for such re-statements.
None	
G4-23	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.
None	
Stakeholder engagement	
Item	Description
G4-24	List of stakeholder groups engaged by the organization.
The key stakeholders that The Hartford engages include employees, shareholders, customers, state regulators, suppliers and community partners.	
G4-25	Basis for identification and selection of stakeholders with whom to engage.
The Hartford was initially as inclusive and comprehensive as possible when identifying our 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.	
G4-26	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.
<p>The Hartford routinely engages each of our identified stakeholders in multiple ways:</p> <p>Employees:</p> <ul style="list-style-type: none"> Annual Employee Survey; CEO Town Hall meetings (3 x per year); quarterly leadership meetings; daily through intranet site <p>The Hartford has a rigorous, comprehensive and repeatable process for eliciting employee views. In this process, employees have the opportunity to voice their preferences regarding issues they find of greatest importance to them. A key part of this process is the annual employee survey. In 2016, 91% of The Hartford’s employees responded. (This is well above the IBM standard for a top tier company of 80%.) In the survey, employees can provide their reactions to a number of company plans and initiatives. In addition, the CEO and his Executive Leadership Team hold company-wide Town Hall meetings three times a year to elicit employee views, celebrate milestones and lay out plans of the future. Senior company leaders also conduct Town Hall meetings once a quarter. Through this process, employees are encouraged to bring issues that they find important to the attention of company leadership. The Hartford also uses its internal website to communicate with employees and to solicit feedback.</p>	

Shareholders:

- Quarterly CEO conference calls; annual Investor Day; annual Shareholder Meeting; annual engagement with shareholders representing over 50% of the voting power at the annual meeting led by the Corporate Secretary; annual Roadshow; daily activities of The Hartford's Investor Relations department

The CEO and his executive leadership team conduct public quarterly conference calls with investors to explain in detail the company's decisions and directions and take questions and comments from investors. In addition, the CEO and key members of the Executive Leadership Team hold an annual Investor Day and a Road Show to lay out in detail the Company's direction and decisions, and listen to investor feedback. In addition, The Hartford maintains an Investor Relations group, headed by a Senior Vice President, to maintain daily contact with the investor community.

Moreover, every year, The Hartford contacts its top shareholders and meets with the Company's largest investors, representing approximately 51% of the voting power at the annual meetings. The Company's Corporate Secretary, the Director of Executive Compensation, the Head of Investor Relations and the Head of Corporate Sustainability participate in these meetings to provide updates and answer shareholder questions. Topics covered include how the Company has addressed shareholder input received during the prior year's outreach, the Company's critical business developments and corporate governance, executive compensation and sustainability matters. Shareholder feedback is then discussed with the Company's Board of Directors and is considered when the Board takes action. In 2016, as a result of shareholder feedback and a review of industry trends and best practices, the Board of Directors took the following actions:

- (1) In July of 2016, the Board proactively adopted a proxy access By-law, which provides that a shareholder, or group of up to 20 shareholders, may nominate a director and have the nominee included in the company's proxy statement. The shareholder or group collectively, must have held at least 3% of the company's common stock for three years in order to make a nomination; and the shareholder, or group, may nominate as many as two directors, or a number of directors equal to 20% of the board, whichever is greater.
- (2) In December of 2016, we amended the company's Corporate Governance Guidelines to reduce the total number of public company boards (including The Hartford) on which directors may serve from six to five for non-CEOs, and from three to two for sitting CEOs, recognizing that directors must have sufficient time to devote to their Board responsibilities.

Shareholders are also invited to raise their concerns and ask questions of the Executive Leadership Team and Board of Directors in person at the Company's annual shareholder meeting. The Hartford has listed its recognitions for environmental stewardship, good governance and ethical behavior and actions on diversity and inclusion on its proxy statements for several years, thereby conveying to all shareholders that the Company prioritizes these issues on behalf of our shareholders. In these various fora, shareholders have the opportunity to inform us of their priorities for the Company.

Customers:

- Annual Net Promoter scores; continual contact with agents and brokers from executive leadership as well as daily contact from senior company leaders of The Hartford whose job is to maintain contact with agents and brokers; Claims organization is in contact with affected customers who file claims

Our customers are the millions of individuals and businesses that purchase our insurance as well as the independent agents and brokers who sell our products. The Hartford conducts an intensive engagement of customers to maintain a deep understanding of their views of The Hartford's products, price, quality of service delivery and reputation in comparison with The Hartford's peers in the marketplace. The measures we capture include Net Promoter Scores from our independent agents as well as policyholders, annual external industry rankings of The Hartford on claims handling compared to peers, as well as direct feedback we receive from frequent interaction with the agent and broker community by our senior leaders and regional executives who are responsible for understanding the territory to which they are assigned. In addition, The Hartford has also polled our agents to understand further interest in environmentally friendly insurance products as well as products that take into account the sharing economy.

State Regulators:

- Quarterly briefing of financial results in advance of quarterly conference calls; annual submission of required California Insurance Commissioner survey on approach to Climate Change; ongoing dialogue with Government Affairs Department on new product approvals; claims process; The Hartford General Counsel participation with CT Insurance Commissioner on Governor’s Climate Change Council; and annual Supervisory College consisting of the CT Insurance Commissioner and regulators from other locations where The Hartford’s insurers are domiciled

The business of insurance is regulated by each of the 50 states, so the state regulators are important stakeholders for the company. Six state insurance commissioners require companies that write a certain amount of business in their state to report annually on their company’s approach to climate change. Because of the volume of business we write, The Hartford is required to respond to this survey, which it has been doing since 2012. Each year, these state regulators have released the results of this survey to an investor group called Ceres. Ceres creates an annual report on the findings and select insurance commissioners have commented on the results of these reports. In the last published report, in the fall of 2016, Ceres analyzed 148 companies. The Hartford was identified as a leader again in the 2016 report. The Hartford was categorized as a “leader” in each of the 6 categories that the report evaluated companies on; it was one of only two P&C insurers, and the only American insurer, to receive the highest rating in each of the six categories in two Ceres reports in a row.

The Hartford also has a relationship with its regulator, the Insurance Commissioner of Connecticut. When the governor of Connecticut set up a climate change council in 2015, he reserved two seats on the council for private sector entities. At the suggestion of the insurance commissioner, The Hartford was invited – and accepted – an invitation to fill one of those seats.

Suppliers:

- Monthly meetings with The Hartford’s top supplier partners to review and discuss policies; annual assessments of top partners; Supplier Policy portal to information sharing; For our large outsourcing suppliers, we conduct semi-annual business reviews with leadership from both organizations focusing on the relationship at a strategic level in addition to getting feedback based on the vendor partners knowledge and industry expertise

In 2016, we also directly engaged with 34 of our top IT suppliers regarding their environmental practices, diversity and inclusion activities and ethics programs.

Community Partners:

- Formal annual meeting with each of our community partners to review their annual plans, their budgets and their funding needs and how their programs align with The Hartford’s goals; through The Hartford’s Corporate Sustainability department; regular (weekly/monthly dependent upon partner) contact with national partners such as Junior Achievement, Accion USA, LiftFund, and AARP Foundation.

The Hartford has developed a process to engage with our community partners. We commissioned and underwrote a series of community conversations conducted by the Harwood Institute for Public Innovation and the United Way to identify stakeholders’ views of progress in the neighborhood and from that, perceptions of The Hartford. We conduct formal annual meetings with every non-governmental organization (NGO) with which we partner to review progress, priorities, and to discuss how they can more effectively contribute to the community. Through this process we examine our portfolio for greater impact, as we seek to deliver the shared aspiration of building a safer, stronger, more successful and connected community.

Future Stakeholder Engagement:

In 2016, The Hartford began planning to execute a Materiality Assessment following the GRI four-step materiality process (identify, prioritize, validate and review) to engage our key stakeholders in early 2017 with the intention to prioritize and incorporate identified Aspects into future reporting.

G4-27	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.
<p>Our key stakeholders raised topics and concerns surrounding these core areas:</p> <ul style="list-style-type: none"> • Proxy access and overboarding (shareholders) • The need to be good steward of the environment and a sustainable company (all stakeholders) <p>Based on the feedback received from stakeholders in these core areas, The Hartford has responded by taking action in several direct, concrete ways. For example, in 2016:</p> <p>Shareholders:</p> <p>In 2016, the Board of Directors took the following actions as a result of shareholder feedback and a review of industry trends and best practices:</p> <ul style="list-style-type: none"> • In July 2016, the Board proactively adopted a proxy access By-law, which provides that a shareholder, or group of up to 20 shareholders, may nominate a director and have the nominee included in the company's proxy statement. The shareholder or group collectively, must have held at least 3% of the company's common stock for three years in order to make a nomination; and the shareholder, or group, may nominate as many as two directors, or a number of directors equal to 20% of the board, whichever is greater. • In December 2016, we amended the company's Corporate Governance Guidelines to reduce the total number of public company boards (including The Hartford) on which directors may serve from six to five for non-CEOs, and from three to two for sitting CEOs, recognizing that directors must have sufficient time to devote to their Board responsibilities. • In an effort to better educate shareholders regarding our ESG impacts, we expanded our ESG disclosures in our proxy statement. (See p.17 of the 2017 Proxy Statement.) <p>Employees:</p> <p>In response to interest expressed by employees on The Hartford's Environmental Action Team, The Hartford:</p> <ul style="list-style-type: none"> • held an on-site event for employees to learn about and ride/drive Zero Emission Vehicles (ZEVs) in 2016 to increase employee awareness and interest in this "green option" • participation in Earth Hour, a global initiative when individuals and organizations turn off the lights for a designated period to raise awareness of climate change • continue to actively participate in Earth Day, hosting outside speakers and an employee fair featuring eco-friendly exhibitors as well as illuminating The Hartford's signage to green on the top of our Home Office building. • partners with Arrow Recovery to host electronic recycling drives for employees, encouraging them to responsibly recycle old personal electronics • continued support for an employee garden created in 2015; all produce grown in the garden is donated to local non-profit organizations to feed people in the local community • Continues to provide 24 electric vehicle charging stations to employees at our Home Office campus – employee interest continues to expand <p>Customers:</p> <ul style="list-style-type: none"> • The Hartford continues to offers a number of insurance products that help customers avoid GHG emissions by encouraging customers to purchase a hybrid or Electric Vehicle (EV) with premium discounts and encouraging / facilitating installation of energy efficient equipment and use of environmentally friendly materials. • The Hartford offers a GHG-saving service to our customers under The Hartford's paper suppression efforts, allowing customers the option to opt out of receiving paper correspondence where allowed by regulators. To date, The Hartford has suppressed the production of 350,000+ documents with an average of 14 pages per document - saving approximately 4.9 million sheets of paper through this effort. <p>See The Hartford's 2017 CDP response (pp. 20-21).</p>	

State Regulators:

At the suggestion of the Insurance Commissioner of Connecticut, The Hartford was invited – and accepted – an invitation to fill a seat on a climate change council when the governor of Connecticut formed the council in 2015.

Suppliers:

In 2016, we directly engaged with 34 of our top IT and Corporate suppliers regarding their environmental practices, diversity and inclusion activities and ethics programs. We engaged with these suppliers, offering assistance in formulating their own sustainability strategies as well as providing guidance on how best to support The Hartford's.

See The Hartford's [2017 CDP response](#) (pp. 93-94).

Community Partners:

As a result of intensive interactions with the local community, The Hartford created programs that encourage and facilitate interaction between the local community and The Hartford's employees. These activities include:

- concerts in the park featuring performances by Hartford Symphony Orchestra on The Hartford's campus to which employees and the local community are invited
- seasonal shuttle bus services that takes employees of The Hartford and neighbors to local area restaurants and a farmer's market, providing access to healthy food
- a series of summer walking tours in the neighborhood surrounding The Hartford's Home Office, strengthening the connection between our employees and the community
- Continued employee volunteerism in support of Arbor Day, planting trees/shrubs in the local community (*100 trees & shrubs planted in Bushnell Park in Hartford, CT by more than 50 employees in April, 2016*)

In addition to the actions highlighted above, The Hartford also publishes an annual [Corporate Sustainability Highlight Report](#). The highlight report provides an easily digestible summary of our ESG goals and impacts, and features many programs and initiatives driven forward as a result of stakeholder feedback.

Report Profile

Item	Description
G4-28	Reporting period (e.g., fiscal/calendar year) for information provided.
Calendar Year 2016	
G4-29	Date of most recent previous report (if any).
November 2017 (covering 2016)	
➤ 2016 Corporate Sustainability Highlight Report	
G4-30	Reporting cycle (annual, biennial, etc.)
Annual	

G4-31	Contact point for questions regarding the report or its contents.
<p>Diane Cantello, vice president of Corporate Sustainability The Hartford Financial Services Group, Inc. One Hartford Plaza T16 Hartford, Connecticut 06155 Email: diane.cantello@thehartford.com Phone: (860) 547-2801</p>	
G4-32	Report the 'in accordance' option the organization has chosen. Report the GRI content index for the chosen option. Reference the External Assurance Report.
"In accordance", Core option	
G4-33	Policy and current practice with regard to seeking external assurance for the report.
<p>The Hartford seeks external assurance that its greenhouse gas inventory is accurate and complete. The Hartford's annual CDP response is accompanied by a Greenhouse Gas Inventory Assurance Statement by a certified CDP partner (WSP/Parsons Brinckerhoff) that conducts an independent third party review.</p> <p>For more information, please see The Hartford's CDP submission, which includes the external assurance information.</p>	
Governance	
Item	Description
G4-34	Governance structure of the organization, including committees of the highest governance body responsible for decision making on economic, environmental and social impacts.
<p>THE HARTFORD FINANCIAL SERVICES GROUP, INC. CORPORATE GOVERNANCE GUIDELINES</p> <p>The following Corporate Governance Guidelines were adopted by the Board of Directors on December 15, 2016. These Guidelines, the Company's By-laws and the charters of the Board's committees provide the general governance framework for the Company. To learn more about how the company's governance operates, please read the information about corporate governance on our external website.</p> <p>The Hartford also provides information on corporate governance beginning on p.116 of our 10-K.</p> <p>Per its charter, the Company's Nominating and Corporate Governance Committee is formally responsible for the review of the Company's policies and programs that relate to the Company's social responsibility, sustainability and environmental stewardship. This committee consists solely of independent board members. Read the Committee's charter for more information.</p> <p>The Environment Committee, created in 2007 and led by General Counsel David Robinson, is comprised of 18 company leaders across the enterprise, including enterprise risk management, operations and technology, human resources, law, marketing and communications, government affairs, actuarial, sales, mutual funds, our investment management subsidiary and representatives from our Personal Lines and Commercial Lines businesses. The</p>	

<p>Committee chair is part of the company's Executive Leadership Team (C-Suite). This committee reports to the C-Suite and the Board.</p> <p>In 2015, The Hartford appointed the Corporate Responsibility group (later renamed the Corporate Sustainability team) to lead The Hartford's sustainability framework.</p> <p>In 2016, the company created a Sustainability Steering Committee, in order to integrate the components of our sustainability efforts and prioritize overall enterprise activities and messages. This committee, chaired by the vice president of Corporate Sustainability, reports to the C-Suite and the Board.</p>	
G4-35	<p>Process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.</p> <p>The Nominating and Corporate Governance Committee has specific responsibility over Company policies having environmental and social impacts. The Committee charter states that the Committee's responsibilities include "reviewing the Company's policies and programs that relate to the Company's social responsibility, including issues of significance to the Company, its host communities, shareholders and employees;" and "overseeing the Company's strategy and activities regarding sustainability and environmental stewardship." Read the Committee's charter for more information.</p> <p>The Nominating and Corporate Governance Committee has primary risk oversight responsibility with respect to all matters within the scope of the committee's duties as contemplated by its charter. The governance structure starts at the Board and cascades to the Enterprise Risk and Capital Committee (ERCC) and then to individual risk committees across the Company. The Enterprise Risk Management organization is responsible for managing and underwriting to mitigate risks associated with climate change, such as severe weather events, which are discussed in our 10-K, and our public Climate Change Statement.</p> <p>The Environment Committee, created in 2007 and led by General Counsel David Robinson, is comprised of 18 company leaders across the enterprise, including enterprise risk management, operations and technology, human resources, law, marketing and communications, government affairs, actuarial, sales, mutual funds, our investment management subsidiary and representatives from our Personal Lines and Commercial Lines businesses. The Committee chair is part of the company's Executive Leadership Team (C-Suite). This committee reports to the C-Suite and the Board.</p> <p>In 2015, The Hartford appointed the Corporate Responsibility group (later renamed the Corporate Sustainability team) to lead The Hartford's sustainability framework.</p> <p>In 2016, the company created a Sustainability Steering Committee, in order to integrate the components of our sustainability efforts and prioritize overall enterprise activities and messages. This committee, chaired by the vice president of Corporate Sustainability, reports to the C-Suite and the Board.</p>
G4-36	<p>Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.</p> <p>In 2016, the company created a Sustainability Steering Committee, in order to integrate the components of our sustainability efforts and prioritize overall enterprise activities and messages. This committee is chaired by the vice president of Corporate Sustainability who reports to the C-Suite and briefs the Nominating and Corporate Governance Committee at least annually.</p>

G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.
<p>In 2016, the company created a Sustainability Steering Committee, in order to integrate the components of our sustainability efforts and prioritize overall enterprise activities and messages. The Sustainability Steering Committee leads efforts related to economic, environmental and social issues. Members of this Committee conduct materiality assessments, complete external reporting requirements, research industry trends and best practices, and evaluate corporate processes to determine appropriate actions that also mitigate risks. This committee is chaired by the vice president of Corporate Sustainability who reports to the C-Suite and briefs the Nominating and Corporate Governance Committee at least annually.</p>	
G4-38	Report the composition of the highest governance body and its committees by: Executive or non-executive, Independence, Tenure on the governance body, Number of each individual's other significant positions and commitments, and the nature of the commitments, Gender, Membership of under-represented social groups, Competences relating to economic, environmental and social impacts, Stakeholder representation
<p>The Nominating and Corporate Governance Committee has responsibility over policies having environmental and social impacts. This committee is composed solely of independent directors as required under applicable laws, regulations and the NYSE listing standards. A complete list of committee members including an overview of their commitments and competencies can be found on The Hartford's website.</p> <p>Read the Nominating and Corporate Governance Committee charter</p>	
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).
<p>The Nominating and Corporate Governance Committee is composed solely of independent directors as required under applicable laws, regulations and the NYSE listing standards. A complete list of committee members including an overview of their commitments and competencies can be found on The Hartford's website.</p>	
G4-40	<p>Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members, including:</p> <ul style="list-style-type: none"> • Whether and how diversity is considered • Whether and how independence is considered • Whether and how expertise and experience relating to economic, environmental and social topics are considered • Whether and how stakeholders (including shareholders) are involved

The Nominating Committee is responsible for identifying and recommending to the Board candidates for Board membership. At the request of the Nominating Committee, The Hartford has retained an outside search firm to identify prospective Board nominees. The Nominating Committee also considers candidates suggested by its members, other Board members, management and shareholders. The Nominating Committee evaluates candidates against the standards and qualifications set forth in the [Corporate Governance Guidelines](#) as well as other relevant factors as it deems appropriate, including the current composition of the Board and each candidate's:

- experience and its relevance to the Company's business and objectives;
- financial and accounting expertise;
- ability to meet the required independence criteria and avoid conflicts of interest;
- personal and professional ethics, integrity and values; and
- availability to attend Board meetings and to devote appropriate time to preparation for such meetings.

In addition, the Nominating Committee considers the candidate's potential contribution to the diversity of the Board. The Board believes that a diverse membership with varying perspectives and breadth of experience is an important attribute of a well-functioning board and will contribute positively to robust discussion at meetings. The Nominating Committee considers diversity in the context of the Board as a whole and takes into account considerations relating to race, gender, ethnicity and the range of perspectives that the directors bring to their Board work. As part of its consideration of prospective nominees, the Board and the Nominating Committee monitor whether the directors as a group meet The Hartford's criteria for the composition of the Board, including diversity considerations.

The Nominating Committee will consider director candidates recommended by shareholders using the same criteria described above. Shareholders may also directly nominate someone at an annual meeting.

Additional information regarding Board selection criteria is provided on p.17 and p. 21 of the [2017 Proxy Statement](#).

G4-41	<p>Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders, including, as a minimum:</p> <ul style="list-style-type: none"> • Cross-board membership • Cross-shareholding with suppliers and other stakeholders • Existence of controlling shareholder • Related party disclosures
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The Board has established the following standards related to director independence and qualifications:

- To help maintain the independence of the Board, all directors are required to deal at arm's length with the Company and its subsidiaries and to disclose circumstances material to the director that might be perceived as a conflict of interest.
- In order to identify potential conflicts of interest and to monitor and preserve the independence of those directors who meet the criteria for independence required under applicable law and by the NYSE, any director who wishes to become a director of another for-profit entity must obtain the pre-approval of the Nominating and Corporate Governance Committee.
- If a director experiences a material change in his or her business position or professional circumstances, including retirement, or a material change in his or her personal circumstances that reasonably may have an adverse effect on the director's reputation or the reputation of the Company, the director shall tender his or her resignation for consideration by the Nominating and Corporate Governance Committee. The Nominating and Corporate Governance Committee will recommend to the Board the action, if any, to be taken with respect to the resignation.
- Unless authorized by the Nominating and Corporate Governance Committee, (i) directors may not serve on more than four other boards of directors of public companies, in addition to the Board; and (ii) a director who is CEO of a public company may not serve on more than one board of directors of public companies in addition to the company in which he/she is CEO.

Read [The Hartford's By-Laws](#) and the [Corporate Governance Guidelines](#) for additional information.

G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.
<p>The Company's business is conducted by its employees and officers, under the direction of its senior management and the Board of Directors (the "Board"). Within this framework, the Board is responsible for establishing broad corporate policies and for overseeing the overall performance of the Company. In addition, the Board reviews significant developments affecting the Company, considers and oversees the strategic focus of the Company and acts on matters requiring Board approval. The fundamental responsibility of the directors is to exercise their business judgment to act in what they reasonably believe to be in the best interests of the Company and its shareholders.</p> <p>The Nominating and Corporate Governance Committee develops and recommends to the Board a set of corporate governance principles and review policies and programs that relate to the Corporation's social responsibility, sustainability, and environmental stewardship.</p> <p>Read The Hartford's By-Laws and the Corporate Governance Guidelines for additional information.</p> <p>Christopher J. Swift is Chairman and Chief Executive Officer of The Hartford. Working with his executive leadership team, Mr. Swift is responsible for the company's strategy and growth, its capital allocation and the company's performance, culture and leadership. Learn more about The Hartford's Leadership Team</p>	
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.
<p>The Hartford's Sustainability Steering Committee leads efforts related to economic, environmental and social issues. Members of this Committee complete external reporting requirements, research industry trends and best practices, and evaluate corporate processes to determine appropriate actions that also mitigate risks. This committee is chaired by the vice president of Corporate Sustainability who reports to the C-Suite and briefs the Nominating and Corporate Governance Committee at least annually.</p>	
G4-44	<ul style="list-style-type: none"> • Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment. • Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.
<p>The Nominating Committee oversees the Board's annual self-assessment process, leveraging a multi-step process to ensure an ongoing, rigorous assessment of the Board's effectiveness. In response to shareholders' interest for a robust and candid self-evaluation process, commencing in 2016, the Board augmented its self-evaluation process with individual one-on-one discussions led by the presiding director and a mid-year review by the Board of progress against its established goals. See P.16 of the 2017 Proxy Statement for additional information regarding this evaluation process.</p>	

G4-45	<ul style="list-style-type: none"> • Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes. • Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.
<p>The Hartford's Sustainability Steering Committee leads efforts related to economic, environmental and social issues. Stakeholders weigh in on economic, environmental and social impacts through key stakeholder engagement vehicles (highlighted in G4-26 above). The Steering Committee considers stakeholder feedback, industry trends and best practices, and business needs to identify and manage the impacts, risks and opportunities associated with the topics raised. The 2016 Steering Committee was chaired by the vice president of Corporate Sustainability who reports to the C-Suite and briefs the Nominating and Corporate Governance Committee at least annually.</p>	
G4-46	<p>Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.</p>
<p>The Company's Enterprise Risk Management (ERM) organization regularly communicates the Company's risk exposures to senior and executive management and the Board, and reviews key business performance metrics, risk indicators, audit reports, risk/control self-assessments and risk event data. The Enterprise Chief Risk Officer conducts a process of identifying Emerged and Emerging risks and the ERM organization leverages various modeling techniques and metrics to provide a view of the Company's risk exposure in both normal and stressed environments at the company and asset level. ERM regularly monitors the Company's risk exposure and provides regular reporting to the ERCC.</p> <p>See The Hartford's 2017 CDP response (pp. 8-9) for additional information.</p>	
G4-47	<p>Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.</p>
<p>The Nominating and Corporate Governance Committee meets at least twice per year in addition to Board of Directors meetings (7 Board meetings held in 2016). The Committee is briefed at least annually by the vice president of Corporate Sustainability on all efforts related to environmental, social and governance issues as identified by The Hartford's Sustainability Steering Committee. Read the Nominating and Corporate Governance Committee charter</p>	
G4-48	<p>Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.</p>
<p>Chairman and Chief Executive Officer of The Hartford, Christopher J. Swift is responsible for the final review and approval of The Hartford's Sustainability Report. Working closely with the vice president of Corporate Sustainability and C-Suite leaders, he ensures all material aspects are covered in the report.</p>	

G4-49	Report the process for communicating critical concerns to the highest governance body.
<p>Shareholders and other interested parties may communicate with directors by contacting Donald C. Hunt, Vice President and Corporate Secretary of The Hartford Financial Services Group, Inc., One Hartford Plaza, Hartford, CT 06155. The Corporate Secretary will relay appropriate questions or messages to the directors.</p> <p>Shareholders also have the opportunity to communicate with the Corporate Secretary through our shareholder engagement calls conducted each year as described in Section G4-18 above.</p> <p>Anyone interested in raising a complaint or concern regarding accounting issues or other compliance matters directly with the Audit Committee may do so anonymously and confidentially by contacting EthicsPoint online at www.ethicspoint.com or by phone at 1-866-737-6812 (in the U.S. and Canada). See p.20 of the 2017 Proxy Statement for more information.</p>	
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.
None	
G4-51	<p>Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration:</p> <ul style="list-style-type: none"> • Fixed pay and variable pay: • Performance-based pay • Equity-based pay • Bonuses • Deferred or vested shares • Sign-on bonuses or recruitment incentive payments • Termination payments • Clawbacks • Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees <p>Report how performance criteria in the remuneration policy relate to the highest governance body and senior executives' economic, environmental and social objectives.</p>
<p>The Hartford uses a combination of cash and stock-based compensation to attract and retain qualified candidates to serve on the Board. Members of the Board who are employees of The Hartford or its subsidiaries are not compensated for service on the Board or any of its committees.</p> <p>The Hartford's executive compensation program is designed to promote long-term shareholder value creation and support the Company's strategy by: (1) encouraging profitable growth consistent with prudent risk management, (2) attracting and retaining key talent, and (3) appropriately aligning pay with short- and long-term performance. The Hartford's compensation philosophy and a summary of the Company's compensation programs for the Named Executive Officers ("NEOs"), the CEO and all Senior Executives begins on p.30 of the 2017 Proxy Statement.</p>	
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.

The Compensation Committee is responsible for reviewing the performance of and approving compensation awarded to those executives who either report to the CEO or who are subject to the filing requirements of Section 16 of the Securities Exchange Act of 1934 (other than the CEO). The Compensation Committee also evaluates the CEO's performance and recommends his compensation for approval by the independent directors. With this input from the Compensation Committee, the independent directors review the CEO's performance and determine his compensation level in the context of the established goals and objectives for the enterprise and his individual performance. The Executive Vice President, Human Resources supervises the development of the materials for each Compensation Committee meeting including market data, tally sheets, individual and company performance metrics and compensation recommendations for consideration by the Compensation Committee.

No member of The Hartford's management team, including the CEO, has a role in determining his or her own compensation.

Meridian Compensation Partners, LLP is the Compensation Committee's independent compensation consultant and has regularly attended Compensation Committee meetings since its engagement. Pursuant to the Compensation Committee's charter, Meridian does not provide services to the Company other than consulting services provided to the Compensation Committee and, with respect to CEO and director compensation, the Board.

Additional information about The Hartford's compensation process, including a description of the benchmarking data used by the Compensation Committee to determine competitive compensation for the Company's executive officers, can be found beginning on p.37 of the [2017 Proxy Statement](#).

G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.
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Section 14A of the Securities Exchange Act of 1934, as amended, provides The Hartford's shareholders with the opportunity to vote to approve, on an advisory basis, the compensation of the NEOs as disclosed in the proxy statement in accordance with the rules of the SEC. The advisory vote is not intended to address any specific element of compensation; rather, it relates to the overall compensation of the Company's NEOs, as well as the philosophy, policies and practices described in the Company's proxy statement. Shareholders have the opportunity to vote for, against or abstain from voting on the resolution relating to executive compensation. Because the required vote is advisory, it is not binding upon the Board. The Compensation Committee does, however, take into account the outcome of the vote when considering future executive compensation arrangements. In addition, during the Company's annual shareholder outreach program, the Company seeks input from its top shareholders on its compensation practices and shareholder feedback is considered by the Company and the Board when analyzing its compensation program for the following year.

See p.55 of the [2017 Proxy Statement](#).

Ethics and integrity

Item	Description
G4-56	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.

At The Hartford, every employee shares the responsibility to report unethical and inappropriate conduct, as required by our [Code of Ethics and Business Conduct](#). We believe that doing the right thing every day is core to our character – and we are proud of our reputation for being a company that places ethics and integrity above all else.

Company policy and applicable laws prohibit retaliation against anyone who, in good faith, reports a violation of any law, rule, regulation or provision of the Code of Ethics and Business Conduct. The company will not tolerate any unlawful retaliation.

[Learn more about our ethics and compliance practices.](#)

G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.
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The Hartford's [Code of Ethics and Business Conduct](#) contains detailed information regarding how to handle ethical challenges within the Company. The Code serves as a guide for conducting business ethically and should be consulted for guidance on how to proceed with questions/concerns. Links to additional resources are also included within the Code of Ethics for further clarification and support.

The Hartford uses EthicsPoint for reporting concerns. EthicsPoint is an independent, third party service provider available to receive compliance concerns, 24 hours a day, seven days a week. An individual (internal or external) can submit a report online at www.EthicsPoint.com or call (866) 737-6812 in the U.S. and Canada, or (866) 737-6850 in all other countries. EthicsPoint will send the report (anonymously if individual prefers) to The Hartford for follow-up and investigation.

G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.
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The Hartford uses EthicsPoint for reporting concerns. EthicsPoint is an independent, third party service provider available to receive compliance concerns, 24 hours a day, seven days a week. An individual (internal or external) can submit a report online at www.EthicsPoint.com or call (866) 737-6812 in the U.S. and Canada, or (866) 737-6850 in all other countries. EthicsPoint will send the report (anonymously if individual prefers) to The Hartford for follow-up and investigation.

If the employee prefers, they can report concerns and escalate through their direct manager or the chief compliance officer for their business or the Chief Ethics and Compliance Officer.

2) Disclosures on Management Approach (DMA)

Item	Description
G4-DMA-a	Report why the Aspect is material. Report the impacts that make this Aspect material.

Category - Economic

➤ Economic Performance & Impacts

As an insurer, The Hartford faces a daily responsibility of managing the risks it takes on to protect its policyholders, and through well-established and externally recognized enterprise risk management capabilities, it continues to manage these risks professionally and competently. We keenly respect the rights of our stakeholders, which are also backed by international norms, national legislation, state-based insurance regulations, and other laws and regulations that carefully define what is expected of an insurer, employer and publicly traded company, and the rights of shareholders, policyholders and employees.

The Hartford has the opportunity to build on our foundation and further strengthen our ability to increase the well-being of our stakeholders through continual strong economic performance, by maintaining profitable growth, efficiently managing our run-off business, redeploying excess capital generated by our business to create greater shareholder value, and continuing to expand our core earnings return on investment.

- For more information about The Hartford's economic performance in 2016, please see the 2017 Notice of Annual Meeting to Shareholders and Proxy Statement as well as The Hartford's 10-K (selected financial data provided on p.32)
- 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 10-K, including an explanation on pp.85-103.

Category - Environmental:

➤ Emissions & Energy

As an insurer, we understand the risks that environmental challenges present to people and communities. Climate change and the catastrophic impact of extreme weather events could cause dangerous overloads on the insurance system. The Hartford is committed to taking actions that reduce our Greenhouse Gas emissions and ensure we adequately mitigate risks to protect our customers.

Category - Social:

Society

➤ Local Communities

The Hartford is committed to helping individuals and neighborhoods prevail. Through strategically aligned philanthropic programs, volunteerism and continued generosity of our employees, we help to build safer, stronger and more successful communities. Perceptions of our philanthropic commitment, combined with our proven track record as an active community partner, will continue to:

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

Labor Practices and Decent Work

➤ Diversity and Inclusion

The Hartford is committed to building an inclusive and engaging culture where people are respected for who they are, recognized for how they contribute and celebrated for growth and exceptional performance. An effective, dynamic employee population lies at the core of The Hartford's business success, allowing the company to:

- Reflect and leverage the diversity of our customer base to generate innovation and have better outcomes
- Attract and retain the talent we need to continuously evolve and meet the changing dynamics of the marketplace
- Meet our employees' unique needs, recognizing and valuing these differences, helping to motivate them to achieve business goals

Compliance (Spans all Categories)

Behaving in an ethical way is critical in the insurance industry. Insurance is a promise for the future, built on trusted relationships. Operating with integrity gives our customers the confidence to trust that The Hartford will:

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

Operating with integrity also instills confidence in our employees, shareholders, distribution partners and the communities in which we live and work that we are a strong company they can trust.

As stated in the risk factors of The Hartford's 10-K, investing in The Hartford involves risk, and any of the listed risk factors could have an adverse effect on the business, financial condition, results of operation, or liquidity of The Hartford and could also impact the trading price of our securities. In particular, the risk factors that The Hartford lists include a series of regulatory and legal risks, and notes that state insurance regulatory regimes are generally designed to protect the interests of the policyholders rather than insurers. In addition, as the 10-K states, because these laws and regulations are complex and sometimes inexact, there is a risk that our business may not fully comply with a particular regulator's or enforcement authority's interpretation of a legal, accounting, or reserving issue or that such regulator's or enforcement authority's interpretation may change over time to our detriment, or expose us to different or additional regulatory risks. Therefore, focus on compliance is very important for the business.

For more information regarding these risks, please see pp.18-28 of [The Hartford's 10-K](#).

G4-DMA-b

Report how the organization manages the material Aspect or its impacts.

Category - Economic

For information about The Hartford's economic performance in 2016, please [see the 2017 Notice of Annual Meeting to Shareholders and Proxy Statement](#) as well as [The Hartford's 10-K](#) (selected financial data provided on p.32)

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 10-K](#), including an explanation on pp.85-103.

Category - Environmental:

The Hartford's commitment to sustainability and environmental stewardship is reflected in our corporate governance structure, which ensures continual focus on sustainability. The Environment Committee, created in 2007 and led by General Counsel David Robinson, is comprised of 18 company leaders across the enterprise. The Hartford Environmental Action Team (HEAT), which consists of employee volunteers from across the enterprise, also has a seat on the committee. The committee meets at least quarterly, reports to the company's Executive Leadership Team twice annually and is part of the sustainability update provided to the company's board of directors' Nominating and Corporate Governance Committee once each year.

For more information on climate change risk and The Hartford's efforts to reduce GHG's, see The Hartford's [CDP response](#) (pp 28-39).

Category - Social:

Society

➤ **Local Communities**

Our enterprise-wide approach to corporate citizenship is guided by our goal to build safer, stronger and more successful communities in the locations in which our employees work and live – from our hometown namesake city of Hartford to other cities in which our offices are located.

Our local strategic community investments are focused on building such communities through multi-faceted partnerships with non-profit organizations that address needs associated with education, community support services and neighborhood revitalization. We deepen such relationships through the time and talent of our employee volunteers. In addition, our national partnerships and programs – from our iconic 70-year-old Junior Fire Marshal program to our Small Business Boost initiatives with Accion US Network, LiftFund, Junior Achievement USA and AARP Foundation, as well as our ongoing founding partnership with U.S. Paralympics – further advance such efforts in unique, catalytic ways.

Learn more on The Hartford's website:

- [Communities and Giving](#) (Safe, Strong and Successful Communities)
- [The Hartford's National Partnerships](#)
- [Junior Fire Marshal Program](#)
- [U.S. Paralympics](#)

Labor Practices and Decent Work

➤ **Diversity and Inclusion**

At The Hartford, we work every day to develop our inclusive culture that supports and leverages the complexity of our workforce so we can serve our customers better. We appreciate the unique characteristics, perspectives and experiences each employee brings to the workplace. The Hartford continues to employ strategic initiatives to further embed diversity and inclusion into our culture. Eight Employee Resource Groups provide employees a forum to share their unique perspectives on a variety of topics. The Hartford then harnesses that diverse thinking to help influence and improve our workplaces, businesses and communities.

The Hartford has actively demonstrated a commitment to equality through public support of the AARP Employer Pledge, the U.S. Supreme Court Amicus Brief for Marriage Equality, the White House Equal Pay Pledge, the Business Insurance D&I Commitment Statement, and urging North Carolina to repeal Discriminatory Law.

The Hartford is also committed to building relationships with diverse business partners when we source outside vendors. Our supplier diversity program promotes collaboration, fosters strategic partnerships and introduces competitive sourcing opportunities that will enhance the growth of The Hartford and our supplier partners.

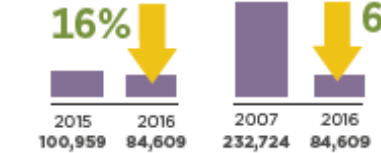
Compliance (Spans all Categories)

Risk assessments are a fundamental part of an effective ethics and compliance program. The identification and rating of compliance risks, along with evaluating the control environment informs all other elements of the compliance program. The Hartford conducts an annual compliance risk assessment for each of the company's Business Areas. The risk assessment results are presented to the Company's Audit Committee of the Board of Directors and used to detect, prevent and remediate compliance gaps on a more granular level.

On a regular basis The Hartford monitors the business environment to identify new or changing laws, regulations, business trends, and other events with the potential to significantly affect the operation of our business. This process involves analyzing over 10,000 federal and state laws and regulations each year. Law, Compliance and business leaders carefully develop and execute plans to incorporate these relevant laws, regulations or business trends into our business operation.

- **For more information on the programs and initiatives in place to manage these material aspects and impacts, see The Hartford's [2016 Corporate Sustainability Highlight Report](#)**

G4-DMA-c	Report the evaluation of the management approach, including: <ul style="list-style-type: none"> • Mechanisms for evaluating effectiveness of the management approach • Results of the evaluation of the management approach • Any related adjustments to the management approach 		
The effectiveness of our approach to managing material aspects is evaluated through the setting, and attainment of progress toward, goals and reflected in third party recognition:			
Goals:	Progress toward goals:	Results / Progress to date measured through:	Considerations:
The Hartford's Primary Operational and Financial Goals: <ul style="list-style-type: none"> • Achieve profitable growth in P&C, Group Benefits and Mutual Funds businesses by focusing on five principal areas: product, distribution, customer experience, operating capabilities, talent. • Efficiently manage the run-off of and return of capital from Talcott while maintaining its capital efficiency. • Redeploy the excess capital generated by our business to create greater shareholder value • Continue to expand core earnings ROE, excluding Talcott, and generate average total value creation of at least 9% as measured by common dividends paid plus growth in book value per diluted share, excluding AOCI (Accumulated other comprehensive income) 	<p>In 2016, The Hartford increased core earnings by 7% from 2015, returned \$1.6 billion to shareholders through dividends and share repurchases, and reduced debt by \$750 million.</p>	<ul style="list-style-type: none"> • Increased market share and written premiums • Increase in assets under management • Market Rankings • High Net Promotor Scores • Increased Brand Awareness / Reputation Institute • Continued and increased third-party recognition for efforts including: <ul style="list-style-type: none"> ○ Ethisphere ○ DJSI 	<p>Actual results could differ materially from expectations depending on the evolution of various factors including the risks and uncertainties identified in The Hartford's 10-K including The Hartford's forward-looking statements, Part I, Item 1A. (Risk Factors), Part II, Item 7 (Management's Discussion and Analysis of Financial Condition and Results of Operations), and those identified from time to time in our other filings with the Securities and Exchange Commission.</p>
The Hartford's Communities and Giving Goal: The Hartford will positively impact the lives of 7 million people by year-end 2020.	<p>By year-end 2016, we positively impacted 1.4M people and we are on track to achieve this goal.</p>	<p>Continued and increased third-party recognition for efforts including:</p> <ul style="list-style-type: none"> • Ethisphere • DJSI • Local partner recognition 	<p>With increased focus on this goal, we continue to convey the importance / value of logging volunteer time with our employees to ensure we capture their efforts. We have implemented a new volunteering & giving site for improved reporting as we make progress toward this goal.</p>

<p>The Hartford's Diversity & Inclusion Goal: By 2020, The Hartford will be the insurance industry leader in diversity and inclusion, enabling us to attract and leverage top talent our business goals in an increasingly diverse environment.*</p> <p>*as measured by external third parties, achievement on top company listings, and internal assessments</p>	<p>As of 2016, The Hartford has made progress toward the goal with the increase of board member representation regarding both women and people of color. We are also taking a lead role in creating change in the industry, enabling The Hartford to stand out as an employer and business partner of choice. As a result, we are on track to achieve this goal.</p>	<ul style="list-style-type: none"> • Goal as measured by external third parties, achievement on top company listings, and internal assessments • Continued and increased third-party recognition for efforts including: <ul style="list-style-type: none"> ○ Ethisphere ○ Corporate Equality Index – Best Places to Work for LGBT Equality ○ Bloomberg Gender-Equality Index ○ Best Employers for Healthy Lifestyles ○ Military Friendly Employer ○ NOD – Leading Disability Employer ○ Top Work Places ○ DJSI 	<p>With support of senior management and the Board, we will employ strategic initiatives in support of meeting this goal.</p>										
<p>The Hartford's Environmental Goals: Using 2015 as a base year, The Hartford will reduce our total Scope 1, 2 and 3 Greenhouse Gas emissions (GHGe), achieving a reduction of at least 2.1% of GHGe each year, resulting in a minimum decrease of 25.7% by 2027 and 46.2% by 2037.</p>	<p>Our 2016 GHGe reductions put us on track toward meeting these goals.</p> <p>Reducing Our GHG (In Tons of CO₂E):</p>  <table border="1"> <caption>GHG Emissions (Tons of CO₂E)</caption> <thead> <tr> <th>Year</th> <th>GHG Emissions (Tons of CO₂E)</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>100,959</td> </tr> <tr> <td>2016</td> <td>84,609</td> </tr> <tr> <td>2007</td> <td>232,724</td> </tr> <tr> <td>2016</td> <td>84,609</td> </tr> </tbody> </table>	Year	GHG Emissions (Tons of CO ₂ E)	2015	100,959	2016	84,609	2007	232,724	2016	84,609	<p>Continued and increased third-party recognition for efforts including:</p> <ul style="list-style-type: none"> • CDP • ET Global • Better Business Challenge (U.S. Dept. of Energy) • Climate Leadership Awards • DJSI 	<p>Major refurbishment of Hartford campus brought meaningful reductions. We will continue actively pursuing opportunities to reduce emissions and eliminate waste.</p> <p>Adjustments: After reaching our prior GHG emission reduction goal three years early, The Hartford set two new science-based target-aligned goals in 2016 (see goal on left).</p>
Year	GHG Emissions (Tons of CO ₂ E)												
2015	100,959												
2016	84,609												
2007	232,724												
2016	84,609												

<p>The Hartford's Ethics and Governance Goal: The Hartford will maintain industry-leading ratings for our uncompromising commitment to compliant and ethical business conduct.*</p> <p><i>*as assessed by internal sources, (employee survey scores and external objective sources (Ethisphere, Bloomberg and NYSE)</i></p>	<p>As of 2016, 96% of employees believe that The Hartford shows a commitment to ethical business decisions and conduct (14 points above the top 25% benchmark of global companies*) and 92% of employees say that they can report unethical practices without fear of reprisal (6 points above the top 25% benchmark of global companies*). In addition, The Hartford was not subject to any significant fines or non-monetary sanctions related to non-compliance with laws or regulations in 2016. On track to achieve goal. *Benchmarks provided by IBM Kenexa</p>	<p>Goal as assessed by internal sources, e.g. employee survey scores and external objective sources, including:</p> <ul style="list-style-type: none"> • Ethisphere • Bloomberg • NYSE • DJSI • All laws and regulations 	<p>With strong support of senior management, required ethics and compliance training, and relentless focus on compliance and ethical behavior as a key part of The Hartford's character, we have experienced a decade of significant external third party recognition. We are on track, therefore, to meet our goal.</p>
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3) GRI Economic

Material aspect: Economic performance

Item	Description
G4-EC1	<ul style="list-style-type: none"> • Report the direct economic value generated and distributed (EVG&D) on an accruals basis including the basic components for the organization's global operations as listed below. If data is presented on a cash basis, report the justification for this decision and report the basic components as listed below: <ul style="list-style-type: none"> • Direct economic value generated: Revenues • Economic value distributed: <ul style="list-style-type: none"> ○ Operating costs ○ Employee wages and benefits ○ Payments to providers of capital ○ Payments to government (by country – see Guidance below) ○ Community investments • Economic value retained (calculated as 'Direct economic value generated' less Economic value distributed') • To better assess local economic impacts, report EVG&D separately at country, regional, or market levels, where significant. Report the criteria used for defining significance.

2016 was a successful year for The Hartford. Despite an increasingly competitive market and a less favorable investment environment, we achieved strong financial results, continued to improve profitability and returned capital to our shareholders. Our financial strength, operating performance and strong balance sheet were recognized through rating upgrades by A.M. Best, Moody's and Standard & Poor's. We achieved these financial results while investing in operating capabilities and talent that are making us a broader, deeper risk player and a more efficient and customer-focused company.

For more information about The Hartford's economic performance in 2016, please see the [2017 Notice of Annual Meeting to Shareholders and Proxy Statement](#) as well as [The Hartford's 10-K](#) (selected financial data provided on p.32)

2016 Community Investments to help build safer, stronger and more successful communities include:

- Corporate donations = \$6M+
- Employees volunteered and tracked 128,000 hours, valued at \$3,089,920 and donated \$2.1M+
- 1,550 non-profit organizations were positively impacted

See pp 4-6 of The Hartford's [2016 Corporate Sustainability Highlight Report](#) for additional community investment information.

G4-EC2	<p>Financial implications and other risks and opportunities for the organization's activities due to climate change</p> <p>Report risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue or expenditure, including:</p> <ul style="list-style-type: none"> • A description of the risk or opportunity and its classification as either physical, regulatory, or other • A description of the impact associated with the risk or opportunity • The financial implications of the risk or opportunity before action is taken • The methods used to manage the risk or opportunity • The costs of actions taken to manage the risk or opportunity
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Our insurance operations expose us to claims arising out of catastrophes. Catastrophes can be caused by various unpredictable natural events, including, among others, earthquakes, hurricanes, hailstorms, severe winter weather, wind storms, fires, tornadoes, and pandemics. Catastrophes can also be man-made, such as terrorist attacks, cyber-attacks, explosions or infrastructure failures.

The geographic distribution of our business subjects us to catastrophe exposure for events occurring in a number of areas, including, but not limited to: hurricanes in Florida, the Gulf Coast, the Northeast and the Atlantic coast regions of the United States; tornadoes and hail in the Midwest and Southeast; earthquakes in California and the New Madrid (Midwest) region of the United States; and the spread of disease. Any increases in the values and concentrations of insured employees and property in these areas would increase the severity of catastrophic events in the future. In addition, over time, climate change may increase the severity of certain natural catastrophe events. Potential examples include, but are not limited to:

- an increase in the frequency or severity of wind and thunderstorm and tornado/hailstorm events due to increased convection in the atmosphere,
- more frequent brush fires in certain geographies due to prolonged periods of drought,
- higher incidence of deluge flooding, and
- the potential for an increase in severity of the largest hurricane events due to higher sea surface temperatures.

Our businesses also have exposure to global or nationally occurring pandemics caused by highly infectious and potentially fatal diseases spread through human, animal or plant populations.

In the event of one or more catastrophes, policyholders may be unable to meet their obligations to pay premiums on our insurance policies. Further, our liquidity could be constrained by a catastrophe, or multiple catastrophes, which could result in extraordinary losses. In addition, in part because accounting rules do not permit insurers to reserve for such catastrophic events until they occur, claims from catastrophic events could have a material adverse effect on our business, financial condition, results of operations or liquidity. The amount we charge for catastrophe exposure may be inadequate if the frequency or severity of catastrophe losses changes over time or if the models we use to estimate the exposure prove inadequate. In addition, regulators or legislators could limit our ability to charge adequate pricing for catastrophe exposures or shift more responsibility for covering risk.

For a comprehensive list of climate related risks, opportunities and potential impacts, please see The Hartford's [CDP response](#), Section CC5 & CC6, pp.28-67.

The Hartford's Enterprise Risk Management practices are key to The Hartford's ability to manage its risk. A full description of these practices is found throughout [The Hartford's 10-K](#), including an explanation on pp.85-103.

G4-EC8	<p>Significant indirect economic impacts, including the extent of impacts</p> <ul style="list-style-type: none"> • Report examples of the significant identified positive and negative indirect economic impacts the organization has. These may include: <ul style="list-style-type: none"> ○ Changing the productivity of organizations, sectors, or the whole economy ○ Economic development in areas of high poverty ○ Economic impact of improving or deteriorating social or environmental conditions ○ Availability of products and services for those on low incomes ○ Enhancing skills and knowledge amongst a professional community or in a geographical region ○ Jobs supported in the supply chain or distribution chain ○ Stimulating, enabling, or limiting foreign direct investment ○ Economic impact of change in location of operations or activities ○ Economic impact of the use of products and services • Report the significance of the impacts in the context of external benchmarks and stakeholder priorities, such as national and international standards, protocols, and policy agendas.
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The Hartford is committed to nurturing the well-being of America’s neighborhoods, enriching people’s lives to help create more successful communities. Through our national philanthropic partnerships, we support programs that inspire new generations of business leaders, enable underserved neighborhood business owners to achieve growth and engage the community in support of these local small businesses.

Examples of activities making a positive impact on communities include:

- providing underserved neighborhood businesses that cannot access traditional sources of capital, access to loans (Learn more about these small business loan programs: [LiftFund](#) is our partner helping business owners in San Antonio, TX and the surrounding area. [Accion](#) partners with The Hartford to help business owners in all other areas of the country.)
- helping to turn high school students of today into the entrepreneurs of tomorrow by partnering with Junior Achievement, USA (JA) to bring their flagship JA Company Program®, for which we are the title sponsor, to students nationwide by utilizing a new online learning curriculum to teach students about financial literacy and business success, sparking their entrepreneurial spirit and helping prepare them for today’s complex global marketplace
- supporting AARP Foundation’s Work for Yourself@50+SM initiative, helping to educate and inspire older Americans interested in developing their own small businesses by equipping them with the information and skills they need to achieve their goals
- developing the next generation’s workforce as the founding partner of the Boys & Girls Clubs of America Workforce Development college and career centers framework, creating 30 college and career centers in Boys & Girls Clubs across the country over the next three years. These centers offer teens the opportunity to explore career paths and prepare for their next step after high school.

For more information on the examples shared above visit the [Small Business Boost](#) page on The Hartford’s corporate site.

Read more about how The Hartford is making a positive impact in the local neighborhoods where we live and work by creating [safer](#), [stronger](#), and [more successful](#) communities.

4) GRI Environmental

Material aspect: Energy

Item	Description
G4-EN3	<p>Energy consumption within the organization</p> <ul style="list-style-type: none"> • Report total fuel consumption from non-renewable sources in joules or multiples, including fuel types used. • Report total fuel consumption from renewable fuel sources in joules or multiples, including fuel types used. • Report in joules, watt-hours or multiples, the total: <ul style="list-style-type: none"> ○ Electricity consumption ○ Heating consumption ○ Cooling consumption ○ Steam consumption • Report in joules, watt-hours or multiples, the total: <ul style="list-style-type: none"> ○ Electricity sold ○ Heating sold ○ Cooling sold ○ Steam sold • Report total energy consumption in joules or multiples. • Report standards, methodologies, and assumptions used. • Report the source of the conversion factors used.

A comprehensive overview of The Hartford's energy consumption including total Scope 1, 2, and 3 emissions, methodologies and assumptions used, and third party assurance information is provided in The Hartford's [CDP response](#), pp.67-93.

G4-EN4	<p>Energy consumption outside of the organization</p> <ul style="list-style-type: none"> • Report energy consumed outside of the organization, in joules or multiples. • Report standards, methodologies, and assumptions used. • Report the source of the conversion factors used
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A comprehensive overview of The Hartford's energy consumption including total Scope 1, 2, and 3 emissions, methodologies and assumptions used, and third party assurance information is provided in The Hartford's [CDP response](#), pp.67-93.

G4-EN5	<p>Energy intensity</p> <ul style="list-style-type: none"> • Report the energy intensity ratio. • Report the organization-specific metric (the ratio denominator) chosen to calculate the ratio. • Report the types of energy included in the intensity ratio: fuel, electricity, heating, cooling, steam, or all. • Report whether the ratio uses energy consumed within the organization, outside of it or both.
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A comprehensive overview of The Hartford's energy consumption including total Scope 1, 2, and 3 emissions, methodologies and assumptions used, and third party assurance information is provided in The Hartford's [CDP response](#), pp.67-93.

G4-EN6	<p>Reduction of energy consumption</p> <ul style="list-style-type: none"> • Report the amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples. • Report the types of energy included in the reductions: fuel, electricity, heating, cooling, and steam. • Report the basis for calculating reductions in energy consumption such as base year or baseline, and the rationale for choosing it. • Report standards, methodologies, and assumptions used.
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A list of energy consumption reductions and information about how The Hartford drives these reduction activities can be found in The Hartford's [CDP response](#), pp.23-25.

Using 2015 as the new base year, The Hartford has developed new medium and long-term, science-based target-aligned goals for 2027 and 2037 in which we aim to reduce our total scope 1, 2 and 3 GHGe by at least 2.1% each year, achieving a reduction of 25.7 percent from 100,959 tons in 2015 to 75,000 tons (or lower) by 2027 (mid-term target), and by 46.2 percent by 2037 (long-term target). We will submit these goals for Climate Leadership Award consideration in 2017.

Material aspect: Emissions

Item	Description
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G4-EN15	<p>Direct greenhouse gas (GHG) emissions (Scope 1)</p> <ul style="list-style-type: none"> • Report gross direct (Scope 1) GHG emissions in metric tons of CO2 equivalent, independent of any GHG trades, such as purchases, sales, or transfers of offsets or allowances. • Report gases included in the calculation (whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all). • Report biogenic CO2 emissions in metric tons of CO2 equivalent separately from the gross direct (Scope 1) GHG emissions. • Report the chosen base year, the rationale for choosing the base year, emissions in the base year, and the context for any significant changes in emissions that triggered recalculations of base year emissions. • Report standards, methodologies, and assumptions used. • Report the source of the emission factors used and the global warming potential (GWP) rates used or a reference to the GWP source. • Report the chosen consolidation approach for emissions (equity share, financial control, operational control).
<p>2016 Total direct GHG emissions (Scope 1) = 16157 met.ton. CO2e</p> <p>The Hartford is an established leader in environmental stewardship. We have reduced our Scope 1, Scope 2 and the Scope 3 emissions that we measure every year since we began to measure in 2007. In 2017, The Hartford determined that the company had achieved its prior GHG emissions reduction target in 2016, which was “to reduce overall GHG emissions by 20 percent through 2018, using 2013 as a base year.” The Hartford achieved an absolute emissions reduction of 33.8% within this goal period.</p> <p>The Hartford has subsequently established two new absolute targets. Using 2015 as the new base year, The Hartford has developed new medium and long-term, science-based target-aligned goals for 2027 and 2037 in which we aim to reduce our total scope 1, 2 and 3 GHGe by at least 2.1% each year, achieving a reduction of 25.7 percent from 100,959 tons in 2015 to 75,000 tons (or lower) by 2027 (mid-term target), and by 46.2 percent by 2037 (long-term target). We will submit these goals for Climate Leadership Award consideration in 2017.</p> <p>A comprehensive overview of The Hartford’s total Scope 1, 2, and 3 emissions, methodologies and assumptions used, and third party assurance information is provided in The Hartford’s CDP response, pp.67-93.</p>	
G4-EN16	<p>Energy indirect greenhouse gas (GHG) emissions (Scope 2)</p> <ul style="list-style-type: none"> • Report gross energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent, independent of any GHG trades, such as purchases, sales, or transfers of offsets or allowances. • Report gases included in the calculation, if available. • Report the chosen base year, the rationale for choosing the base year, emissions in the base year, and the context for any significant changes in emissions that triggered recalculations of base year emissions. • Report standards, methodologies, and assumptions used. • Report the source of the emission factors used and the global warming potential (GWP) rates used or a reference to the GWP source, if available. • Report the chosen consolidation approach for emissions (equity share, financial control, operational control).

2016 Indirect greenhouse gas emissions from energy purchased and consumed (Scope 2) = 26026 met.ton. CO2e

The Hartford is an established leader in environmental stewardship. We have reduced our Scope 1, Scope 2 and the Scope 3 emissions that we measure every year since we began to measure in 2007. In 2017, The Hartford determined that the company had achieved its prior GHG emissions reduction target in 2016, which was “to reduce overall GHG emissions by 20 percent through 2018, using 2013 as a base year.” The Hartford achieved an absolute emissions reduction of 33.8% within this goal period.

The Hartford has subsequently established two new absolute targets Using 2015 as the new base year, The Hartford has developed new medium and long-term, science-based target-aligned goals for 2027 and 2037 in which we aim to reduce our total scope 1, 2 and 3 GHGe by at least 2.1% each year, achieving a reduction of 25.7 percent from 100,959 tons in 2015 to 75,000 tons (or lower) by 2027 (mid-term target), and by 46.2 percent by 2037 (long-term target). We will submit these goals for Climate Leadership Award consideration in 2017.

A comprehensive overview of The Hartford’s total Scope 1, 2, and 3 emissions, methodologies and assumptions used, and third party assurance information is provided in The Hartford’s [CDP response](#), pp.67-93.

G4-EN17	<p>Other indirect greenhouse gas (GHG) emissions (Scope 3)</p> <ul style="list-style-type: none">• Report gross other indirect (Scope 3) GHG emissions in metric tons of CO2 equivalent, excluding indirect emissions from the generation of purchased or acquired electricity, heating, cooling, and steam consumed by the organization (these indirect emissions are reported in Indicator G4-EN16). Exclude any GHG trades, such as purchases, sales, or transfers of offsets or allowances.• Report gases included in the calculation, if available.• Report biogenic CO2 emissions in metric tons of CO2 equivalent separately from the gross other indirect (Scope 3) GHG emissions.• Report other indirect (Scope 3) emissions categories and activities included in the calculation.• Report the chosen base year, the rationale for choosing the base year, emissions in the base year, and the context for any significant changes in emissions that triggered recalculations of base year emissions.• Report standards, methodologies, and assumptions used.• Report the source of the emission factors used and the global warming potential (GWP) rates used or a reference to the GWP source, if available.
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2016 Scope 3 Emissions: Category 6 Business Travel: 8,321 metric tons CO₂e1 / Category 7 Employee Commuting: 34,105 metric tons CO₂e

The Hartford is an established leader in environmental stewardship. We have reduced our Scope 1, Scope 2 and the Scope 3 emissions that we measure every year since we began to measure in 2007. In 2017, The Hartford determined that the company had achieved its prior GHG emissions reduction target in 2016, which was “to reduce overall GHG emissions by 20 percent through 2018, using 2013 as a base year.” The Hartford achieved an absolute emissions reduction of 33.8% within this goal period.

The Hartford has subsequently established two new absolute targets Using 2015 as the new base year, The Hartford has developed new medium and long-term, science-based target-aligned goals for 2027 and 2037 in which we aim to reduce our total scope 1, 2 and 3 GHGe by at least 2.1% each year, achieving a reduction of 25.7 percent from 100,959 tons in 2015 to 75,000 tons (or lower) by 2027 (mid-term target), and by 46.2 percent by 2037 (long-term target). We will submit these goals for Climate Leadership Award consideration in 2017.

A comprehensive overview of The Hartford’s total Scope 1, 2, and 3 emissions, methodologies and assumptions used, and third party assurance information is provided in The Hartford’s [CDP response](#), pp.67-93.

G4-EN18	<p>Greenhouse gas (GHG) emissions intensity</p> <ul style="list-style-type: none"> • Report the GHG emissions intensity ratio. • Report the organization-specific metric (the ratio denominator) chosen to calculate the ratio. • Report the types of GHG emissions included in the intensity ratio: direct (Scope 1), energy indirect (Scope 2), other indirect (Scope 3). • Report gases included in the calculation.
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Information regarding The Hartford’s GHG intensity can be found on p.85 of The Hartford’s [CDP response](#).

G4-EN19	<p>Reduction of greenhouse gas (GHG) emissions</p> <ul style="list-style-type: none"> • Report the amount of GHG emissions reductions achieved as a direct result of initiatives to reduce emissions, in metric tons of CO₂ equivalent. • Report gases included in the calculation (whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all). • Report the chosen base year or baseline and the rationale for choosing it. • Report standards, methodologies, and assumptions used. • Report whether the reductions in GHG emissions occurred in direct (Scope 1), energy indirect (Scope 2), other indirect (Scope 3) emissions.
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A list of GHGe reductions and information about how The Hartford drives reduction activities can be found in The Hartford’s [CDP response](#), pp.23-25.

Material aspect: Compliance	
Item	Description

G4-EN29	<p>Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations</p> <ul style="list-style-type: none"> • Report significant fines and non-monetary sanctions in terms of: <ul style="list-style-type: none"> ○ Total monetary value of significant fines ○ Total number of non-monetary sanctions ○ Cases brought through dispute resolution mechanisms • Where organizations have not identified any non-compliance with laws or regulations, a brief statement of this fact is sufficient.
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\$0 – No fines or non-monetary sanctions were imposed on The Hartford in 2016.

Material aspect: Supplier environmental assessment

Item	Description
G4-EN32	<p>Percentage of new suppliers that were screened using environmental criteria</p> <p>Report the percentage of new suppliers that were screened using environmental criteria.</p>

Engaging our top IT suppliers on their efforts toward environmental sustainability and their social responsibility activities, The Hartford poses 13 questions in all information technology requests for proposal. The questions include responsible life cycle management, proposed product design, manufacturing, operation and disposal. The Hartford contracts only top tier vendors for e-waste handling. In 2016 we directly engaged with 34 of our top IT suppliers regarding their environmental practices, diversity and inclusion activities and ethics programs. From 2015 to 2016 we broadened the scope of our inquiries both in terms of the types of suppliers as well as the breadth of questions asked. We also engaged with them to support our strategies as well as to support theirs.

While our supplier assessments have historically focused primarily on Information Protection and Business Continuity risks, all vendors working with The Hartford must comply with all laws and all of The Hartford’s policies. See The Hartford’s [Code of Ethics and Business Conduct](#) for more information. In 2017, we will begin evaluating our sourcing process to determine how best to capture supplier environmental efforts ongoing.

5) GRI Social

Sub-category: Labor practices and decent work

Material aspect: Diversity and equal opportunity

Item	Description
G4-LA12	<p>Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity</p> <ul style="list-style-type: none"> • Report the percentage of individuals within the organization’s governance bodies in each of the following diversity categories: <ul style="list-style-type: none"> ○ Gender ○ Age group: under 30 years old, 30-50 years old, over 50 years old

- Minority groups
- Other indicators of diversity where relevant
- Report the percentage of employees per employee category in each of the following diversity categories:
 - Gender
 - Age group: under 30 years old, 30-50 years old, over 50 years old
 - Minority groups
 - Other indicators of diversity where relevant

The Hartford is committed to building an inclusive and engaging culture, where people are respected for who they are, recognized for how they contribute and celebrated for growth and exceptional performance. Following is the composition of our governance bodies and our workforce:

Board of Directors

The Hartford’s Board of Directors is made up of 11 members – 1 Executive Director and 10 Independent Directors

- Gender Breakdown – Men: 7 / Women: 4
- Age Group – Age 30-50: 0; Over 50: 11

[Learn more about the Board of Directors](#)

Executive Leadership Team

The Hartford’s Executive Leadership Team is made up of 20 employees

- Gender Breakdown – Men: 15 / Women: 5
- Age Group – Age 30-49: 4; Over 50: 16

[Learn more about the Executive Leadership Team](#)

Note: Information available via this link reflects current Executive Leadership Team and may differ slightly from 2016 numbers reported above.

Total number of permanent employees by *employment type* and *gender*:

The Hartford employed more than 16,000 employees in 2016. They are fulltime, at will employees. Overall, 58.8% of our employees are female.

Total workforce by *employees and supervised workers* and by *gender*:

Of The Hartford’s overall employee population of more 16,000 employees, approximately 84.2% are individual contributors, of whom 61.3% are female.

Total workforce by *region* and *gender*:

The Hartford’s more than 16,000 employees work in the U.S., of whom 58.8% are female.

Report whether a substantial portion of the organization’s work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors:

This statement does not apply to The Hartford.

Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries):

This statement does not apply to The Hartford.

a. Report the percentage of individuals within the organization’s governance bodies in each of the following diversity categories:

- o Gender:

Gender	%
Female	58.8%
Male	41.2%
Total	100%

- o Age group: under 30 years old, 30-49 years old, 50+ years old:

Age Group	%
< 30 Total	13.7%
30 - 49 Total	54.0%
50+ Total	32.3%
Grand Total	100.00%

- o Minority groups:

Race or Ethnic Group Name	%
American Indian/Alaska Native	0.31%
Asian	4.66%
Black/African American	8.59%
Hispanic/Latino	8.09%
Native Hawaiian/Oth Pac Island	0.22%
Two or More Races	1.21%
White	76.91%
Grand Total	100.00%

- o Other indicators of diversity where relevant = None

Sub-category: Society

Material aspect: Local communities

Item	Description
G4-SO1	<p>Percentage of operations with implemented local community engagement, impact assessments, and development programs</p> <p>Report percentage of operations with implemented local community engagement, impact assessments, & development programs, including use of:</p> <ul style="list-style-type: none"> • Social impact assessments, including gender impact assessments, based on participatory processes • Environmental impact assessments and ongoing monitoring • Public disclosure of results of environmental and social impact assessments • Local community development programs based on local community needs • Stakeholder engagement plans based on stakeholder mapping • Broad based local community consultation committees and processes that include vulnerable groups • Works councils, occupational health and safety committees and other employee representation bodies to deal with impacts • Formal local community grievance processes
<p>The Hartford strives to make a positive and lasting impact in the community. The Company's community investments seek to foster safer, stronger, and more successful neighborhoods focused on three core tenets: neighborhood revitalization, education, and community support services.</p> <p>The Hartford has been headquartered in Hartford, Connecticut's Asylum Hill neighborhood for nearly 100 years. We have a long history of supporting this community and improving Asylum Hill remains a philanthropic priority. A project commissioned and underwritten by The Hartford provided an opportunity for the United Way of Central and Northeastern Connecticut and The Harwood Institute for Public Innovation to engage people throughout Asylum Hill in a series of conversations including in-depth interviews with community leaders. The study revealed a strong desire for a safe and more connected community as well as identifying several challenges and underlying conditions standing in the way of positive change. Through cultivating deep, collaborative relationships with community partners who share our goals, The Hartford has developed many innovative programs that contribute to the vibrancy of the Asylum Hill neighborhood.</p> <p>The Hartford's community partners report program impact using the London Benchmarking Group (LBG) Model.</p> <p>In addition to our support of Asylum Hill, The Hartford also provides an allocation of funding to support 17 Community Engagement Committees across the country in communities where The Hartford's employees live and work. Each Community Engagement Committee manages this corporate contribution to execute employee engagement activities in support of local organizations that meet the specific needs of their community.</p> <p>The Hartford's national philanthropic partnerships seek to nurture the well-being of America's communities by inspiring new generations of business leaders, enabling underserved neighborhood business owners to achieve growth and engaging the community in neighborhood business support. These partnerships include:</p> <ul style="list-style-type: none"> • Accion and LiftFund – Partnering with these nonprofit microfinance lenders, we provide underserved neighborhood businesses that cannot access traditional sources of capital, access to loans. (LiftFund serves business owners in San Antonio, TX and the surrounding area while Accion serves small business owners nationwide.) • Junior Achievement, USA (JA USA) – The Hartford is the title sponsor of JA USA's flagship JA Company Program®, helping to turn high school students of today into the entrepreneurs of tomorrow through a financial literacy program that sparks their entrepreneurial spirit and helps prepare them for today's complex global marketplace. • AARP Foundation – The Hartford's support of AARP's Work for Yourself@50+SM initiative, is helping to educate and inspire older Americans interested in developing their own small businesses by equipping them with the information and skills they need to achieve their goals • Boys & Girls Clubs of America – As the founding partner of the Boys & Girls Clubs of America Workforce Development college and career centers 	

framework, The Hartford is helping to create 30 college and career centers in Boys & Girls Clubs across the country over the next three years, offering teens the opportunity to explore career paths and prepare for their next step after high school.

In addition to partnering with likeminded organizations, The Hartford's Junior Fire Marshal program also has a proven track record of success. For nearly 70 years, the program has taught fire safety education to children and helped keep families safe. We've deputized more than 110 million Junior Fire Marshals since the program began in 1947.

The Hartford publicly discloses the impact we have on the local communities where our employees live and work in a variety of ways:

- Information posted to the Corporate website:
 - [Safer Communities](#)
 - [Stronger Communities](#)
 - [More Successful Communities](#)
 - [Environmental Stewardship](#)
 - National philanthropic partnerships giving [Small Businesses a Boost](#)
 - [Junior Fire Marshal program](#)
- Highlighted in our [2016 Sustainability Highlight Report](#)

G4-SO2	<p>Operations with significant actual or potential negative impacts on local communities</p> <p>Report operations with significant actual or potential negative impacts on local communities, including:</p> <ul style="list-style-type: none"> • The location of the operations • The significant actual or potential negative impacts of operations
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No negative impacts to local communities have been reported.

Sub-category: Society

Material aspect: Anti-corruption

Item	Description
G4-SO4	<p>Communication and training on anti-corruption policies and procedures</p> <ul style="list-style-type: none"> • Report the total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region. • Report the total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee category and region. • Report the total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. • Report the total number and percentage of governance body members that have received training on anti-corruption, broken down by region. • Report the total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.

All members of the Board of Directors are provided with the Code of Ethics and Business Conduct for Members of the Board of Directors, which includes a section on anti-corruption. All employees are required to annually certify that they have reviewed the Employee Code of Ethics and Business Conduct, which also includes a section on anti-corruption policies and procedures. Training on the Code is provided to newly hired employees as well. The Hartford's standalone anti-corruption policy is also available on the Ethics and Compliance page of The Hartford intranet site.

[Learn more about our ethics and compliance practices](#) or see The Hartford's [Code of Ethics and Business Conduct](#).

G4-SO5	<p>Confirmed incidents of corruption and actions taken</p> <ul style="list-style-type: none"> • Report the total number and nature of confirmed incidents of corruption. • Report the total number of confirmed incidents in which employees were dismissed or disciplined for corruption. • Report the total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption. • Report public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.
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No corruption incidents reported in 2016.

Sub-category: Society

Material aspect: Compliance

Item	Description
G4-SO8	<p>Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations</p> <ul style="list-style-type: none"> • Report significant fines and non-monetary sanctions in terms of: <ul style="list-style-type: none"> ○ Total monetary value of significant fines ○ Total number of non-monetary sanctions ○ Cases brought through dispute resolution mechanisms • If the organization has not identified any non-compliance with laws or regulations, a brief statement of this fact is sufficient. • Report the context against which significant fines and non-monetary sanctions were incurred.

The Hartford has not been subject to any significant fines or non-monetary sanctions related to non-compliance with laws or regulations in 2016.

Sub-category: Society

Material aspect: Supplier assessment for impacts on society

Item	Description
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G4-SO9	<p>Percentage of new suppliers that were screened using criteria for impacts on society Report the percentage of new suppliers that were screened using criteria for impacts on society.</p>
<p>While our supplier assessments have historically focused primarily on Information Protection and Business Continuity risks, all vendors working with The Hartford must comply with all laws and Hartford policies. See The Hartford's Code of Ethics and Business Conduct for more information. The Hartford is currently evaluating the opportunity to incorporate societal impact assessments into future supplier contracts.</p> <p>As part of our screening process for vendor selection, a vendor must confirm their supplier diversity designation and provide appropriate certificates. The Hartford is also a strong advocate of Diversity & Inclusion, including our Supplier Diversity Program. For additional information on The Hartford's commitment, use the following link: https://www.thehartford.com/careers/supplier-diversity.</p>	
<p>Sub-category: Product responsibility</p>	
<p>Material aspect: Customer privacy</p>	
<p>Item</p>	<p>Description</p>
<p>G4-PR8</p>	<p>Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data</p> <ul style="list-style-type: none"> • Report the total number of substantiated complaints received concerning breaches of customer privacy, categorized by: <ul style="list-style-type: none"> ○ Complaints received from outside parties and substantiated by the organization ○ Complaints from regulatory bodies • Report the total number of identified leaks, thefts, or losses of customer data. • If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.
<p>The Hartford has not identified any substantiated complaints regarding breaches of customer privacy and loss of customer data. For more information regarding privacy and cyber security efforts, see The Hartford's 10-K and the 2016 Sustainability Highlight Report (p.12).</p>	
<p>Sub-category: Product responsibility</p>	
<p>Material aspect: Compliance</p>	
<p>Item</p>	<p>Description</p>
<p>G4-PR9</p>	<p>Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services</p> <ul style="list-style-type: none"> • Report the total monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services. • If the organization has not identified any non-compliance with laws or regulations, a brief statement of this fact is sufficient.
<p>The Hartford has not been subject to any significant fines or non-monetary sanctions related to non-compliance with laws or regulations in 2016.</p>	