

**The Hartford**

**2024**

# Sustainability Report



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# Dear Stakeholders,

Sustainable business practices are paramount to delivering value to all our stakeholders. The Hartford has demonstrated this throughout our 215-year history, and we continue to lead the way with customer-focused innovation, ethical and principled operations and a culture that attracts and retains top talent.

In an ever-changing world, we strive to be the most trusted insurer, emboldening customers' success and enabling resiliency – a vision supported by our firm commitment to our customers and our values. This includes actively advocating for the financial security of all individuals, families and businesses by pushing for public policy reforms related to insurance affordability and availability.



We believe our sustainability strategy is key to meeting the evolving needs of our stakeholders. This year's Sustainability Report details our accomplishments and our focus areas include:

- **Deeply serving our customers to meet their changing needs.** As well as launching new products, we are also developing additional risk mitigation services that will help minimize loss potential and allow The Hartford to aid customers in new and innovative ways.
- **Embracing the future – acting today.** Through our artificial intelligence (AI) strategy, we have embedded new technologies into our processes to allow for greater efficiency in claims, operations and underwriting. We also are enabling our employees to harness the power of AI to augment their decision-making and improve customer experiences.
- **Fostering our high-performing and collaborative culture.** The Hartford consistently scores in the top quartile of global companies for employee engagement. This reflects our commitment to ensure employees feel connected to their roles, our company and our purpose – allowing all of us to drive for better business results.
- **Addressing climate challenges and the energy transition.** The insurance industry plays a crucial role managing the risks extreme weather poses to customers and communities. We continue to develop product offerings that manage climate change risk and help support a responsible transition to cleaner forms of energy, while remaining committed to reducing our own environmental impact.

- **Strengthening communities by supporting programs that help build resiliency and fuel lives and livelihoods.** To improve mental health in workplaces across the country and support the next generation of U.S. employees, we partnered with several nonprofit organizations to provide resources that promote a stigma-free environment. We also are proud of our continued dedication to the vitality and sustainability of the city of Hartford. This is evidenced by the passion of thousands of our employee volunteers and our long-standing partnerships with local institutions.

With the groundwork we have laid for our future and the people, partnerships and tools we have in place, I am confident in The Hartford's ability to build upon our legacy of sustainability.

Thank you for your support and partnership as we protect those who place their trust in us.

A handwritten signature in black ink that reads "Christopher J. Swift".

**Christopher J. Swift**

Chairman and Chief Executive Officer

# About The Hartford

With more than 200 years of expertise, The Hartford Insurance Group (NYSE: HIG), headquartered in Hartford, Conn. is a leader in property and casualty insurance, employee benefits and mutual funds. We sell our products primarily through a network of independent agents and brokers, and have been the only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members for more than 30 years. The Hartford helps customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens.

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

# The Hartford Businesses

Purpose-driven insurance leader

## Business Insurance

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

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

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

## Personal Insurance

- Auto
- Home
- Renters
- Umbrella

## Employee Benefits

- Absence Management
- Group Income Protection Benefits, Life Insurance, Accidental Loss of Life and Severe Injury Benefits and Accident & Health
- Group Retiree Health
- Voluntary Benefits, including Critical Illness, Accidental Injury and Hospital Cash Benefits

## Hartford Funds

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

### 2024 Total Earned Premiums

\$22.6B

Total Premium all business segments.

\$6.4B

Employee Benefits  
fully insured  
ongoing premiums.

\$139.6B

Total Mutual Funds  
segment assets  
under management.

### P&C Written Premiums

\$16.9B

#### Business Insurance

\$13.4B total

Small Business \$5.5B

Middle & Large Business \$4.3B

Global Specialty \$3.5B

Other \$0.1B

#### Personal Insurance

\$3.6B total

# What Sustainability Means to The Hartford

In these changing times, it is important to clarify what sustainability means to us. At The Hartford, sustainability embodies the same set of values and strategic priorities that have guided us since our founding in 1810. Our view of corporate sustainability centers on developing business strategies and solutions to serve the needs of our stakeholders, while embracing the necessary innovation and foresight to ensure we are able to meet those needs in the decades to come.



A prime example of our commitment to sustainability through innovation dates back to the winter of 1835. A fire erupted in lower Manhattan, causing unprecedented damage to businesses and dwellings. Upon hearing of the fire, Eliphalet Terry, a young insurance company president, responded with remarkable ingenuity. Rather than waiting for claims to accrue, Terry went to the scene, setting up shop out of his horse carriage and paying claims on the spot to make his company's insureds whole. Terry's actions played a pivotal role in establishing Hartford as the insurance capital of America, with The Hartford at its core.

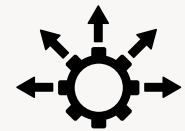
Terry's innovative problem-solving approach remains ingrained in The Hartford's DNA. Today, when trouble strikes, we proactively address needs using AI-driven satellite imagery to pinpoint and respond quickly to potential impacts from a natural disaster. Our mobile response unit, often deployed to hard-hit areas, is equipped to facilitate fast claim-filing and provides a comfortable place where customers can have something to eat, drink, and charge their phones. While times and tools have changed, our commitment to innovative customer-focused solutions has not.

This report provides a snapshot of our current efforts to enhance our businesses, serve our customers, support our employees and better our community for tomorrow and the generations to come. We achieve this by combining our core strengths – underwriting excellence, responsive claim handling, strong governance, engaged talent and a commitment to ethics and integrity – with an innovation mindset designed to meet the evolving demands of a changing world. We're proud of our accomplishments in 2024, and, as always, are ready for what the future brings.

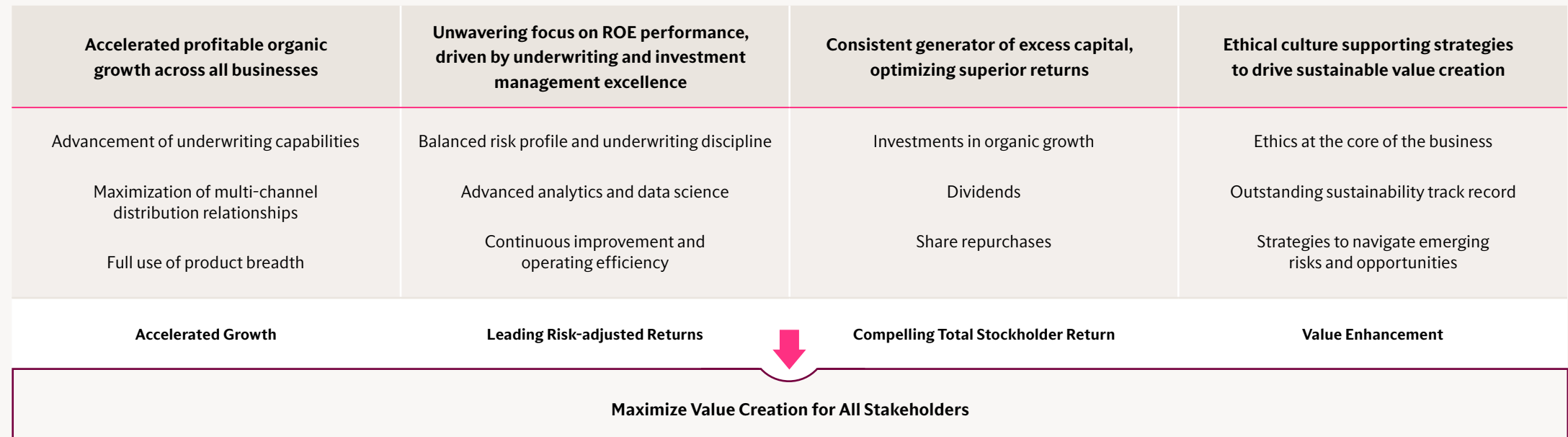
# Shareholder Value Creation

The Hartford's corporate purpose is to underwrite human achievement by providing people with the support and protection they need to pursue their unique ambitions, seize opportunity and prevail through unexpected challenges. Our purpose positions us to maximize value creation for our shareholders by serving the inextricably linked interests of all our stakeholders. To that end, we focus on driving profitable organic growth, exceptional ROE performance and capital management and maintaining our outstanding sustainability track record. Our position as a market leader is

built on core fundamentals that include underwriting excellence, investment management, risk management, claims, product development and distribution. We continuously invest in claims analytics, data science and digital capabilities that strengthen our ability to serve our customers and compete in the marketplace. These capabilities are brought to life through a performance-driven culture that prioritizes people, ethics and living our values, which enables us to sustainably deliver long-term value to all stakeholders.



**Our sustainability practices have consistently underpinned and helped drive our business success. We have a well-established formula for maximizing value creation:**

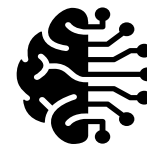




## Our Approach to Sustainability

Our approach to sustainability depends on innovative business strategies and solutions that address the current needs of our stakeholders while ensuring we are prepared to meet future demands. We believe that forward-thinking across multiple time horizons is essential for continued success, and we are dedicated to preparing ourselves to insure the economies of tomorrow.

Sustainability is integral to our long-term business strategy. As a company in business for more than 215 years, we understand what it takes to be sustainable – listening and adapting to remain relevant to customers and distribution partners, operating in a manner that instills trust and confidence, fostering a culture that attracts and retains talented employees and delivering value to stakeholders beyond the products and services we offer. While we take pride in our past accomplishments, we come to work every day eager to innovate, progress, listen and grow. This mindset of continuous improvement is at the core of our sustainability strategy.



### Future-ready Mindset

Our commitment to ensuring The Hartford is future-ready involves understanding emerging technologies and trends that will shape the industries of tomorrow and influence how we and our customers operate, as well as the support they need. We have dedicated teams analyzing trends and developing products and solutions to meet future customer needs around such areas as advanced robotics, autonomous vehicles and emerging climate technologies, among others.

A key focus area is the opportunities and risks associated with artificial intelligence (AI). As we integrate AI into our operating rhythms, we prioritize AI governance to ensure its responsible use and compliance with emerging regulatory frameworks. Further, as the use of AI increases power demands and results in increased emissions, we continue to migrate our data centers to the cloud and have aligned with providers that utilize renewable energy to power our cloud-based solutions.

We are also adopting a future-ready mindset in our talent strategy. As technology advances at an unprecedented pace, it will change the way we approach our work, which, in turn, will influence the skills and capabilities we will need in our workforce. Our businesses and functions are engaging in strategic workforce planning to understand the implications these technological advances will have on our people so we can take the appropriate steps to upskill, redeploy and/or develop new pipelines that will fill our workforce needs of the future.

**Our innovative approach to sustainability delivers value for stakeholders today, and tomorrow.**

As the structure of this report reflects, we approach sustainability with a recognition of the complexity and dynamic nature of the markets in which we operate and the need to adopt different strategies to drive success in each part of it.



**Customers**



**Climate**



**People and Culture**



**Community**



**Governance**

**Customers**

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

**Climate**

We recognize the risks climate change poses to people, businesses and communities. Our industry plays a crucial role in managing these risks and we are committed to reducing our own environmental impact. By embracing forward-thinking strategies, we are supporting our customers and business partners as we collectively transition to a greener society.

**People and Culture**

Responsible growth hinges on attracting, developing and retaining top talent – individuals who reflect and understand the ever-changing needs and aspirations of our customers and communities. Our people and our culture create a powerful competitive differentiator for The Hartford.

**Community**

Our purpose of underwriting human achievement transcends the products and services we offer. We leverage our knowledge, data, people and resources to make positive contributions to society. Our community engagement focuses on prioritizing access and opportunities, addressing the critical needs of our neighbors, enabling human achievement and supporting the causes our employees care about most.

**Governance**

Strong corporate governance practices and responsible corporate behavior are foundational to our ability to deliver sustainable value for our stakeholders. We ensure that appropriate protocols, controls and procedures exist within our businesses and operations to identify, assess and escalate material risks and opportunities and to ensure we are maintaining and fostering a culture of integrity and ethical behavior at all levels of the organization.

# Our Sustainability Strategy

The Hartford is actively implementing business, talent and engagement strategies that we believe will maximize our ability to drive sustainable value creation. Guided by four foundational pillars that support our corporate purpose of underwriting human achievement, these strategic pillars will guide our efforts in a complex and dynamic environment. We continue to leverage the strengths of our businesses to deliver long-term results for our shareholders while contributing positively to society at large.

Underwriting Human Achievement	
Supporting Resiliency and Entrepreneurship for our Customers and Communities	We aspire to build resilient and entrepreneurial communities that can adapt rapidly to changing circumstances and mitigate risks before they take place.
Improving Health and Well-being	We promote mental and physical prosperity by providing our customers, employees and communities with tools to improve their lives and the lives of their families.
Mobilizing our Cultural Strengths to Deliver Results	We foster our differentiated culture to attract and retain the talent needed to drive innovative business solutions across the markets we serve.
Advancing the Energy Transition and Reducing Emissions	We support the energy transition by providing risk-transfer services to low-carbon technologies and transitioning companies; we invest in companies, projects and technologies which support the energy transition while also building long-term value for our shareholders; we reduce our emissions and help our customers and business partners achieve their objectives.



# Stakeholder Engagement

Through regular communication and engagement with stakeholders, we deepen our understanding of risk areas and opportunities, ensuring our approach remains informed and effective. This ongoing dialogue helps shape our strategic initiatives, governance practices and disclosures. Additionally, we conduct regular stakeholder materiality assessments to align our sustainability priorities with stakeholder concerns and interests. The insights from our latest assessment are detailed at the end of this report.

## Shareholders

Shareholders continue to incorporate sustainability factors into their investment risk frameworks and their assessment of a company's potential to generate long-term value. We actively engage with shareholders throughout the year to solicit feedback on a range of issues including our approach to sustainability.

## Customers, Agents and Brokers

We are committed to delivering a high-quality customer experience and managing their risks in a dynamic environment. We communicate in a variety of ways and through multiple channels to meet our customers' needs including email, our website, agent and customer portals, in-person meetings, educational sessions and various types of research.

## Employees

Our culture is of critical importance to our long-term success and is often cited by employees as a key differentiator for The Hartford as a destination for talent. It is critical for The Hartford to stay attuned to the values and sentiments of our workforce. We engage with employees via employee surveys, CEO Town Hall meetings, quarterly leadership meetings, Employee Resource Groups, Workplace Communities, email and video content and daily updates through our intranet site.

## Suppliers

In 2024, we expanded our program to assess the maturity of our top suppliers related to sustainability by mapping into our new carbon accounting tool to establish a quantifiable GHGe baseline. We rely on these suppliers and are invested in their long-term success.

## Community Partners

Underwriting human achievement transcends the products and services we offer to include using our knowledge, data, people and resources to make positive contributions to society. Our community engagement is focused on strengthening equity across our communities. By engaging with those community partners during yearly meetings, we can review their annual plans, budgets and funding needs to better understand how their programs align with our goals. In addition, we maintain regular contact with our national partners.

## Regulators and Policymakers

Laws and regulations at the state and federal levels are designed to ensure we are properly managing and disclosing risk, including topics associated with our commitment to sustainability. We regularly engage with regulators and policymakers on sustainability issues, including our strategy, goals and risk management frameworks. That engagement includes direct communication with policymakers and their staff, industry education efforts alongside our peers and trade association partners, the distribution of a highlights document designed to provide background on our sustainability activities and issue advocacy on key policy areas.

## Business Solutions

Investment by governments, corporations and investors into technologies, infrastructure, services and other areas that will help promote global sustainability objectives is occurring on a global scale and is poised to continue. Insurance solutions play an important role in protecting that capital investment.

A key element of our sustainability strategy is to provide products and service solutions to meet the evolving needs of businesses and consumers. We are actively engaging with distribution partners, investors and other market participants to further the development of sustainability products. In developing these products and services, we assess opportunities on multiple time horizons to ensure we are appropriately considering existing, emerging and future customer needs and building the necessary capabilities to meet those needs.

To that end, we regularly convene a group of product development leaders from across the organization, including a standing Sustainability Product Steering Committee, to focus on the vast product innovation opportunities that global sustainability investments are generating, including energy transition technologies, sustainability measures and human health and welfare advancements.

Additionally, our Middle & Large Business teams regularly host product innovation sessions to brainstorm sustainability-aligned product concepts. The top recommendations are then further explored in partnership with our Y-Risk Innovation Labs to create an impactful offering in the marketplace.

We currently offer numerous sustainability-aligned business solutions to customers, but recognize the importance of actively developing new product ideas and enhancing our capabilities to address future insurance requirements. Considering the rapid advancements in sustainability and climate technologies and the need to innovate and collaborate across the organization, The Hartford has integrated sustainability underwriting and Y-Risk. This strategic move combines our expanding expertise in sustainable and emerging technologies with Y-Risk's infrastructure and proficiency in working with emerging businesses and business models. Furthermore, integrating sustainability underwriting into Y-Risk supports the education of our broader commercial insurance organization on sustainability trends, emerging technologies and their use in clients' operations and the potential product needs in this evolving space.



**Y-Risk Innovation Labs**, a premier hub for product innovation at The Hartford, manages a diverse portfolio of new product ideas. By leveraging expertise from across The Hartford and collaborating with key brokers and agents, the Labs develop and bring new, customer-oriented solutions to market. Y-Risk has been committed to “insuring tomorrow’s economy” with an emphasis on the sharing economy since its inception in 2016. Recently, they have expanded their focus to include new and emerging technologies, such as advanced robotics, autonomous vehicles and climate technology.

## Underwriting

Our unwavering commitment to underwriting excellence sits at the core of our business strategy and serves as a competitive differentiator for The Hartford. Our underwriters leverage deep expertise, disciplined decision-making and advanced capabilities to optimize risk selection and pricing, leading to stronger financial results. We adopt a holistic view of risk, incorporating elements of regulatory insurance and reputational risk, as appropriate.

This approach extends to underwriting emerging climate technologies. We stay informed about developing technologies to fully engage with insureds who are creating innovative solutions to global climate challenges. Recognizing the significant growth opportunities at the intersection of sustainability and insurance, we are strategically positioning ourselves to expand our insurance offerings and provide critical expertise to support our customers' risk mitigation efforts.

Risk factors associated with sustainability topics, including ethical business practices, human rights and environmental stewardship, are among the broad range of issues that we consider in our underwriting strategies and governance processes. These strategies and processes are designed to ensure a comprehensive assessment of risk related to sustainability issues, including reputational risk factors that can damage our brand or undermine the confidence and support of our various stakeholders. Given the potential negative impact to shareholder value, we actively manage these risks through our underwriting governance processes and procedures.



# Data and Technology Integration

With a continuous improvement mindset and an unwavering commitment to ensure The Hartford is prepared to meet the demands of our changing world, our multi-year effort focused on developing technology solutions continues to evolve. Since early 2024, we have worked to build a best-in-class, end-to-end sustainability reporting solution from data collection through report publication. Working closely with our internal IT partners and an experienced team of external consultants, our Office of Sustainability continues to develop, implement and refine technology solutions initially identified through a comprehensive assessment of our existing sustainability data management processes.

## This initiative remains focused on successfully achieving several primary goals:

- Enhance data availability and analysis.
- Increase efficiency by replacing manual processes with data automation and synchronization from source systems.
- Continue to refine and strengthen data quality with an emphasis on meeting data quality scores as defined by the Greenhouse Gas Protocol.
- Further fortify and mature controls and procedures to ensure high-quality data lineage and facilitating enhanced auditability.
- Ensure flexibility in the IT architecture to accommodate changes in regulations, standards, reporting methodologies and internal data needs.
- Leverage artificial intelligence (AI) tools to streamline and enhance the sustainability reporting process, including simplified data collection and improved functionality of content management methods.

At its foundation, the technology integration effort seeks to ensure The Hartford remains future-ready by evolving how we capture, aggregate and leverage data to identify trends, make more informed, actionable, sustainability-related business decisions and enhance sustainability reporting.

## This initiative will accomplish these goals through several technology solutions currently in development:

- An internal **Data Repository** where sustainability-related data is aggregated and managed, providing comprehensive analytics to support business and operational objectives.
- An external **Carbon Accounting Solution** helping to quantify, manage and further refine the greenhouse gas emissions (GHGe) in our operations and supply chain.
- **Sustainability Dashboards** that highlight key metrics, trends and analytics to help us more effectively measure and share progress toward achieving our sustainability-related business objectives and goals and to identify and assess potential new opportunities.
- A **Content Management Platform** that will simplify and streamline the full sustainability reporting process, from data collection through report publication. The platform will also leverage several AI capabilities by providing access to research, guidance and benchmarking data, and will also assist in summarizing The Hartford's sustainability commitments clearly, comprehensively and efficiently.

# Responsible Investing

The Hartford believes that sustainability factors are among the considerations that inform and can influence an investment’s risk and return profile over time. We believe that incorporating sustainability factors into the investment analysis and decision-making process provides a robust assessment of the risks and opportunities associated with investment decisions. HIMCO, our affiliated investment manager, considers sustainability factors such as climate change, natural resources, pollution and waste, human capital, product safety, social opportunity, corporate governance and ethics along with a range of other business and financial risk factors when assessing the probability of an impact on the value and performance of our investments over time. To ensure material risk considerations are incorporated into The Hartford’s investment strategy, we regularly review sustainability factors related to the portfolio holdings with HIMCO.

The Hartford’s investment portfolio is managed in a manner that is supportive of our commitment to sustainability and contributes to the ambitious agenda of the United Nations’ Sustainable Development Goals (UN SDGs).<sup>1</sup>

## Commitment to Energy Transition

The greening of industry, particularly the energy sector, is occurring on a large scale with promising investment opportunities in renewable energy and decarbonizing technologies emerging at an unprecedented rate. In alignment with climate-related UN SDGs, in 2021, we announced a goal to invest \$2.5 billion over five years in technologies, companies and funds that are advancing the energy transition and addressing climate change. These investments support areas such as climate change infrastructure, clean transportation, green buildings, pollution prevention, and sustainable water and wastewater management. As of December 31, 2024, The Hartford has surpassed its \$2.5B energy transition investment goal a year ahead of schedule, with approximately \$2.6B in investments enhancing the energy transition.



## Commitment to Enabling Resiliency in an Ever-changing World

Over the past 215 years, The Hartford has always been committed to supporting our communities and human achievement. With a continuously evolving macroeconomic backdrop, The Hartford is committed to enabling resiliency in an ever-changing world. As evidence of The Hartford’s focus, aside from The Hartford’s investments related to energy transition, the Investment Portfolio invests in opportunities that create long-term value for the company and our stakeholders, while also supporting our communities’ access to essential services, affordable housing, educational resources, health services, food security, and access to financial resources. These investments, as part of The Hartford’s Investment Portfolio, also support our company’s overall financial and strategic goals.



<sup>1</sup> For more information on the UN Sustainable Development Goals, see page 80.

Purchases made through our energy transition commitment include, but are not limited to:

\$884M

of purchases or commitments supporting climate infrastructure focused on low-carbon infrastructure and renewable power.

\$510M

of purchases supporting clean transportation where bond proceeds are used to advance electric vehicle technologies or mass transit.

\$351M

of purchases supporting green buildings through direct ownership, loans or bonds financing the construction of green properties or the installation of renewable energy or energy efficiency technologies.

\$165M

of purchases supporting pollution prevention, sustainable water and wastewater management including energy from waste infrastructure, water recycling and estuary management.



Aside from The Hartford's purchases related to its \$2.5B energy transition investment commitment, **The Hartford's Investment Portfolio is invested across a range of opportunities that create long-term value for the company and our stakeholders in a manner that's supportive of our commitment to sustainability:<sup>2</sup>**

\$124M

**of purchases supporting access to essential services** where bond proceeds are utilized to expand access to financing and financial services for underserved populations or fund the construction of community colleges.

\$60M

**committed to private equity funds** that invest in funds with managers that have historically had limited access to capital and to funds that focus on promoting access to health services and food security.

\$563M

**of purchases or commitments supporting affordable housing**, providing financing to expand access to affordable housing or to fund its construction.

\$320M

**committed to federal and state Low Income Housing Tax Credit (LIHTC) investments**, which results in a total invested interest in nearly 20,000 affordable housing units across over 175 properties.

<sup>2</sup> Investments overlap with Energy Transition purchases.

Beyond more targeted energy transition and inclusive growth purchases, The Hartford's investment portfolio is invested across a range of opportunities that support **The Hartford's overall financial and strategic goals and evidence our sustainability objectives and commitments:**<sup>3</sup>

\$5.3B

**invested in municipal bonds with sustainable attributes** contributing, for example, toward the development and maintenance of physical infrastructure and essential services (water, sewers, roads, bridges), public transportation infrastructure, LEED-certified<sup>4</sup> construction and community infrastructure (education, healthcare, affordable housing).

\$1.1B

**invested in green, social, sustainability and sustainability-linked bonds<sup>5</sup>** where bond proceeds are utilized for environmentally responsible initiatives, social impact projects or a combination of both.

\$681M

**invested in LEED-certified private real estate and REITs.**

## Promoting Sustainability Through Our Mutual Funds Business

### Hartford Funds

Hartford Funds is dedicated to delivering competitive long-term investment performance for its shareholders. This commitment extends to our sustainable investing philosophy. We believe that financially material sustainability factors can provide deeper insights into investment evaluations, enhancing returns and mitigating risks. All our actively managed products integrate sustainability-related factors into their investment processes to varying degrees.

Moreover, Hartford Funds has sustainable fund options for those who wish to go beyond basic sustainability integration. These funds aim to achieve financial benefits by investing in companies that are driving positive social and/or environmental change.



<sup>3</sup> Investments overlap with Energy Transition and Inclusive Growth purchases.

<sup>4</sup> Leadership in Energy and Environmental Design (LEED) is a globally recognized rating system for sustainable buildings and communities developed by the U.S. Green Building Council (USGBC).

<sup>5</sup> Green, Social and Sustainable Bond investments overlap with other categories.



Welcome to  
**OPEN**

**BUSINESS HOURS**

MONDAY	*Closed*
TUESDAY	*Closed*
WEDNESDAY	11:00a-6:00p
THURSDAY	11:00a-6:00p
FRIDAY	11:00a-6:00p
SATURDAY	11:00a-6:00p
SUNDAY	*Closed*

Follow Us on Instagram, Facebook, Twitter

# Customers

The Hartford is committed to providing innovative product solutions that empower individuals, businesses and communities. Our business offerings are anchored by our customer-centric purpose of underwriting human achievement and our belief that with the right support, people can accomplish extraordinary things.

As a leader in supporting the small businesses that are vital to our communities' economic health, we champion small business owners and entrepreneurs, safeguarding their hard-earned achievements. For our middle and large business customers, we offer certainty and protection against unforeseen events, mitigating risks proactively to enable a focus on growth, innovation and customer service. We also support employees by fostering their resilience, health and well-being, and protecting their livelihoods and families from the disruptions caused by illness or injury.

In essence, we harness our core competencies in underwriting, risk engineering, product development and claims management to assist our customers in pursuing their unique goals, seizing opportunities and overcoming unexpected challenges. Through these efforts, we create enduring value for all stakeholders of The Hartford.

That commitment to the customer is evident in important ways throughout our businesses.

### Customer Feedback

We gather real-time feedback on our performance at critical customer touch-points across all lines of business. Transactional surveys trigger alerts when a customer has unresolved issues or questions. Averaging 50,000 completed surveys each month, we consistently receive valuable customer feedback, which employees and managers across the company use to drive performance and process improvement.

Our annual Net Promoter Relationship studies evaluate overall customer experiences, perceptions of our brand and their likelihood to recommend The Hartford. These results enable us to identify areas where improvements will yield the most significant benefit. Actions taken have led to solid net promoter score performance:

40+ NPS score among our small business policyholders for each of the past six years.

6 point improvement among middle and large business customers from five years ago.

6 point improvement among agents selling to small businesses from five years ago, making us the highest performing national carrier among peer competitors.



We are recognized as the highest performing carrier among agents selling to middle and large businesses for reputation/brand, our agent portal and speed of quoting.



## Business Insurance

The Hartford provides a comprehensive suite of products and services designed to help protect our customers while encouraging health, safety and environmentally responsible actions and behaviors. By leveraging technology and innovation, we expand our capabilities and support our customers in their sustainability efforts.

### Y-Risk

Y-Risk is The Hartford's hub for underwriting new and emerging risks and is central to our efforts to seize business opportunities on multiple time horizons. Y-Risk's mission to insure tomorrow's economy supports our innovation strategy and our commitment to meeting the future needs of our customers. Through education and engagement, we equip ourselves to expand appetite, advise on new underwriting exposures and drive profitable growth in the face of an unprecedented pace of change in society. The initiatives led by Y-Risk and the Y-Risk Innovation Labs have been pivotal in the development and launch of products and services covering EV Charging Stations, Building and Employee Resilience, Usage-based Commercial Auto and a range of solutions utilizing AI and wearable technology to improve worker safety.

Y-Risk remains dedicated to expanding their knowledge of climate technologies. To this end, Y-Risk Innovation Labs has established focus groups composed of product, underwriting and risk engineering teams from across the organization. These groups engage both internal and external experts to foster learning, knowledge sharing and collaboration on emerging climate technologies. Focus group sessions have covered topics such as renewable energy, battery energy storage, carbon markets and mass timber. The Hartford is now providing coverage for renewable energy, battery energy storage and mass timber and is actively exploring opportunities in other emerging climate technologies.



## Risk Engineering

The Hartford's Risk Engineering team works with our Business Insurance customers to create safer workplaces by providing practical solutions that minimize injuries and incidents while improving operations. Our Risk Engineering team offers in-depth risk assessment surveys, risk improvement recommendations and expert-developed safety resources to help customers improve workplace conditions.

Risk Engineering also offers innovative, technology-driven specialty services that focus on the risk exposures that impact our customers the most. These services include:

- **Industrial Hygiene:** Our AIHA-accredited in-house lab provides sampling equipment, analytical services and consultative support to help reduce occupational health exposures to air and noise hazards.
- **Injury and Strain Prevention:** Our TrueMotion Ergonomics Service analyses worksite videos and provides AI-generated risk scores, which are then reviewed by a specialist who recommends solutions that help reduce the risk of injuries.
- **Health and Wellness Partnerships:** We offer proactive and customized safety and health support services, including first-aid treatment, 24/7 telehealth programs and health and wellness counseling.
- **Driver Management and Telematics:** Our FleetAhead® Telematics program integrates technology and risk management guidance to help businesses better manage driver behavior data and minimize vehicle crashes.

## Small Business

Our policies are designed to encourage customers to make sustainable choices. For example, our Small Business auto policies include an endorsement that incentivizes insureds to replace a vehicle that's deemed a total loss with a hybrid or electric vehicle. Similarly, our market leading Spectrum® Business Owner's Policy offers an optional coverage to provide additional funds to repair or replace damaged buildings with environmentally-friendly building materials.

We are committed to ensuring all our small business customers have the resources they need to grow and prosper. We are supporting small businesses that require or prefer non-English language options with translated informational materials and testing translation services for our digital tools. We have also formed a multicultural agency council to gather feedback on the unique requirements of our multicultural agents and the small business customers they serve.



### Showing up for Small Businesses

We proudly insure more than **one million small business customers** and recognize their vital role in fostering vibrant and economically resilient communities. We continue to find ways to support small business owners through our unique HartMob program and our growing Main Street America partnership.

In 2024, our pilot program in partnership with Main Street America demonstrated significant promise. We successfully funded three small business accelerator programs, all of which are now operational.

Our HartMob program, where employees come together with friends and family to shop our small business customers, continues to thrive. Last year, more than 5,600 employees supported our small business customers through various initiatives, including online shopping, in-person events, gift guides and features at town halls and other company meetings. Supporting small businesses has become an integral part of our everyday culture, extending far beyond the insurance policy.



## Middle & Large Business

The Middle & Large Business underwriting team selectively integrates sustainability businesses into our portfolio by insuring entities supporting the development of climate-protecting technologies and those providing human-based services, including:

- Entities working to safeguard against the impacts of climate change by supporting the development of climate-protecting technologies
- Nonprofits giving back to their local communities
- Educational institutions and healthcare providers
- EV charging stations, charging equipment and supplies
- Suppliers of solar panels and photo-voltaic inverter solutions
- LED lighting
- Batteries and battery charging products

The business continues to focus on opportunities in the renewable energy sector. Within our Energy business unit, we offer specially designed renewable energy products that provide end-to-end coverage for the solar, wind, fuel cell and biomass industries. Renewables now represent almost 40% of our Energy business unit's gross written premium, up from 30% in 2023. In addition, we continue to target renewable energy-related business in our Inland Marine unit, where we offer coverages specifically designed to meet the unique and evolving needs of businesses all along the renewable energy value chain.

In 2024, the Middle & Large Business product team collaborated with Y-Risk Innovation Labs to develop new resilience-focused products.

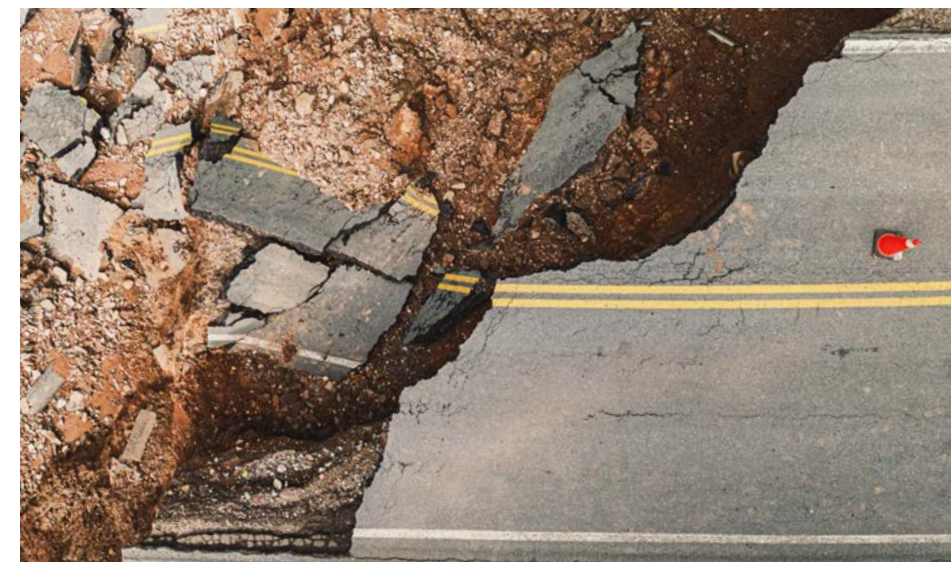
### These initiatives include:

A product designed to **enhance our clients' resilience** to the increasing frequency of catastrophic events nationwide.

A product to assist employers in **supporting their employees** through the personal impacts of such events.

We continue to expand our product suite to meet the needs of a changing society. We examine these technologies from multiple perspectives: understanding the technology itself, its integration into our clients' operations and the potential for new revenue streams for our clients. We are acutely aware of the accelerating pace of change and the dynamic challenges facing our clients. Our objective is to be the leading resource for understanding emerging technologies, assessing their potential risks and supporting our clients as they integrate these innovations into their operations.

We are committed to establishing a strong foundation in Middle & Large Business to help our clients navigate the rapid pace of change, with a focus on growth and innovation.



## Global Specialty

In our London syndicate, our Marine and Energy team continues to provide insurance solutions to traditional energy companies that seek to lower the carbon impact of their business models while providing the affordable energy necessary to support the transition. We also support customers within the broader low carbon and renewable energy sector, including onshore & offshore wind, solar and hydroelectric power production, battery energy storage and geothermal drilling. To expand on this effort, at the end of 2024, we launched a Power & Renewables property product.

Our Credit and Political Risk Solutions (CPRS) team provides insurance coverage to projects that support various Sustainable Development Goals (e.g., supporting lending to women or minority owned businesses, improving healthcare in developing countries, water projects in developing countries) and help support the emerging alternative energy market for non-carbon-based power sources (e.g., wind in Africa, solar in Latin America).

In 2024, the CPRS team advanced numerous investments, projects and transactions that align with The Hartford’s sustainability objectives.

### Notable initiatives include:

**Providing Credit Insurance to the International Finance Corporation, part of the World Bank, to cover a portfolio of credit facilities for corporations in emerging markets.** These facilities are utilized to finance real sector projects in various industries, such as energy, transportation, water and waste management, manufacturing and agribusiness. According to the client, these projects “directly benefit communities, create jobs and contribute to sustainable growth” in emerging markets.

**Offering Political Risk Insurance to an investor in renewable energy initiatives worldwide.** The Hartford partnered with this investor to provide coverage for a wind power project in Africa, which contributes substantially to the country’s energy grid. Securing political risk insurance was crucial in facilitating the investment in this project.

**Providing Political Violence Insurance to an investor and developer of solar power projects in Sub-Saharan Africa.** This project is part of a broader effort to transition the country from coal-fired power plants to sustainable, renewable energy sources.

Our **Surety Bond Construction** clients deliver a wide range of services that contribute to our sustainability objectives, particularly through infrastructure projects that benefit the environment. We have issued bonds for projects such as mass transit systems, water line replacements, water and wastewater treatment plants, waste handling facilities and green energy initiatives including solar fields and wind power generation.

Our **Financial Lines** business unit offers directors & officers insurance to clients demonstrating a commitment to sustainability. The Public D&O team integrates a company’s sustainability ratings into our underwriting process. These ratings, which measure a company’s exposure and management of sustainability risks, help us ensure our underwriting aligns with sustainability goals in the public market. Additionally, our team provides errors and omissions insurance to professional firms involved in sustainable projects. Design professionals, such as architects and engineers contributing to projects that achieve LEED certification from the United States Green Building Council, may be eligible for pricing credits.

Our **Wholesale Primary and Excess Casualty** teams are dedicated to underwriting energy-related industries. This includes renewable power sectors such as solar panel installation and residential solar, electrification sectors like battery storage and operation efficiency sectors such as insulation manufacturing and installation.

## Personal Insurance

Aligned with our mission to underwrite human achievement and provide our customers with support and protection to prevail through the unexpected, our Personal Insurance business continues to look for ways to enhance policyholders' resilience to the impacts of climate change. Our new roof replacement upgrade, wind/hail resistance coverage, is now available in 39 states. In the event of a covered loss where an insured's standard roof must be completely replaced due to damage, the roof will be replaced with one that meets specified wind/hail resistance requirements. This aims to reduce future losses due to windstorm or hail events and contributes to building resilience as weather patterns shift in both geography and severity. Additionally, our homeowners product offers two optional coverages to help homeowners upgrade to greener alternatives in the event of a covered loss.



Our **green rebuilding endorsement** provides additional coverage to repair or replace with more environmentally sound alternatives or materials.



Our **equipment breakdown coverage** provides for the repair or replacement of covered equipment, such as furnaces and central air conditioning, after a mechanical or electrical breakdown event. This includes a feature which provides an additional **25%** in the event of a loss to help cover the cost of upgrading to a more efficient, 'greener', unit.





In 2024, Personal Insurance remained committed to **leveraging digital technologies to enhance the customer experience and reduce our own carbon footprint.**

**Our new product, Prevail**, which automatically enrolls policyholders in paperless delivery, has achieved paperless adoption with 75% of policyholders.

We **increased the use of our 'Do-It-Yourself' digital home inspection app**, completing over 5,700 digital inspections in 2024. Our goal is to continue increasing the volume of digital inspections year-over-year, thereby reducing GHGe emissions associated with in-person inspections.

## Personal Insurance Mature Market Group

Our Personal Insurance Mature Market Group leverages in-depth market insights to develop tailored insurance coverages and benefits specifically designed to meet the unique needs of customers aged 50 and above.

### Our offerings include:

- **RecoverCare**, an automobile insurance benefit that helps pay for essential home services such as cooking, transportation and yard work while a customer is recovering from injuries sustained in a crash.
- **Comprehensive Driving Evaluation coverage**, an automobile insurance benefit that pays for a driving assessment with a licensed occupational therapist if a customer is injured in a crash.
- **Replacement Plus Coverage/Easy Living Upgrade**, a homeowner insurance coverage that provides additional funds, enabling customers to make “ease of living” modifications to kitchens or bathrooms following a covered loss, thereby supporting long-term independence in their homes.

For over three decades, we have delivered specialized education focused on serving the 50+ market. Through these programs, thousands of our employees have gained the knowledge and skills required to effectively sell to and serve mature customers.

In 2024, the Personal Insurance Mature Market Group conducted a comprehensive omnibus study to explore the perspectives and perceived barriers influencing the purchase of electric and hybrid vehicles among consumers aged 50 and older. The study involved a nationally representative sample of 1,000 adults within this demographic.

The research identified three primary motivations for purchasing a hybrid or electric vehicle: lower fuel costs, reduced emissions and brand reputation. Conversely, the three most common barriers to adoption were concerns about battery replacement costs, overall vehicle costs and the driving range of electric and hybrid vehicles.

This preliminary study enables The Hartford’s Personal Insurance business to assess the need for further research and the potential development of educational campaigns or materials to assist customers in their electric and hybrid vehicle purchasing decisions.



## Employee Benefits

The Hartford’s Employee Benefits business encompasses some of the most important customer groups that we serve: employers that design and manage benefit programs to attract, retain and support their workforce; and employees who rely on those programs to protect their livelihoods and their families’ well-being. Some of our employee benefits coverage provisions that align with our sustainability strategy include:

### Supporting Resiliency for our Customers and Communities

- Leave Lens is a digital tool that provides clarity and education for caregivers, pregnant employees, new parents, and people with disabilities about leave and disability rights and responsibilities.
- A contemporary, modernized, digital experience was developed to manage Life claims from employers and beneficiaries to better improve the claim submission process and enhance our ability to provide support at time of need.
- We launched bereavement support through a trusted vendor partner for our beneficiaries. Support is also provided to insureds for pre-need services such as will preparation and funeral planning.

The Hartford’s Employee Benefits business unit is proud to be a founding sponsor of the National Commission on Climate and Workforce Health and participate as a member of the commission. As part of the commission, The Hartford supports the development of research and establishing of networks for collaboration to help educate employers on the threats that extreme heat and weather poses to the health of their employees. The commission will also help employers manage that risk by developing a first-of-its-kind financial projection tool to forecast the health-related costs associated with a changing climate as well as tip sheets and recommended actions to help prevent and mitigate these risks.

### Improving Health and Well-being

- Partnerships with three new vendors to provide mental and financial wellness offerings.
  - » **Origin**, a financial wellness offering, provides financial education, free courses and access to advisors to help enhance an individual’s financial planning.
  - » **TalkSpace** provides a mental wellness offering for employers that want to provide wellness resources to their employees.
  - » **Marvin Health** is a mental wellness offering that designs programs to meet the unique challenges and stressors in the healthcare industry.
- In 2024, we continued to expand our paid family and medical leave product, now available in 10 states across the country and we launched our optional Family and Medical Leave insurance product to employers in Vermont.
- The Hartford offers TRICARE Supplement Insurance plans to help active duty and retired military members and their families with coverage for out-of-pocket medical costs.



# Climate

For more than two centuries - throughout the Industrial Revolution, wars and economic upheaval - **The Hartford's forward-thinking approach to risk management has enabled us to endure.** Today, climate risks are increasingly evident, presenting new challenges for insurers like The Hartford. **They also bring out the best in us.**

We address these climate challenges and the global energy transition with strategies to support our customers' current needs, while also ensuring our ability to meet those needs over the long term. The insurance sector plays a pivotal role in aiding companies that support the transition to cleaner forms of energy during this unprecedented period of risk. As an insurer with a net zero ambition, we are dedicated to reducing our own emissions, while fostering sustainable innovation and growth in climate-related sectors through product offerings and the risks we underwrite. Further, we assess and manage climate risks in our business portfolios by leveraging climate modeling to inform product pricing, underwriting and management of aggregate risk.

While our conviction to address climate change is high, our approach remains pragmatic. We fully understand that the energy transition will unfold over the course of a generation, not in a matter of years, and that innovation will drive progress. We also recognize that both traditional and new energy sources play an essential role in a successful transition. The Hartford is committed to playing our role to support the transition and to providing regular updates to stakeholders on our progress.



# Net Zero Approach

In April 2022, we announced an ambition to achieve net zero greenhouse gas emissions (GHGe) for our full range of businesses and operations by 2050. Our efforts focus on taking a pragmatic approach that reflect a balanced transition to a green economy. It is imperative that our priorities serve both our net zero goal and our commitment to a just, equitable and achievable energy transition, while keeping shareholder value creation central to our journey. As we implement our net zero strategy, The Hartford continues to make progress, navigate challenges and will remain transparent and accountable throughout this journey.

## Driving Measurable Progress in Our Operations

For society to make measurable progress toward net zero, it is critical for companies to prioritize reducing the GHGe profile of their own operations. If all companies effectively implement strategies to reduce GHGe within their control (Scope 1 and 2), reductions of the more challenging indirect value chain emissions (Scope 3) will occur by default.

We have made significant progress in reducing our GHGe since we began reporting our data in 2007. Since that time, we've reduced our Scope 1 and 2 GHGe<sup>1</sup> by 86.8%. Building on that progress, we set a goal in 2023 to reduce our Scope 1 and 2 emissions by 50% by the end of 2030 using 2019 as the base year.

As of year-end 2024, we have realized strong progress toward meeting our 2030 goal.

### Scope 1 and 2 GHG Emissions Reductions<sup>2</sup>

In 2024, we reduced our Scope 1 and 2 emissions by

**6.8%** (from 2023).

The Hartford has reduced its Scope 1 and 2 emissions by

**87.1%** since tracking began in 2007.

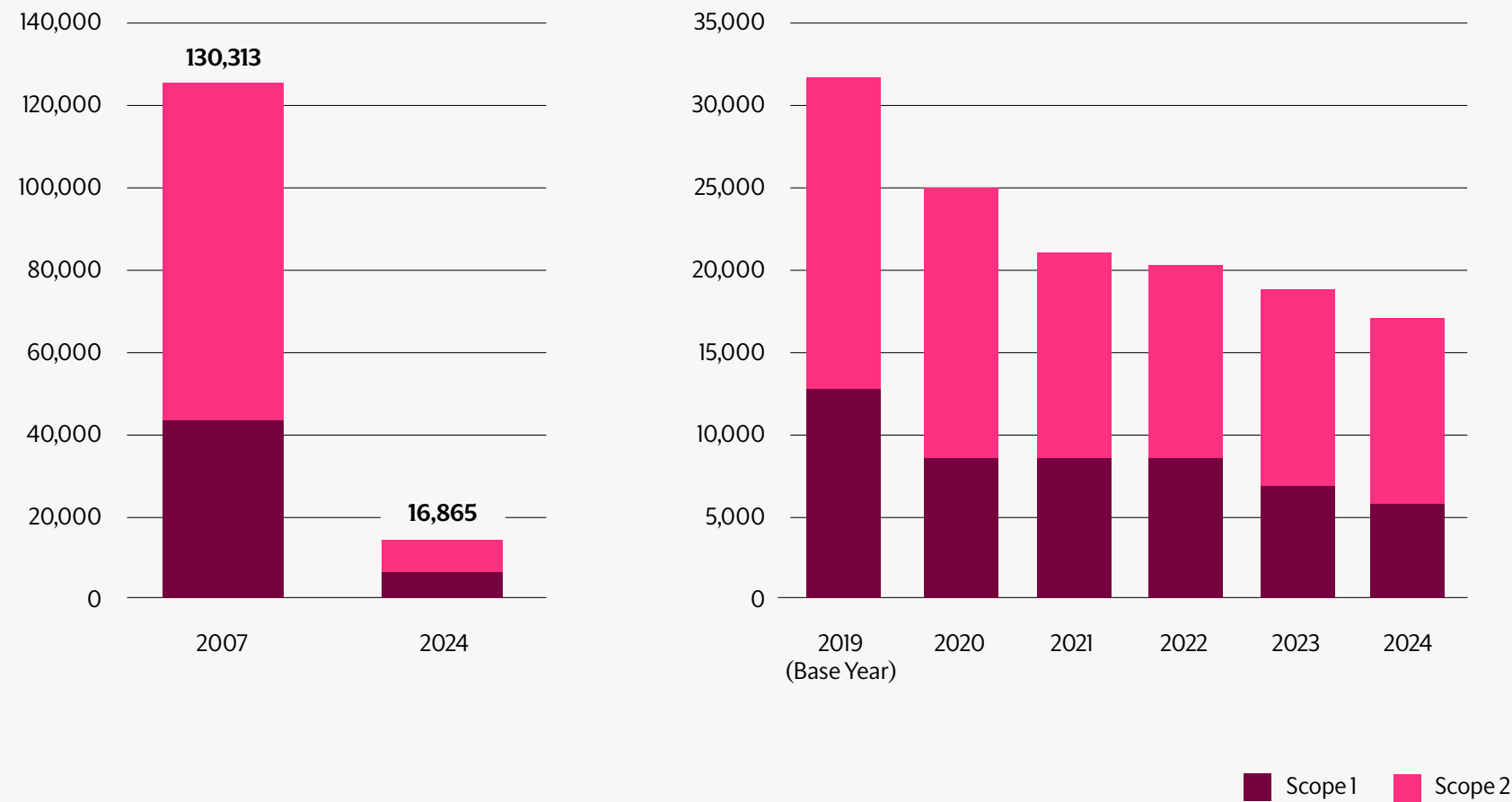
As of 12/31/2024, we are

**4.3%** away from reaching our 2030 emissions reduction goal of 50% or 15,520 mT.

<sup>1</sup> The "operational boundary" for Scope 1 and 2 GHGe is defined by reference to the Greenhouse Gas Protocol's Corporate Accounting and Reporting Standard.

<sup>2</sup> Our Scope 1, 2 and select categories of Scope 3 GHG emissions data is verified by Apex Companies, an independent third party, in accordance with the ISO 14064-3 Second Edition 2019-04 Standard. As a result of this assurance review completed in August 2025, our location-based Scope 2 emissions were reduced by 324 mT, for a new total of 10,884 mT.

### Scope 1 & 2 Emissions Reductions 2007 - 2024 Metric Tonnes



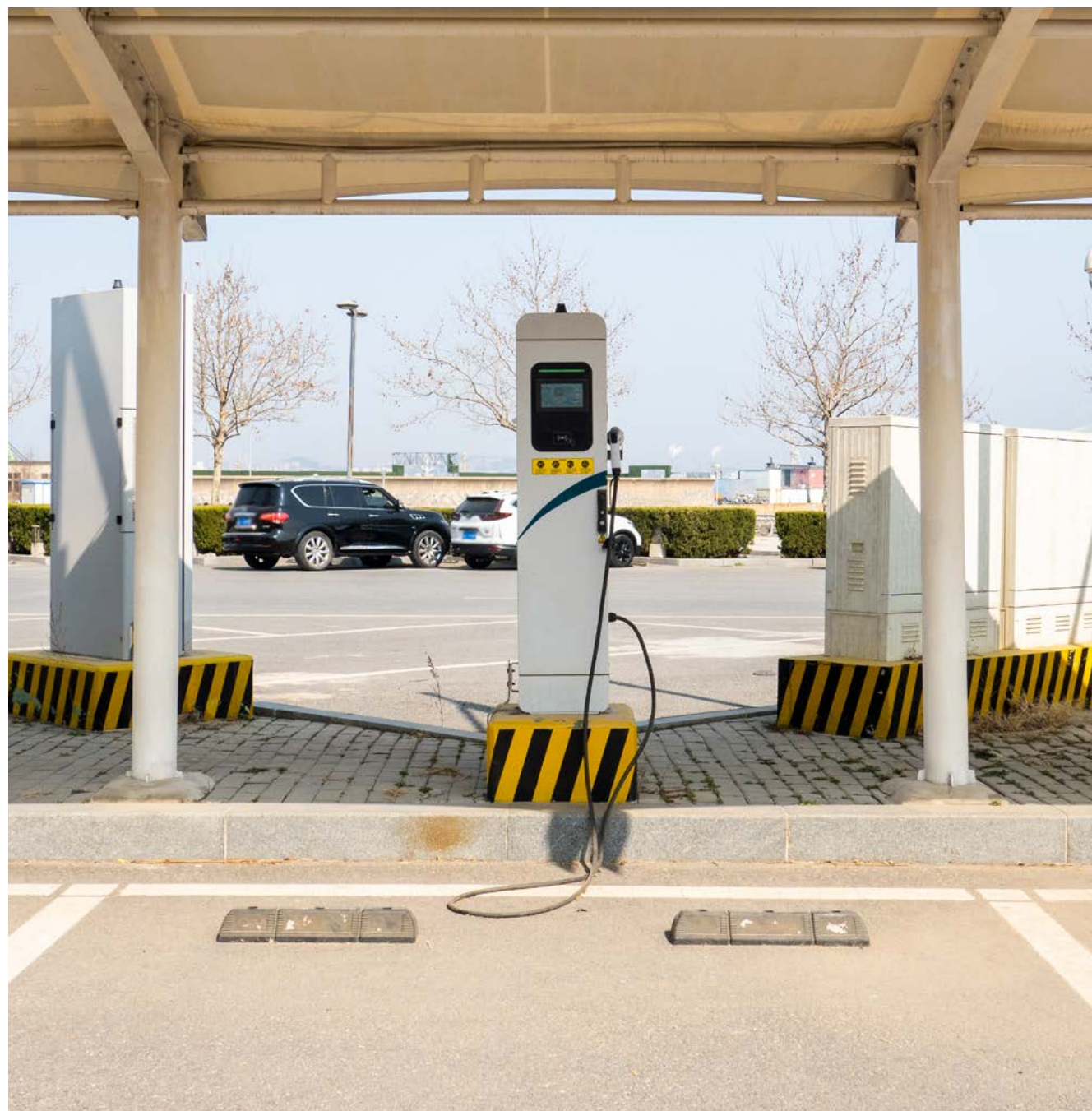
As we continue on our path toward reducing 50% of our Scope 1 and 2 GHGe by 2030, we will remain focused on opportunities to:

- 1 increase the operational efficiency of our campuses,
- 2 maximize the use of our real estate footprint,
- 3 execute on fleet reduction, electrification and efficiency strategies,
- 4 produce and/or procure renewable energy.

Scope 1 = 5,981 mT

Scope 2 = 10,884 mT

In addition to these actions, we will continue to invest in credible projects and programs to offset our remaining Scope 1 and 2 emissions and **maintain carbon neutrality in our operations.**



## Understanding the Emissions in Our Value Chain

The Hartford's 2050 net zero goal incorporates the company's indirect emissions in its value chain, including emissions attributable to us through our underwriting and investment portfolios. In order to inform actions and progress toward our net zero goal, we must be able to capture decision-worthy emissions information from our customers, investees and business partners. While efforts to build solutions to provide that data are not lacking, quality data is not yet available and an industry consensus as to how to calculate and report the full scope of our value chain emissions in a way that reflects strategic progress has not emerged.

We continue to evaluate Scope 3 reporting methodologies as they are developed and refined and will seek to identify those that properly, accurately and reliably account for and reflect the complexities of our business profile. Until these standards and metrics meet this threshold, we will continue to engage with our stakeholders and the industry to pursue solutions that will enable us to provide reliable data and disclosures on our net zero journey. In the meantime, we continue to leverage information currently available to gain a more comprehensive understanding of the GHGe profile of our supply chain and our underwriting and investment portfolios.

The Hartford does not mistake carbon accounting challenges as a rationale for complacency. As we are positioned today, our goal is less about a number as it is about galvanizing action to directionally drive progress toward decarbonization in our value chain. The most effective steps toward our net zero goal must first be guided by the change we can most effectively influence, which requires an understanding of what we do and do not control.

## Engagement with Our Supply Chain

Engaging with our suppliers to collaborate on ways to reduce GHGe is an important part of our net zero journey. That engagement begins with understanding our suppliers' current GHGe profile. In 2024, we mapped 40 of our top suppliers (based on annual spend) in our new carbon accounting tool to establish a quantifiable GHGe baseline and use as a reference point to measure maturity.

We will continue to engage with our top suppliers to explore opportunities and learn from each other as we seek positive momentum in decarbonizing our operations.



### Coal and Tar Sands Policy

The Hartford recognizes the need for affordable, accessible energy to support global economic progress, balanced with the importance of mitigating the climate impact of energy demands. Today, The Hartford does not insure or make new investments in companies that generate more than 25 percent of their revenues from thermal coal mining or more than 25 percent of their energy production from coal. In addition, the company has stopped insuring and investing in companies that generate more than 25 percent of their revenues directly from the extraction of oil from tar sands. As of December 31, 2023, The Hartford has exited all insurance relationships and investments in publicly traded securities of companies that exceeded coal and tar sands related policy thresholds.

Read more about our Coal and Tar Sands policy [here](#).

### Insights in Underwriting

The Hartford's underwriting leadership team continues to monitor the progress of organizations developing GHGe calculation methodologies to measure and ultimately report emissions attributable to insurance underwriting, but there remains much work to do in refining and maturing these evolving standards. As this industry standardization work progresses, we are working in parallel to better understand the emissions profile of our underwriting portfolio and identify where we have opportunities to shape our underwriting strategies to align with our sustainability objectives.

We established a dedicated cross-functional team focused on understanding existing GHGe measurement protocols used by industry groups and institutions to inform our evaluation of our own underwriting portfolio. This work has provided some meaningful insights regarding emissions related to our policy base in various sectors. While those measurements are subject to varying levels of precision depending on the nature of the portfolio (i.e., Personal Insurance versus Business Insurance), they still offer directional guidance on emissions across different business units and industry sectors. We are confident that our ability to understand our portfolio will continue to improve as industry methodologies advance and our data sources are enhanced.

### Investments

As we look to 2050 and the ambition of net zero, we will remain steadfast in managing the portfolio to generate returns that support The Hartford's financial and strategic goals.

We have made progress toward developing an inventory of our financed emissions and will continue to track the evolution of this data to gain insight into the challenges and work that will need to be accomplished to move toward a net zero portfolio by 2050. As emissions data availability and quality improve and methodologies evolve, we will seek opportunities to refine and broaden the scope of our financed emissions measurements. Inconsistent disclosure frameworks could limit the availability of emissions data and impact our net zero ambition.



## Operational Impact

We continue to demonstrate our commitment to environmental stewardship in our day-to-day operations in a number of ways.

### Water and Waste

Reduced water usage by

**65%** since 2019,  
excluding sewer.

Reduced our non-recyclable, non-biodegradable solid waste from our facilities by

**64%** since 2019.

**Successfully eliminated the use of Styrofoam** and transitioned to **compostable food containers** in our Connecticut offices in 2019.

### Energy Usage

**100%**

of our domestic facilities' energy consumption is derived from renewable energy sources or is offset.<sup>3</sup>

<sup>3</sup> In-Scope: Self-generation, RECs, offsets and credits in fully managed offices in the U.S. Exclusions: International sites.

## Reducing Our Commuter Footprint

60 electric  
vehicle

chargers at 30 EV charging stations on our Connecticut and Pennsylvania campuses.

300+ connected  
drivers

have requested charging privileges.

557,649 kg

GHGe avoided since the inception of our EV charging stations. **That's equal to planting 14,299 trees and letting them grow for 10 years.**





**From July 2023 – April 2024, we embarked on a records reduction project to remove records that have passed their retention period.**

During that time period, a total of 855,145 cubic feet were destroyed, resulting in a **savings of \$135,113 in monthly storage fees.**<sup>4</sup>

## Reducing Paper Consumption and Recycling E-waste

# 228 short tons recycled

including **100% of recycling bin paper** from our offices.

# 100%

**of our shredded paper is recycled into new paper products**, thus avoiding the environmental impacts of making virgin paper.

# 14,470

electronic devices **recycled**.

# 0

**E-waste** went into landfills.

<sup>4</sup> These figures are based on current rates which are subject to change in the future.

# Climate Risk Management

The Hartford manages climate-related risk across its investment portfolio, insurance underwriting activities and business operations. We identify and manage risks and opportunities through a rigorous governance framework where the Board of Directors has ultimate responsibility for oversight of risk arising out of changing climate or weather patterns on the company's insurance portfolio, investment holdings and operations.

- **The Sustainability Governance Committee (SGC)** is the executive management committee responsible for oversight of The Hartford's sustainability strategy. The SGC sets and helps drive execution of The Hartford's sustainability strategy through several subcommittees, including the Climate Risk Committee.
- **The Climate Risk Committee**, chaired by the Chief Risk Officer and reporting to the SGC, is comprised of cross-functional representation from risk management, investment and underwriting subject matter experts and facilitates management's comprehensive understanding of climate risk and related disclosure and reporting requirements.

## Insurance Risk Management

Climate change has contributed to a rise in the frequency and severity of natural catastrophe events, lengthened the season for those events and has expanded the geographic areas prone to natural catastrophes. We analyze these trends on a regular basis and incorporate them into natural catastrophe risk models and analytics in the underwriting and assessment of insurance risks we provide. We partner with model vendors, brokers and other climate experts to better understand the evolving and shifting weather patterns and to stay informed of potential implications of climate-related impacts that are incorporated into risk assessment.

To manage implications of severe weather and climate change, we incorporate these risks into catastrophe risk assessment and management strategies through product pricing, underwriting and management of aggregate risk. We manage underwriting by focusing on risk selection, establishing limits to loss on individual policies and limiting the authority of underwriters in the field offices. We use micro concentration assessment tools and metrics to manage exposures by weather peril and geographic region. We also use scenario analysis to assess the impact on earnings volatility and capital.

## Investment Risk Management

The Hartford's Sustainable Investing Policy Statement is a consideration for the investment portfolio construction. HIMCO is focused on delivering investment returns which support The Hartford's financial and strategic goals and align with this Policy Statement. Risks related to sustainability such as climate risk, use of natural resources, generation of pollution and waste, use of human capital, product safety, social opportunity, corporate governance and ethics are some of the issues which are part of the overall assessment taken to determine expected performance and risk of investment over time.

## Operational Risk Management

The Hartford's business resiliency strategy is designed to provide reasonable assurance that we are prepared for, and can recover from, climate-related emergencies and disasters. Our business resilience program ensures our ability to operate on an ongoing basis and limit losses in the event of a severe business disruption to safeguard our business functions, information systems, personnel, data and facilities for events at all levels.

# Employee Engagement

## Environmental Action and Resources at The Hartford (EARTH)

EARTH, The Hartford's environmentally focused employee interest group, is spearheaded by a dedicated team of volunteers. The group's mission is to inspire and engage employees in environmental care and advocate for sustainable growth. In 2024, EARTH successfully advanced their mission, aligning closely with The Hartford's sustainability objectives, which led to increased visibility and a rise in employee membership.

Employees from all locations participated in a variety of environmental activities across the company, including:

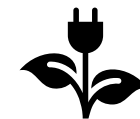
- Educational webinars to enhance understanding of corporate sustainability and how our daily actions play a role.
- Regular educational postings and resources to raise awareness about environmental issues and the impact of climate change.
- Monthly informational posts on topics such as alternative transportation, green gift giving and greening your space/diet.
- Earth Day Volunteer Clean-up event.
- The annual EcoChallenge with ecochallenge.org, encouraging participants to adopt habits to reduce emissions, water use and waste.
- The annual Drive Less Climate Challenge, promoting alternative transportation methods, such as biking to work, carpooling or using public transportation.
- Preparing a new neighborhood farm to support local Community Supported Agriculture (CSA) programs and participating in CSA subscriptions to aid individuals in food desert areas.
- Discussion groups on environmental topics including, "The positive impact of reducing plastic waste," "Mindful approaches for minimizing food waste," and "Environmentally friendly green gifting."

In 2024, EARTH achieved

# 1,132 employee

members (a 4% increase from 2023).

## Additional Actions and Recognitions of Responsible Environmental Activity



Ranked #67 on the **Green Power Partnership Fortune 500 Partners List** (2024).



Our **Climate Change Statement** aligns with the **5th Assessment of the Intergovernmental Panel on Climate Change (IPCC)** and was updated in 2023 to reflect current policy.



Earned "**Gold**" certification for "**Leadership in Energy and Environmental Design**" per the LEED rating system as created and maintained by the U.S. Green Building Council in 2020 for a building on our home office campus.



# People and Culture

Our Sustainability Strategy and commitment to underwriting human achievement are foundational to how we deliver successful business outcomes and drive value creation for our stakeholders, while positively impacting our communities. To achieve these objectives, we foster a distinct culture to enable us to attract and retain the best talent in the industry.

Investments in our people and culture create powerful differentiators that make The Hartford, The Hartford.





## Our People

Our employees are the heart of The Hartford and we focus on providing them with a compelling employee experience that reflects our unique culture and enables us to achieve strong business results.

We focus on bringing our vision and values to life through a culture of high performance and belonging that promotes innovation and allows everyone to thrive. Our mindset is simple: We step up to challenges and push for better solutions, we support and inspire each other, and we work hard to deliver value to our customers, shareholders and colleagues every day.

That mindset has helped us realize exceptional results for employee engagement, talent mobility and talent referrals, and our people have enabled us to meet and exceed aggressive business goals while achieving award-winning customer satisfaction.

## Our Culture

We firmly believe that our culture, developed over many years, has enabled our success, helped generate long-term shareholder value and distinguishes us in the marketplace. Our ability to embrace a range of voices and perspectives allows us to better innovate, take risks, solve problems creatively and meet the needs of a broad ranging customer base – ultimately achieving better business outcomes.

Our company's core values are who we aspire to be every day. Taken together, they reflect our long-standing dedication to integrity and creating sustainable value for customers, employees, agents, brokers and communities.

# Our Values

Our unwavering commitment to our values and customers supports our vision of becoming the most trusted insurer and fostering success and resilience for our customers.



**Trust** | **We act with integrity**

*We earn trust by continually delivering on our promises and holding ourselves to the highest ethical standards.*



**Excellence** | **We are dedicated to top performance**

*With a winning spirit, we deliver exceptional experiences for our customers, colleagues and communities.*



**Heart** | **We care about people**

*By leading with empathy and focusing on what makes us human, we show up for people every day.*



**Equity** | **We break down barriers**

*We prioritize equitable access to opportunities for our customers, colleagues and communities.*



**Resilience** | **We stand strong**

*We help people recover, rebuild and prepare for what's next, as we have for more than 200 years.*



**Community** | **We make a difference**

*We are actively engaged in strengthening and supporting our communities and civic institutions.*



### Our Culture

There are four key principles that underpin our differentiated culture. These principles are longstanding and core to what we believe, and we will continue to invest in them.

**Incorporate** a broad array of voices into our business operations.

**Emphasize** continuous improvement of talent and culture programs.

**Foster** belonging for employees while respecting their individual identities.

**Ensure** fair and open access to opportunities.

Our work environment is a product of our high-performance expectations, collaborative and supportive colleagues and inclusive behaviors. To achieve this balance, we encourage our employees to exercise empathy and build trust with their colleagues which better enables the delivery of effective feedback and the development of our talent. We help our employees to embody behaviors such as customer-centricity, pace, innovation and collaboration in their daily actions, and we equip our leaders to be inspirational, aspirational, impactful and authentic.

Fostering purposeful connections that build trust, engagement and drive business success is important to us. Our employees have opportunities to discover their passions at work by participating in initiatives such as our Employee Resource Groups, Culture Councils, Workplace Communities and Employee Interest Groups. These initiatives help drive higher levels of engagement, performance and retention for our employees which translates into better service for our customers and better results for our businesses. Better results for our businesses drive better returns for our shareholders.

Community service and volunteerism are also integral to our culture, because they strengthen relationships and networking and provide our employees with a sense of purpose that positively impacts our brand and business outcomes, all while improving outcomes in the communities in which we operate.

We are firmly committed to our differentiated culture where all employees can thrive in a trusting, empathetic and high-performance environment. We hold our leaders accountable for ensuring that our business practices are free of bias and our culture enables employees' voices to be heard.

All these efforts culminate in a work environment where our employees tell us they have a high sense of belonging. This is important because research shows that a sense of belonging at work is the top driver of employee engagement – a key contributor to organizational performance and long-term value creation.





## Involvement and Collaboration

Employees at The Hartford have multiple ways to network and collaborate. They make meaningful connections by participating in Employee Resource Groups (ERGs), Unit Culture Councils, Workplace Communities and through Volunteerism.

Our ERGs are organized based on aspects of identity or areas of interest and are open to all employees. We leverage these indispensable groups to support employee development, create a sense of community, drive connections and networking, provide a forum for meaningful celebrations and identify and pursue business growth opportunities. In 2024, we had strong participation in our ERGs, with over 60% of employees participating in at least one of our nine ERGs. From a business value perspective, our data tells us that employees who are ERG members are stronger performers, more highly engaged and are more likely to stay with the company.

Another way that employees contribute to the success of The Hartford is through their Unit's Culture Council. Here they design and activate initiatives specific to their Unit's work environment, engagement and business goals in a very tangible way.

Our nine geographically centered workplace communities provide all employees regardless of location, the opportunity to connect with co-workers personally and professionally. In 2024, workplace community teams hosted over 350 in-person and virtual events, organized by community leaders, to foster deeper connections with the company and among colleagues. With more than half of our workforce fully remote, our workplace communities have helped to maintain a strong culture of caring and support for our people.

Community service and volunteerism are also integral to our culture, because they strengthen relationships and networking, and create a sense of purpose among our employees all of which positively impacts our brand and business outcomes and strengthens the communities in which we operate. These initiatives also help create a uniquely supportive and engaging work environment for our employees.

## Fostering Productivity and Trust

To build trust and increase productivity, we offer Courageous Conversation Circles which are voluntary, facilitated discussions that empower employees to discuss complex topics in a safe environment. In 2024, we held over 300 Courageous Conversations that involved 3,300 employees who discussed topics such as age assumptions, religion in the workplace, authenticity and different abilities.

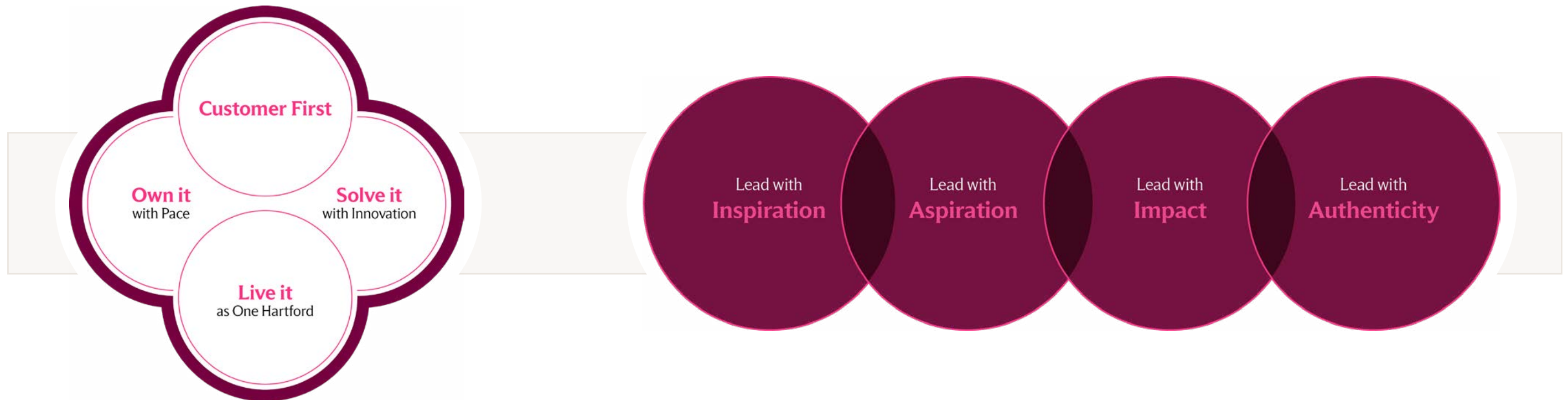
These purposeful opportunities to connect, along with our hybrid work model that blends in-person and remote work, promote collaboration, trust, networking and a culture of belonging. This results in enriching experiences for people that extend beyond everyday team interactions.

# Our Workforce

A resilient and flexible workforce is key to supporting our efforts to create enduring shareholder value. The Hartford employs 19,000 people, with 99% of jobs located in the U.S. across 75 office locations. We offer current and potential employees the chance to build a career that is filled with purpose and impact. We set ourselves apart through our distinctive culture built on integrity, teamwork, empathy, trust and inclusion. All these ingredients create a differentiated employee experience where collaboration, performance, innovation and continuous learning are valued by our people and create value for our customers.

At the highest level, we have curated talent practices that sustain our ability to consistently deliver on aggressive business goals. It starts with our aspiration to be an employer of choice which challenges us to keep the employee experience at the center of our workforce investments. In 2024, we proudly attracted over 250,000 applicants and onboarded more than 2,600 new hires. We know technology continues to advance at an unprecedented pace and it will change the ways we approach our work which in turn will influence the skills and capabilities we will need in our workforce. Using a proprietary Strategic Workforce Planning framework, our businesses and functions collaborate to understand the implications change will have on our people so we can take the appropriate steps to upskill, redeploy and/or develop new pipelines that will fill our workforce needs three (3+) plus years from now.

Employees participate in an interactive goal setting process annually and 98%+ of employees receive performance reviews annually (~2% are too new to review due to the timing of their hiring.) As part of our performance culture, we focus on results and behaviors making what employees accomplish as important as how they achieve their results. To make it real, we leverage The Hartford Behaviors defining four (4) expectations for all employees and a Leader Profile which details four (4) expectations for how leaders accomplish their role.





We provide employees across the enterprise with developmental feedback as part of their annual performance review and they are required to annually refresh their development goals.

85%+

of employees have **new development goals each year** while others may be **working on a goal from the prior year** or are **new hires gaining proficiency** in their role.

Our people are motivated by meaningful work and strong relationships with the people around them. We are proud of our retention results that preserved 92% of our workforce who voluntarily choose to continue their career journey with us.

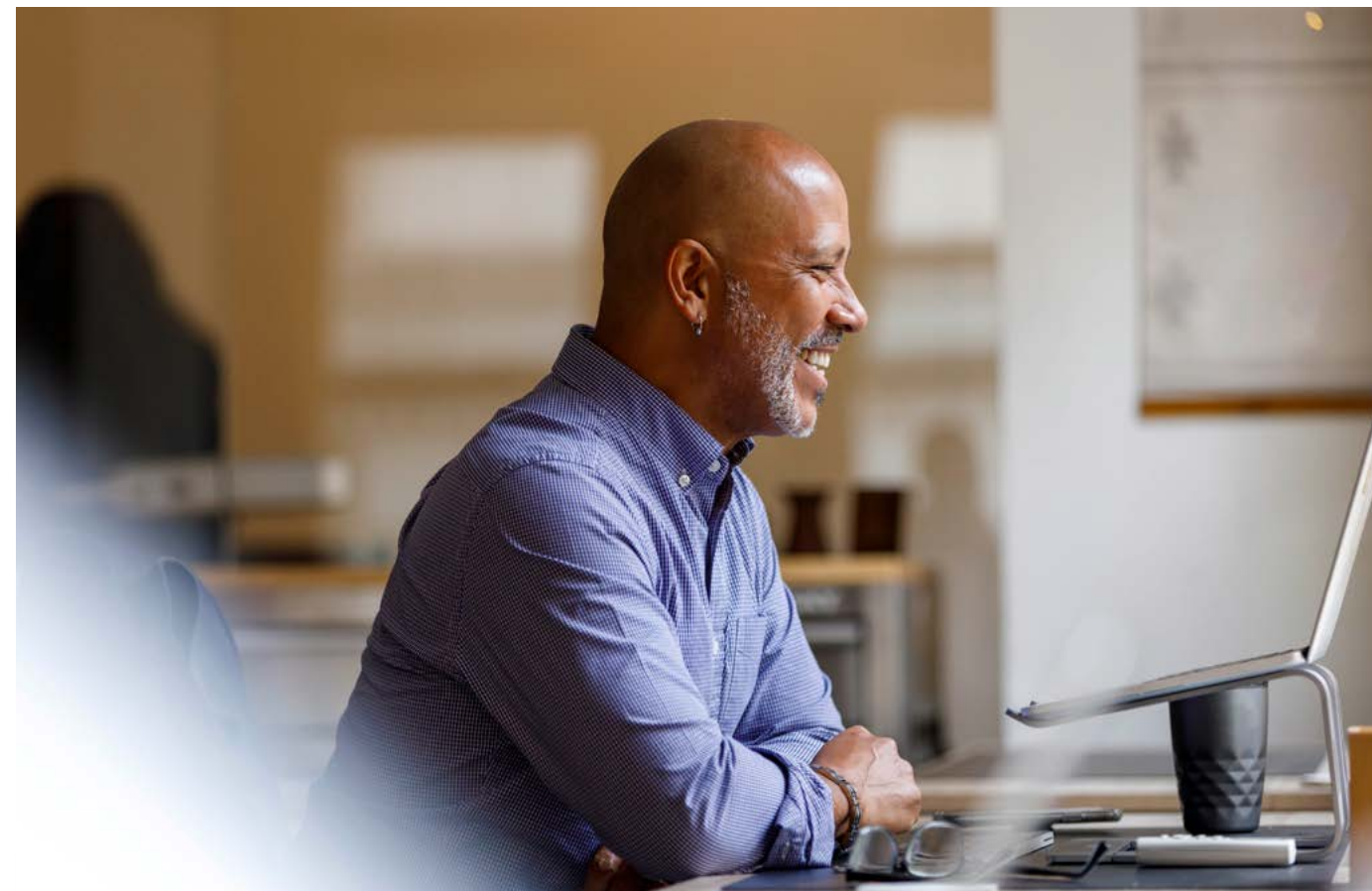
We credit our culture and employee experience strategies that encompass career support, leader engagement, accountability, work arrangements and compensation actions for these strong results. Highly engaged employees are more likely to refer great talent from their networks and we successfully filled 32% of our external hiring needs through employee referrals.

## Advancing Our Capabilities

In 2024, The Hartford reaped the benefits of our workforce development investments as we applied new skills in product, underwriting, technology and analytics to grow our business. We invested 1.7 million hours (~90 hours per employee) to help employees gain job related, leadership and future-focused skills.

Throughout the entire career life cycle, The Hartford offers opportunities for growth and development where employees own their career, allowing them to bring their passion and purpose to their professional aspirations. Our commitment to employee development includes providing managers with the necessary resources to offer effective coaching and feedback.

- New hires experience a comprehensive **onboarding** process that takes them through their first 90 days. They learn about our culture, begin to establish their relationship with their manager and team, learn their role, develop important networks and engage with the broader company communities that exist by geographic region, organizational segments and employee interests.
- Our front-line representatives utilize **structured career paths** to allow them to grow from Operations to Claims to Underwriting. Through these career stages they acquire empathy, problem solving and relationship management skills so that they are equipped to navigate increasingly more complex work in support of our customers.
- All employees have access to programs and learning content to help them grow professional, technical and leadership skills that enhance performance in their current role and prepare them to realize their career aspirations.
- Succession planning and successor development are core leadership accountabilities. Leaders maintain successor plans year-round for all executive roles. Annually, succession plans are reviewed at multiple levels culminating in a deep dive with the CEO, CHRO and members of our executive leadership team along with a review by The Hartford's Board of Directors as part of its oversight of the company's comprehensive talent strategy. Talent identified during succession reviews are prioritized for development, internal mobility and exposure opportunities that augment mentoring. We source leadership of enterprise initiatives from this pipeline to provide experiences that deepen their readiness to take on larger roles.



More than

# 3,000 employees

**invested in expanding their leadership capabilities** through our enterprise leadership programs including ~2,400 managers of people.

# Investing in Future Skills

The Hartford offers leadership development for all employees from early career talent to first-time managers up through our C-suite executive roles. Participants learn through live facilitation, coaches and mentors and through application on business-sponsored projects. In addition, managers support the participants by completing parallel learning journeys, creating a dynamic network that sets them up for success.

## Early Career and Technical Development

- **DISCOVER** and **EXPLORE** are open enrollment Early Career Learning programs that offer opportunities to grow core skills such as communication, continuous improvement, execution and what it means to be a leader.
- Our **Early Career Development Programs** are designed for recent college graduates to launch careers in underwriting, sales, claims & operations, actuarial, technology and finance. These programs blend rotational experiences with formal learning to provide opportunities to explore career options before deciding which path is best for them.
- Targeted **Domain** learning opportunities exist across our businesses and functions to grow the skills related to our job disciplines such as underwriting, claims handling, customer service and a host of other areas.



We enable our employees to invest in their development through a variety of internally developed and third-party resources which led to 25%+ of our employees taking a lateral job opportunity or being promoted annually.

## Technology Acumen

We have deployed Artificial Intelligence (AI) tools to employees along with a series of learning opportunities to understand how to leverage the power of these capabilities to unlock productivity that can be refocused on serving our customers and growing our business. Senior leaders have been trained in how to build AI into their business strategies to further expand the capabilities of their teams including strategies to offer upskilling and reskilling to support our employees in adopting new ways of working.

## Front-line Leadership

Individuals who become a manager for the first time are provided a multiyear learning experience through our **LEAD** and **LEAD On** programs to master the core capabilities of managing others. The LEAD series offers an innovative experience for new leaders through a personalized developmental assessment, core learning sessions and flexible skill camps allowing each leader to tailor the experience to their interests. Core topics include managing workload and performance, giving feedback and being an effective coach, decision making, leading with an inclusive mindset and driving change. Optional skill camps allow leaders to explore topics such as leveraging technology advances, building trust and psychological safety, creating strong relationships and the traits of inclusive leadership.

All content remains available to leaders after completion to refresh skills or complete new skill camps as their roles change.

Over

# 450 leaders

participate in these programs annually with a **graduation rate above 97%**.

## Executive Leadership

Leaders who are stepping up into expanded roles are nominated to participate in **EMPOWER, STRETCH** or **IMPACT**, which are designed to deepen leadership capabilities through developmental assessments, targeted executive learning topics, network expansion and collaboration on business-sponsored projects.

# 120+ leaders

complete our leadership program tracks each year ensuring a strong pipeline of talent is ready when succession is needed.

Continuity at the top is critical and we take an intentional approach to preparing future C-suite leaders through our **ELEVATE** program which provides tailored development for the unique needs of each of our most senior roles.

# 65%

of new C-suite leaders have successfully been seated since beginning this program with internal successors creating seamless transitions and strong stability in performance, mission, vision and values.

We believe in helping individuals gain insurance industry relevant skills to open up prosperous career paths. Our innovative investments allow us to attract and develop individuals with transferable skills to create new talent pipelines where labor market scarcity persists.

- The **Claims Apprenticeship Program** offers training and work experiences designed to prepare community college graduates for a career in insurance claims.
- Our **Hart-Academy** Tech training program for employees introduced HartCloud Academy in 2024, offering an immersive training program for our mid-career engineers to advance their proficiency in cloud technologies.



# Workforce Data

Our multifaceted workforce contributes to our business success.

## 2024 Enterprise Workforce

White Women



White Men



Women of Color



Men of Color



Not Provided



Generation Y/Millennials | 1981-1996



Generation X | 1965-1980



Baby Boomers | 1946-1964



Generation Z | 1997 and onward



Silent Generation | 1928-1945



Additional information on our workforce representation can be found through our [EEO-1 Report](#).<sup>1</sup>

<sup>1</sup> EEO-1 data is organized by government reporting job categories and may differ from how The Hartford categorizes its jobs for purposes of its Total Workforce Representation analysis.

## Recognition

In 2024, we were proud to receive a range of external awards that not only reflect our values and employer value proposition, but also celebrate the purpose-driven culture we've built together.



## Our Supplier Portfolio

At The Hartford, building a resilient and responsible supplier portfolio is fundamental to procurement excellence and long-term value creation. In today's dynamic environment, engaging a broad spectrum of suppliers enables us to unlock fresh perspectives and innovative solutions that sharpen our competitive edge. This approach not only enhances our products and brand but also fosters economic growth and sustainability.

The Hartford's Strategic Sourcing organization continues to advance best-in-class procurement strategies and fair contracting practices. Our sourcing professionals drive competitive procurement events, collaborate with internal stakeholders to meet evolving customer expectations and ensure compliance with rigorous standards. Through robust performance tracking and active participation in cross-functional initiatives, the team plays a vital role in advancing enterprise goals and delivering sustainable value in a rapidly changing world.

# Compensation, Employee Benefits and Wellness

## Compensation Practices

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At The Hartford, we take a pay-for-performance approach, meaning that rewards – including base pay actions and bonus – are allocated based on both company and individual employee performance each year. To be competitive, our base pay ranges are aligned with the range of pay determined by the external market, while rewards are allocated based on company and individual employee performance annually through merit, bonus and long-term incentives. Each year, we engage with independent third-party organizations to validate, analyze and determine the “market” or external pay range for individual jobs to keep an annual pulse on market trends and ensure that our pay practices are competitive.

The Hartford chose to respond to pay transparency requirements in multiple states by disclosing, both internally and externally, base pay ranges for nearly all U.S. roles. Employees can see their base pay position to the market range for their role in our HR information system and we provide the same level of transparency on all our job postings. Our decision to adopt a compliant, transparent and equitable approach aligns with our talent strategy of attracting and retaining top talent regardless of physical location. This approach also ensures a consistent experience and builds credibility, reputational benefit and trust with employees and the external market.

## Equitable Compensation

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

## Benefits

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

## Employee Well-being Programs

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



# Community

Our philanthropy strategy is grounded in advancing access and opportunities. We're applying our business knowledge, data and expertise, to contribute to the development of stronger and more resilient individuals, businesses and communities.

### Goals and progress

Since 2018, we have positively impacted the lives of **14.4 million people** through employee volunteer efforts and corporate philanthropic donations.

1.6 million by 2024.

16 million **Bold goal** by 2025.



More than

75%

**of our corporate philanthropic contributions** are allocated to initiatives designed to help people overcome barriers to achievement.

## Honoring Our Roots in Hartford, Connecticut

We take immense pride in our enduring support for our beloved city of Hartford. Our dedication to its vitality and sustainability is reflected in our substantial investments of both human and financial resources. Our deep-rooted commitments to the Hartford community are brought to life through enduring partnerships with nonprofit anchor institutions, a harmonious relationship with our neighbors and the unwavering passion of thousands of our employee volunteers.

### Celebrating readers and future leaders

#### Youth Literacy

In February 2024, our neighborhood school, West Middle, opened its Boundless Library, transforming the old media center into a welcoming space for students and the neighborhood. The library, made possible by a generous grant from The Hartford, is staffed by a full-time Youth Services Librarian and offers story times, technology access and book checkouts. In its first year, the library saw 100% teacher participation in weekly class visits, processed 2,000 new books and circulated 4,027 items in four months.

We are particularly proud to support the Boundless Library because research has shown that early reading proficiency is a strong predictor of future academic success and overall life outcomes. According to the National Assessment of Educational Progress (NAEP), students who do not read proficiently by the end of third grade are four times more likely to drop out of high school compared to proficient readers. This underscores the critical importance of initiatives like the Boundless Library in shaping a child's educational trajectory and long-term opportunities.



## Youth Scholars

In 2024, as a founding sponsor of **Hartford Promise**, we made a significant impact by funding 30 Promise Scholarships of \$5,000 each. Hartford Promise supports Hartford Public School students by providing essential financial resources, support services and key relationships that foster college success and economic mobility. This initiative enhances the college-going culture and offers crucial support within Hartford Public High Schools and beyond.

**The Hartford Scholars program**, in partnership with UConn Hartford, launched in 2021, celebrated its first senior class, set to graduate in May 2025. These Hartford residents, many of whom are first-generation college students, attended UConn Hartford tuition-free. The top three majors among this graduating class were: Human Development and Family Sciences, Social Work and Management.



Of 132 new Promise Scholars from the high school Class of 2024, an impressive **128 (97%) of these students enrolled in college**, defying the national trend of a 5% decline in enrollment.

## Youth Employment

In 2024, our partnership with United Way of Central and Northeastern Connecticut made significant strides in empowering 1,500 young adults with the knowledge, skills and credentials needed to secure family-sustaining employment. Thanks to the dedicated efforts of United Way's team, we have witnessed remarkable outcomes that demonstrate the positive impact of these initiatives.



Of the 845 participants who pursued job-relevant licenses, certificates and/or credentials, **650 successfully earned them**. Additionally, 310 out of 362 participants **gained employment** after completing their program, demonstrating the effectiveness of training and support. Furthermore, 361 out of 375 participants saw an **increase in their wages**.



## Access to Affordable Housing

We are making homeownership more affordable and accessible through our long-standing partnership with the Northside Institutions Neighborhood Alliance (NINA) and a \$1 million pledge in 2021 to reduce blight and enable renovation of approximately 30 homes over several years. Multiple homes have been completed or are undergoing restoration and six sites are in the pipeline for renovation or new construction. NINA homes contribute directly to a rise in property values, increased private investment and greater stability in the neighborhood's housing stock as well as a growing perception of Asylum Hill as an attractive neighborhood in which to own a home.

## Supporting Human Achievement

Our purpose of underwriting human achievement shows up in numerous ways and we take great pride in the transformative effect our programs have on communities across the country.

Through our Human Achievement Programs, we extend our national reach by focusing on critical areas such as educating children about fire safety, eliminating barriers to participation in adaptive sports and combating mental health stigma in the workplace.



## Educating Students With Free, Fire-safety Lessons

For more than 77 years, The Hartford has been providing fire safety and prevention education to grades K-3 students through our Junior Fire Marshal® program, deputizing more than 112 million children. In 2024, we continued to engage educators, families and fire departments.

### Highlights include:

- Expanding our partnership with Discovery Education, a global leader in educational technology, to provide a wider range of education standards-aligned resources to more educators and students.
- Hosting our fifth annual National Junior Fire Marshal Day – a live, virtual fire safety education event which educated more than 65,000 students in 30 minutes, more than doubling our 2023 participation.
- Deputizing more than 250,000 Junior Fire Marshals in 40 U.S. states.
- Contributing to our hometown of Hartford by sharing our renowned Junior Fire Marshal programming with various community organizations including the Hartford Athletic, the Hartford Yard Goats and the CT Science Center.

## Championing Adaptive Sports

For more than three decades, The Hartford has served as a pioneer within the adaptive sports community, setting the standard for inclusivity in sports. As a leading disability insurer, we've witnessed the transformative power sports has on individuals' lives. Our commitment to making adaptive sports and equipment more accessible is unwavering. In collaboration with Move United, the foremost authority in community adaptive sports, we are making strides. Our initiatives include donating equipment to adaptive sports clubs across the nation, promoting sports equity with our elite Team Hartford athletes and sponsoring competitions and clinics to boost participation.

In 2024, we broadened our reach by partnering with the legendary LA Rams. Together with our long-time partner, Angel City Sports, we sponsored the LA Rams Wheelchair Football team with new helmets and jerseys as well as custom-fit sport wheelchairs for the 2025 season.

Our annual equipment grants, ranging from \$30,000 to \$50,000, reached 10 nonprofit adaptive sports clubs to expand their programs and boost participation.

### Our contributions in 2024:

2,367+ pieces of equipment **donated.**

20 communities **reached.**

8,868 people **supported.**

# Marquee Events

The Hartford supports numerous premier adaptive sports events, engaging both recreational and competitive athletes through clinics and competitions. A highlight of these events is the signature surprise gifting moment, where youth and adult athletes are presented with custom-fit equipment and one lucky participant is given the Human Achievement Award.



The Hartford and Champion Wheelchair Basketball Player Matt Scott surprised athletes with custom-fit adaptive sports equipment at The Hartford Nationals, conducted by Move United, the nation's leading community-based adaptive sports organization.

*Photo credit: Reed Hoffman and Move United*



The Hartford, along with World Champion Para Snowboarder, Keith Gabel, surprised 15 deserving athletes with custom-fit adaptive sports equipment at The Hartford Ski Spectacular conducted by Move United in Breckenridge, CO.

*Photo credit: Joe Kusumoto*



The Hartford and Angel City Sports joined Los Angeles Rams players Kyren Williams and Ethan Evans at the Rams 2024 Training Camp to present the LA Rams Wheelchair Football Team with helmets and jerseys.

*Photo credit: Los Angeles Rams*

## Marquee Events



The Hartford partnered with CUNY's Adaptive Sports Program to host a youth wheelchair basketball clinic featuring World Champion Wheelchair Basketball Player Matt Scott. During the event, we surprised participants with 50 sport wheelchairs.

*Photo credit: Joe Kusumoto*



## Supporting Mental Health in the Workplace

In 2024, The Hartford advanced its multi-year initiative to change the culture around mental health in the workplace. Through key events and commentary posted on LinkedIn, Chairman and CEO Christopher Swift championed increased mental health support, with an emphasis on the unique needs of next-gen workers. Our collaboration with leaders in the national mental health movement resulted in programs and resources aimed at dispelling stigma and improving the well-being of millions of Americans.

We launched a partnership with [Active Minds](#), the largest U.S. nonprofit organization dedicated to mobilizing youth and young adults to transform mental health. Together, we produced three resources to assist young individuals in transitioning into the workplace, understanding workplace benefits for mental health management and fostering stigma-free work environments.

Additionally, we sponsored the national tour of Active Minds' [Send Silence Packing](#), an immersive art exhibit featuring 100 backpacks with personal stories of loss, survival and resilience, which visits 60-80 communities each year. Our support for Send Silence Packing will continue through 2025.

Our longstanding partnership with the [National Alliance on Mental Illness \(NAMI\)](#), the largest U.S. grass-roots mental health nonprofit, continued with active participation in NAMI's [Stigmafree Workplace Coalition](#). In 2024, we partnered together to produce several resources for U.S. employers and working Americans. Furthermore, we provided grants to NAMI affiliates to support innovative programs tailored for their communities across the country. We also engaged with NAMI's Next-Gen Advisory Group to better understand how to support the youngest generation in today's workplace.

Moreover, we renewed our partnership with the Milken Institute, a nonprofit think tank, launching a two-year initiative focused on redefining the next generation of risk, resiliency and leadership.

## Employee Causes

Our employees are at the heart of everything we do and we are committed to supporting their passions. Through our year-round giving program and a 50% matching gifts initiative, we empower them to make a significant impact. To further enhance their efforts, we hold quarterly “blitz weeks” during which donations are matched at 100%. Employees who volunteer in their communities receive several benefits and rewards, including eight hours of paid time off for volunteering and charitable dollars earned for each hour volunteered. Together, we strive to create a brighter future and make a lasting difference in the world.



### Our Results

145,644 volunteer hours  
valued at \$4.6M.

\$1,878,956 matching  
gifts.

\$2.7M donated  
by employees.

4,609 organizations  
supported.

### Top Five Employee Donation Causes





## Employee Relief Fund

The Hartford established an Employee Relief Fund in 2020 to assist employees facing financial crises due to natural disasters or unforeseen personal hardships. The Fund consists of corporate contributions and individual donations from employees. Combined contributions provide tax-free grants to help employees in need during unexpected situations.

Our 2024 impact:

**\$231,345** awarded.

**159** grants awarded.

**\$25,525** donated by employees who continued to grow the fund.



# Governance

## Strong corporate governance practices and responsible corporate behavior are foundational to our ability to deliver sustainable value for our stakeholders.

We ensure that appropriate protocols, controls and procedures exist within our businesses and operations to identify, assess and escalate material risks and opportunities. Our governance practices and programs provide the appropriate forums for debate, discourse and the sharpening of our strategic vision over time, and ensure existing risks are appropriately managed and emerging risks are identified and considered.

We leverage our corporate governance frameworks to maintain and foster a culture of integrity and ethical behavior at all levels of the organization. Through these frameworks, the perspectives of the stakeholders we serve are well known by our leaders and those charged with the oversight of the enterprise.

The Hartford's Board of Directors and senior management team is committed to ensuring strong governance practices are established and evolve in a manner to best position the company to maximize and preserve long-term value for its stakeholders. We are continually focused on forward-thinking governance practices, ensuring adherence to the highest standards of ethical conduct and integrity. This kind of governance has been integral to The Hartford's success throughout its history.



### Industry Recognition

The Hartford is widely recognized for our ethical culture, inclusive workplace and commitment to customer value. Our sustainability efforts have consistently been recognized by independent third parties, including Newsweek, The Ethisphere Institute and the JUST Capital indices. These recognitions reflect a strong ethics and compliance program that emphasizes:

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



## The Hartford's Sustainability Governance Structure

The Hartford's sustainability strategy depends on a robust and effective corporate governance framework. Our sustainability governance model supports our Board's ability to exercise informed oversight, enables our management team to execute against our strategic pillars and provides our employees with awareness and understanding of fundamental sustainability principles.

**Our full Board** retains responsibility for overseeing sustainability strategic and operational matters and the company's journey to embedding sustainability into the broader enterprise strategy, including how the business lines and functions are managing sustainability risks and seizing opportunities. The Nominating and Corporate Governance Committee of the Board oversees the establishment of sustainability governance frameworks and processes, while the Finance, Investment and Risk Management Committee provides oversight of issues related to climate risk. In addition, the Compensation and Management Development Committee oversees the company's talent and human capital management issues.

**The Sustainability Governance Committee (SGC)** is The Hartford's primary management oversight vehicle for sustainability issues. The SGC's membership and mission are regularly evaluated to ensure its expertise and inputs include an appropriately broad range of leaders engaged in areas that represent the greatest sustainability risk and opportunities. The SGC approves our overall sustainability strategy, establishes goals and KPIs, oversees stakeholder engagement and outside organization affiliations relative to sustainability issues, and sits at the center of The Hartford's sustainability governance framework.

We have also established a comprehensive and interconnected network of sustainability subcommittees that regularly report into the SGC. These subcommittees, each chaired by a member of the SGC, bring deep subject matter experts together to help assess and analyze sustainability issues of significance to The Hartford.

- **The Sustainability Underwriting Committee** (chaired by the Global Chief Underwriting Officer) oversees and coordinates new product initiatives, assessment of emissions methodologies and the enhancement of underwriting guidelines and protocols with sustainability dimensions.
- **The Climate Risk Committee** (chaired by the Enterprise Chief Risk Officer) provides guidance and oversight of all matters related to climate risk and reporting.
- **The Culture Committee** (chaired by the Chief Culture Officer) identifies and supports our differentiated culture as a key driver of our company strategy and operations.

We have established additional sustainability-dedicated committees and working groups that report to the SGC on an ad hoc basis in areas such as investments, mutual funds and our international business.



### Sustainability Governance Committee

The Sustainability Governance Committee includes senior executive leaders who routinely assess sustainability matters:

- Chief Risk Officer
- Chief Investment Officer
- Chief Underwriting Officer
- Chief Financial Officer
- General Counsel
- Chief Sustainability Officer
- Chief Marketing and Communications Officer
- Chief Human Resources Officer
- Chief Culture Officer
- Corporate Secretary
- Chief Ethics and Compliance Officer

## The Office of Sustainability

Our Chief Sustainability Officer leads an Office of Sustainability (OOS), tasked on a day-to-day basis with guiding and enabling The Hartford's overall sustainability strategy, initiatives, governance, and disclosures. The OOS, composed of experienced subject-matter experts and thought leaders, is responsible for executing on the Company's sustainability agenda, including helping to embed sustainability principles and practices within the Company's businesses and functions.

### The primary responsibilities of the OOS are set forth below:

#### Reporting and Data Management

Informing our stakeholders through informative, data-driven disclosures.

#### Sustainability Governance

Supporting our best-in-class governance model to assess emerging risks and opportunities.

#### Sustainability Communications, Advocacy and Engagement

Ensuring sustainability approach understood by, and aligned with, the interests of our stakeholders (shareholders, employees, regulators).

#### Subject Matter Expertise

Leveraging expertise and rigorous environmental scanning to better inform strategic decisions.

#### Business Integration

Working with the business in pursuing sustainability-related commercial opportunities.

Collectively, the work of the Board, the SGC and its subcommittees, and the OOS represent the type of best-in-class governance that The Hartford believes critical to effectively navigate the growing risk and opportunity in the space.





# Corporate Governance

## Board Composition and Diversity

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The Hartford's Board believes that maintaining a diverse membership with varying perspectives and breadth of experience is an important attribute of a well-functioning board and contributes to driving positive outcomes.

For more information on our Board, including the particular experience and skills of our directors and the Nominating and Corporate Governance Committee's process for identifying and recommending to the Board candidates for Board membership, please refer to our [2025 proxy statement](#).

## Governance Practices and Framework

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At The Hartford, we believe strong governance practices support Board effectiveness and contribute to our long-term performance. For details on our governance best practices, including our rigorous Board evaluation process, Board succession planning, and risk oversight, please refer to our [2025 proxy statement](#).

## Director Independence

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All of The Hartford's directors are independent other than the Chairman & CEO. An empowered and engaged Lead Director provides independent Board leadership and oversight.

# Shareholder Engagement

Our Board and management value shareholder views and engage with shareholders in different ways throughout the year to solicit feedback. Management routinely speaks with analysts and investors at investor conferences and other formal events, as well as in group and one-on-one meetings. In addition, management and our Lead Director engage with shareholders on governance, compensation and sustainability issues to understand their concerns and ensure our practices align with shareholder interests. In the fall of 2024, management reached out to shareholders representing approximately 55% of shares outstanding and had discussions with, or received written feedback from, shareholders representing approximately 49% of shares outstanding.



## Uncompromising Commitment to Ethical Business Conduct

Our commitment to ethical excellence, driven by our core values, is integral to our company culture. We strive to be recognized not only for our achievements, including financial performance and stakeholder value, but also for the integrity and quality of our actions. Every employee is dedicated to maintaining the highest standards of ethical conduct.

### Gathering Employee Voices through Surveys

Our employee survey results highlight that employees strongly believe The Hartford is committed to conducting business in an ethical manner:

94%

of our employees believe The Hartford shows a commitment to ethical business decisions and conduct, **6 points above the top 75% global benchmark.**<sup>1</sup>

91%

of our employees believe they can report unethical practices without fear of retaliation, **8 points above the top 75% global benchmark.**<sup>1</sup>

97%

of our employees believe their manager demonstrates ethical behavior, **5 points above the top 75% global benchmark.**<sup>1</sup>

<sup>1</sup> The 75th percentile (top quartile) reflects the survey score at which 75% of survey scores fall at or below. It is comprised of responses from nearly 17,000 Qualtrics™ customer companies worldwide.

# Code of Ethics and Business Conduct

The Hartford's [Code of Ethics and Business Conduct](#) is a critical resource that guides our employees, including officers and managers, in making sound decisions and conducting business with integrity. This Code is accessible internally and is also publicly available.

## The Code reinforces our values by:

Requiring **honest and ethical conduct** from all employees while performing their duties.

Providing **guidelines and tools for navigating ethical situations**, such as conflicts of interest or gifts and entertainment.

Providing **mechanisms to report unethical conduct** and **emphasizing zero tolerance** for retaliation against good faith reports of misconduct.

## Employees

Our Code of Ethics and Business Conduct directs employees to act in alignment with The Hartford's core values. We believe in Ethics. Every day. Everyone. Everywhere. The Code is written in a clear, accessible format, focusing on expected behaviors rather than merely outlining laws and rules. It undergoes an annual review, with additional updates as necessary, to ensure its relevance and effectiveness.



In April 2024, we introduced a **newly designed Code** that includes enhanced guidance, practical examples and user-friendly navigation.

## Board of Directors

We have adopted a Code of Ethics and Business Conduct for members of the Board of Directors (the "Board Code of Ethics"). Directors certify their compliance with the Board Code of Ethics annually. In addition, the members of the Board of Directors receive a copy of our Code of Ethics and Business Conduct for employees.

## Vendor Partners

We are committed to partnering with suppliers that share our values and commitment to ethical behavior. All vendor contracts contain provisions that require compliance with laws and with The Hartford Policies. Additionally, [Our Vendor Code of Ethics and Business Conduct](#) is provided to every vendor contract and outlines the ethical behavior and responsible business practices we expect from suppliers. Topics covered include fair labor practices, discrimination, harassment, privacy and information protection, conflicts of interest, anti-bribery and corruption, anti-money laundering, environment and sustainability, reporting misconduct and retaliation-free workplaces.

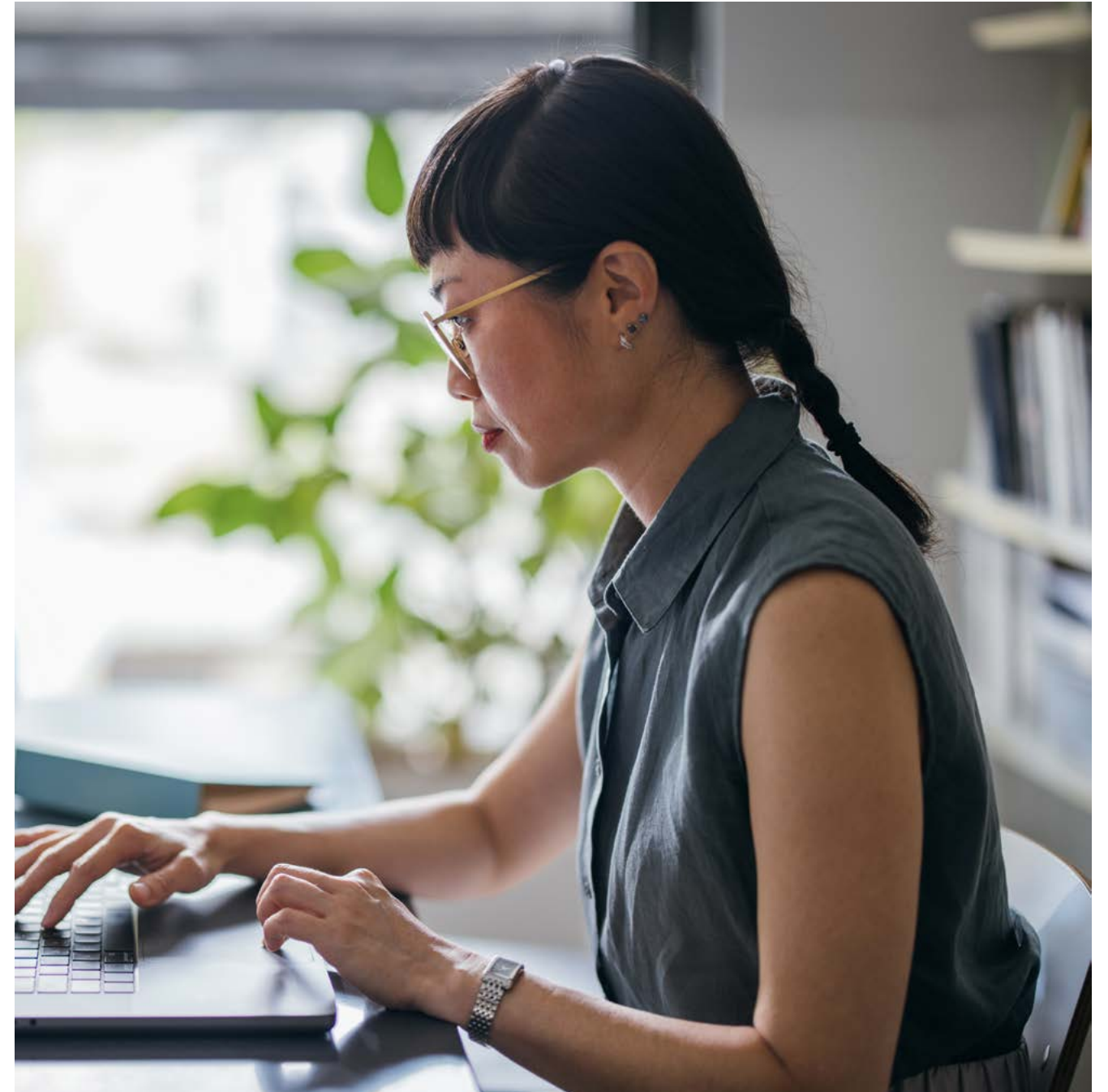
## Reporting Concerns and Suspected Violations

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

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

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

We share a diagram that illustrates our reporting process so employees can understand the process and what to expect when reporting a concern. Annually we share information and metrics with employees regarding reporting channels, investigation volume, nature of concerns, potential outcomes and reinforcing zero tolerance for retaliation.



## Ethics and Compliance Week

Each May, we celebrate Ethics and Compliance Week to reinforce our commitment to fostering an ethical culture. In 2024, our event, themed Caring for Our Ethical Culture, featured several educational sessions that addressed critical issues, including:

### Honoring Your Voices and Choices

This session emphasized the importance of recognizing our own ethics, sense of belonging, tolerance, and purpose. Our Onsite EAP Consultant led a supportive discussion on determining ethical perspectives, managing strong emotions related to unexpected changes, fostering internal safety, and evaluating the cost-benefit of actions based on personal values.

### A Healthy Ethical Culture

Moderated by Chief Ethics & Compliance Officer, Karmela Malone, this discussion included insights from General Counsel, Don Hunt, and other Hartford leaders. The panelists shared their views on the significance and impact of maintaining a healthy ethical culture within the Company.

### Manager Session: Unlocking the Power of Approachability

This 60-minute virtual panel discussion was designed for managers. The session highlighted the necessity of being an approachable leader and cultivating a positive work environment where employees feel empowered to share concerns and perform at their best. Practical advice on enhancing team culture through active listening, transparency, and empathy was provided.

### Commitment to Human Rights

The Hartford has participated in the UN Global Compact since 2021, committing annually to align our operations with the Compact's Ten Principles on human rights, labor, environment and anti-corruption.

This Report illustrates the depth and breadth of The Hartford's ongoing commitment to human rights. From our thoughtful underwriting practices to our compliance efforts to prevent any complicity in human rights abuses across the globe, The Hartford has taken an enterprise-wide approach to protect and vindicate human rights principles.



## Responsible AI

Our commitment to integrity and ethical operations is a cornerstone of our company culture. We strive to be recognized not only for our financial results and stakeholder value, but also for the manner in which we achieve these outcomes. The Hartford has established several AI Governance Frameworks including the Executive AI Governance Council, the AI Governance Committee, and defined an AI Governance Structure for operationalizing and executing on processes established by the AI Governance Committee. To this end, we have established a governance framework to review and approve potential Generative AI tools prior to their adoption within the company. Once a tool or technology is approved, employees are required to adhere to ethical standards while utilizing these tools.

We expect employees to make ethical business decisions, and the use of Generative AI tools is no exception. Employees are responsible for ensuring that any content generated through Generative AI aligns with The Hartford's values, ethics, and quality standards. All employee conduct should be in accordance with The Hartford's Responsible AI Principles, which guide ethical usage. These principles encompass explainability, fairness, accountability, fit for purpose, and privacy and security.

To equip our employees adequately, Foundational Generative AI training courses are offered, including training on the Ethical Use of Generative AI Tools and the application of The Hartford's Responsible AI Principles, before granting access to these tools.



## Anti-bribery and Corruption

We are committed to conducting business with the highest ethical standards around the globe and complying with all applicable anti-bribery and corruption laws. Our company's program prohibits anyone doing business on our behalf from engaging in government bribery, commercial bribery or facilitation payments. We also provide information on how to report bad behavior. Approximately 55% of shares outstanding and had discussions with, or received written feedback from, shareholders representing approximately 49% of shares outstanding.

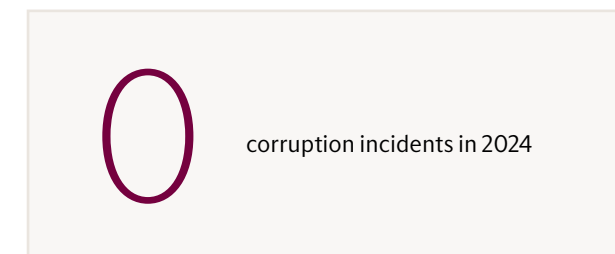
### Our Program

Following our expanded global presence, our anti-corruption program was expanded by:

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

The assessment helps us to:

- Prevent the use of company funds, assets or resources for unlawful or corrupt purposes.
- Comply with all laws and regulations including those concerning the provision and use of products.



# Business Resilience

We are dedicated to business resiliency and believe that effective planning is critical to reducing business disruption. Our robust business resiliency strategies are consistent with industry best practices, providing reasonable assurance that we are prepared for – and can recover from – emergencies, disasters, pandemics and cybersecurity threats and events. We continue to evolve our resiliency practices in response to the evolving environment including the use of new technologies to help lessen the threat of cyber-related events.

## Our Program

### Our recovery strategy includes:

- Reducing single points of dependency. We maintain multiple data centers in geographically dispersed locations and invest in redundant equipment to support the recovery of critical infrastructure and applications.
- Comprehensive testing to validate resiliency capabilities for relevance and effectiveness, including:
  - » Business Resumption Plans and Application Recovery Plans (inclusive of Data Center Disaster and Cyber), according to established framework.
  - » Emergency Response Plans for each office, which are required to be exercised at least annually.
- Enterprise Crisis Management program that includes pre-established protocols and crisis response teams for a variety of events (e.g., cybersecurity), exercised at least annually.
- Annual evaluations to ensure our resiliency strategy adheres to established policies and procedures.

### Monitoring the Business Environment

We regularly monitor the business environment to identify new or changing laws, regulations, business trends and other events with the potential to significantly affect our business operations.

7k+

**Federal and state laws and regulations analyzed.** Those items identified as potentially relevant are analyzed and implemented into our business operations as appropriate.

# Customer Privacy

The nature of our business requires that we collect confidential and personal information in order to manage our business and service our customers. We understand the importance of safeguarding and protecting the information that we are entrusted with from our customers, employees, and third parties.

We have a dedicated Consumer Privacy Rights and Compliance Unit responsible for corresponding with consumers, employees, and third parties regarding inquiries about their privacy rights. The supporting team is comprised of Compliance and Law professionals, trained on various privacy laws and regulations, focused on proper handling of privacy rights.

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

100%

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

100%

of our employees are assigned privacy and security training annually.

If an employee identifies a privacy or security incident, they're directed to report it through an escalation process detailed in our Code of Ethics and Business Conduct. We have a dedicated team with a robust process in place to handle consumer privacy right requests. Additional information regarding the risks associated with cybersecurity, and how we manage those risks, is available on page 34 of [The Hartford's Form 10-K](#).

## Assessing Our Compliance Risk

We have a Compliance Risk Assessment Policy and procedures which are reviewed annually and updated as needed. We routinely conduct compliance risk assessments across the company's business areas and at the corporate level for program level risks.

Primary goals include:

- Identifying the most significant compliance risks and their associated controls.
- Performing gap analysis to detect, prevent and remediate compliance gaps.
- Creating and implementing action plans for continuous improvement, effectiveness, and program maturity.

# Political and Civic Engagement

The Hartford has a robust political engagement program, which includes supporting and encouraging employees to be involved in their communities. The Hartford also coordinates and supports nonpartisan voter registration campaigns, as well as grassroots efforts and education on public policy issues affecting our businesses.

## Political engagement programs included:

- Collaboration with lawmakers and our Employee Resource Groups (ERGs) to encourage voter registration and election participation.
- All-employee educational opportunities to learn more about politics, public policy and collaboration with The Hartford’s Government and Industry Relations professionals and public officials.
- An employee Civic Action Center which delivers voter registration information and candidate education resources.



## Public Official Visits

The Hartford regularly invites members of Congress and state and local public officials to meet with our employees, both virtually and at our facilities across the country. These ‘site visits’ allow employees to interact with public officials and help inform lawmakers about our values, commitment to bipartisan public policy solutions and topics important to our company, employees and customers.

## Voluntary PAC Contributions

Managers and directors of The Hartford have the opportunity to participate in our political action committees (“PACs”), The Hartford Advocates Fund and The Hartford Advocates Federal Fund, through voluntary contributions. The PACs are committed to operating in a transparent manner. We disclose contributions in annual reports on our public website and host office hours where employees can ask about contributions and our advocacy strategies.



## Commitment to Principled Political Engagement Strategy

In 2024, The Hartford was again recognized as a top tier company and trendsetter in the CPA-Zicklin Index of Corporate Political Disclosure and Accountability for our clear disclosure of political spending, policies in place and oversight and governance of those policies.

The Hartford participates in the Corporate Political Responsibility Taskforce, helping to promote the idea that businesses should take a principled approach to engaging responsibly in civic and political affairs. We believe in supporting the institutions that underlie a healthy democracy and the value of robust civic discourse. As a company, we follow a principled approach to determining when we engage in public policy. We do so when we have a legitimate and authentic interest as an insurance company and employer. We also seek to align our engagement with our values, stated goals and stakeholders. We are open and honest about our political activities and remain committed to robust disclosure. See our [Political Activities and Contributions Report](#) for current information.

# GRI Standards Index

The Hartford provides this Content Index to accompany the disclosures in its Sustainability Report and on our sustainability website. This index was designed to assist readers in locating The Hartford disclosures relevant to the GRI framework. The Hartford has reported the information cited in this GRI report in accordance with the Core option for the period of January 1, 2024 through December 31, 2024.

## Sustainable development goals

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

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












# GRI Standards Index

GRI Indicator	Disclosure Title	The Hartford's Response
<b>Organizational Profile</b>		
GRI 2-1	Organizational details	The Hartford Insurance Group, Inc. One Hartford Plaza Hartford, Connecticut, USA 06155 <a href="#">The Hartford website</a> ; <a href="#">The Hartford Fact Sheet</a>
GRI 2-2	Entities included in the organization's sustainability reporting	<a href="#">2024 Form 10-K, p. 6-20</a> ; <a href="#">The Hartford website</a> ; <a href="#">The Hartford Fact Sheet</a>
GRI 2-3	Reporting period, frequency and contact	Annual reporting for calendar year 2024 July 2025 - Report publish date Email: <a href="mailto:sustainability@thehartford.com">sustainability@thehartford.com</a> The Hartford reports financial results each quarter on a calendar year basis. Our Sustainability Report is published annually.
GRI 2-4	Restatements of information	We have made significant progress in reducing our GHGe since we began reporting our data in 2007. Since that time, we've reduced our Scope 1 and 2 GHGe by 86.6%. Building on that progress, we set a goal in 2023 to reduce our Scope 1 and 2 emissions by 50% by the end of 2030 using 2019 as the base year.
GRI 2-5	External assurance	This report has been reviewed externally but not externally assured. However, The Hartford does seek external assurance that our 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 (Apex Companies) that conducts an independent third-party review. See The Hartford's <a href="#">CDP Response</a> , for more external assurance information.
GRI 2-6	Activities, value chain and other business relationships	<a href="#">2024 Form 10-K, p. 6-20</a> ; <a href="#">The Hartford website</a> The Hartford is committed to working with certified diverse suppliers that support our long-term growth and add value to our company. We are dedicated to growing our diverse supplier spend and look forward to working with partners that share our overall goals. <a href="#">Supplier Policies</a> ; <a href="#">Supplier Diversity Program</a>

GRI Indicator	Disclosure Title	The Hartford's Response																										
<b>Organizational Profile</b>																												
GRI 2-7	Employees	<p>As of December 31, 2024:                      Total number of employees by employment contract (permanent) by gender:</p> <ul style="list-style-type: none"> <li>• Permanent employees = 18,700</li> <li>• Female employees = 62.0%</li> <li>• Male employees = 37.9%</li> <li>• Not provided = 0.1%</li> </ul> <p>Total number of employees by employment contract (permanent) by region:</p> <table border="1"> <thead> <tr> <th>Country</th> <th>Headcount</th> </tr> </thead> <tbody> <tr> <td>United States</td> <td>18,909</td> </tr> <tr> <td>Non-U.S.</td> <td>218</td> </tr> </tbody> </table> <p>Total number of U.S. employees by employment type and by gender:</p> <table border="1"> <thead> <tr> <th></th> <th>Female</th> <th>Male</th> <th>Total Employees</th> <th>Not Provided</th> </tr> </thead> <tbody> <tr> <td>Full-time employees*</td> <td>11,645 (61.9%)</td> <td>7,156 (38.0%)</td> <td>18,820 (99.5%)</td> <td>19 (0.1%)</td> </tr> <tr> <td>Part-time/reduced work week employees</td> <td>74 (83.1%)</td> <td>15 (16.9%)</td> <td>89 (0.5%)</td> <td>0 (0.0%)</td> </tr> <tr> <td>Individual contributors</td> <td>10,180 (64.2%)</td> <td>5,671 (35.7%)</td> <td>15,868 (83.9%)</td> <td>17 (0.1%)</td> </tr> </tbody> </table> <p>*19 employees did not self-identify gender                      Data based on internal HR data as of 12/31/24 and excludes contractors.                      For additional workforce data, please see our EEO-1 report and <a href="#">p. 51 of The Hartford's 2024 Sustainability Report</a>.</p>	Country	Headcount	United States	18,909	Non-U.S.	218		Female	Male	Total Employees	Not Provided	Full-time employees*	11,645 (61.9%)	7,156 (38.0%)	18,820 (99.5%)	19 (0.1%)	Part-time/reduced work week employees	74 (83.1%)	15 (16.9%)	89 (0.5%)	0 (0.0%)	Individual contributors	10,180 (64.2%)	5,671 (35.7%)	15,868 (83.9%)	17 (0.1%)
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GRI 2-8	Workers who are not employees	<p>The Hartford does engage workers who receive payment for their services from vendors of The Hartford and are typically employees or contractors of those third-party vendors. However, we are unable to report the number of workers who are not employees as this information is not uniformly tracked across the organization. We hope to report this type of information in the near future.</p>																										
GRI 2-9	Governance structure and composition	<p><a href="#">Corporate Governance</a>; <a href="#">Corporate Governance Guidelines</a>; <a href="#">TCFD Report (Governance)</a>; <a href="#">2025 Proxy Statement, p. 16</a>; <a href="#">Nominating &amp; Corporate Governance Committee Charter</a></p>																										
GRI 2-10	Nomination and selection of the highest governance body	<p><a href="#">2025 Proxy Statement, p. 11-13</a></p>																										









GRI Indicator	Disclosure Title	The Hartford's Response
<b>Organizational Profile</b>		
GRI 2-11	Chair of the highest governance body	<a href="#">Corporate Governance</a>  
GRI 2-12	Role of the highest governance body in overseeing the management of impacts	<a href="#">The Hartford's 2024 Sustainability Report, p. 66</a> ; <a href="#">2025 Proxy Statement, p. 19-21</a> ; <a href="#">TCFD Report (Governance)</a> ; <a href="#">Corporate Governance Guidelines</a>
GRI 2-13	Delegation of responsibility for managing impacts	Delegating authority: <a href="#">Corporate Governance</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 66-70</a> , <a href="#">TCFD Report (Governance)</a> , <a href="#">Nominating &amp; Corporate Governance Committee Charter</a> ; <a href="#">2025 Proxy Statement, p. 19-21</a> Sustainability Governance: <a href="#">Corporate Governance</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 66</a> , <a href="#">TCFD Report (Governance)</a> ; <a href="#">2025 Proxy Statement, p. 19-21</a>
GRI 2-14	Role of the highest governance body in sustainability reporting	Chairman and CEO of The Hartford, Christopher J. Swift is responsible for the final review and approval of The Hartford's Sustainability Report. Working closely with the Sustainability Governance Committee and the Office of Sustainability team, he ensures all material aspects are covered in the report.
GRI 2-15	Conflicts of interest	<a href="#">2025 Proxy Statement, p. 14</a> ; <a href="#">Corporate Governance Guidelines</a> ; <a href="#">The Hartford's By-Laws</a>  
GRI 2-16	Communication of critical concerns	The Hartford does not publicly report the number of critical concerns communicated to the Board as we view this information as confidential. <a href="#">2025 Proxy Statement, p. 24</a>
GRI 2-17	Collective knowledge of the highest governance body	<a href="#">2025 Proxy Statement, p. 19-21</a> ; <a href="#">The Hartford's 2024 Sustainability Report p. 66</a>
GRI 2-18	Evaluation of the performance of the highest governance body	<a href="#">2025 Proxy Statement, p. 12-13</a>
GRI 2-19	Remuneration policies	<a href="#">2025 Proxy Statement, p. 35-67</a>
GRI 2-20	Process to determine remuneration	<a href="#">2025 Proxy Statement, p. 35-67</a>
GRI 2-21	Annual Total Compensation Ratio	<a href="#">2025 Proxy Statement, p. 64</a>
GRI 2-22	Statement on sustainable development strategy	<a href="#">Sustainability Statement</a> from The Hartford's Chairman and CEO, Chris Swift.
GRI 2-23	Policy commitments	<a href="#">Ethics &amp; Compliance</a> ; <a href="#">The Hartford's Code of Ethics and Business Conduct</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 74</a> ; <a href="#">Human Rights Policy</a> ; <a href="#">The Hartford's Vendor Code of Ethics and Business Conduct</a> ; <a href="#">HR Policies and Processes</a> The Hartford was recognized as one of the "World's Most Ethical Companies" by the Ethisphere Institute for the 16th time in 2025 ( <a href="#">see press release</a> ).  














GRI Indicator	Disclosure Title	The Hartford's Response
<b>Organizational Profile</b>		
GRI 2-24	Embedding policy commitments	<a href="#">The Hartford's Code of Ethics and Business Conduct</a> ; <a href="#">The Hartford's Vendor Code of Ethics and Business Conduct</a>
GRI 2-25	Processes to remediate negative impacts	<a href="#">Ethics &amp; Compliance</a> ; <a href="#">The Hartford's Code of Ethics and Business Conduct</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 72</a> ; <a href="#">SASB, FN-IN-270a.2</a>
GRI 2-26	Mechanisms for seeking advice and raising concerns	<a href="#">Ethics &amp; Compliance</a> ; <a href="#">The Hartford's Code of Ethics and Business Conduct</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 72</a>  
GRI 2-27	Compliance with laws and regulations	No fines or non-monetary sanctions were imposed on The Hartford in 2024.
GRI 2-29	Approach to stakeholder engagement	The key stakeholders that The Hartford engages in sustainability issues include shareholders; customers, agents and brokers; employees; suppliers; community partners; and regulators and policymakers. <a href="#">See The Hartford's 2024 Sustainability Report, p. 11.</a>
GRI 2-30	Collective bargaining agreements	No employees are covered by collective bargaining agreements. Various laws protect the rights of employees to engage in various activities, even though they might not support the interests of their employer. For example, some laws may protect an employee's right to speak out publicly about matters of public concern or engage in certain activities relating to the terms and conditions of employment. Nothing in The Hartford's Code of Ethics and Business Conduct or in any company policy is intended to limit or interfere with an employee's right to engage in these protected activities, including an employee's right to engage in concerted action under Section 7 of the National Labor Relations Act, and nothing in this Code or any company policy should be construed to do so. <a href="#">See The Hartford's Code of Ethics and Business Conduct, p. 59.</a>  
GRI 3-1	Process to determine material topics	<a href="#">The Hartford's 2024 Sustainability Report, p. 90</a>
GRI 3-2	List of material topics	<a href="#">The Hartford's 2024 Sustainability Report, p. 90</a>
<b>Responsible Products</b>		
GRI 3-3	Management of material topics	<a href="#">The Hartford's 2024 Sustainability Report, p. 12-14</a> , <a href="#">TCFD Report (Risk Management)</a> ; <a href="#">SASB Report (FN-IN-410b.1 and FN-IN-410b.2)</a>

















GRI Indicator	Disclosure Title	The Hartford's Response
<b>Economic Performance</b>		
GRI 3-3	Management of material topics	<a href="#">2025 Letter to Shareholders</a> ; <a href="#">SASB Report</a> ; <a href="#">2024 Form 10-K, p. 3</a> 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 <a href="#">The Hartford's 2024 Form 10-K</a> , including an explanation beginning on p. 87.
GRI 201-1	Direct economic value generated and distributed	<a href="#">2025 Letter to Shareholders</a> ; <a href="#">SASB Report</a> ; <a href="#">2024 Form 10-K, p. 38</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 54-65</a>
GRI 201-2	Financial implications and other risks and opportunities due to climate change	<a href="#">TCFD (Strategy)</a>
GRI 201-3	Defined benefit plan obligations and other retirement plans	Pension plans and other post-retirement benefits: <a href="#">2024 Form 10-K, p. 109</a>
GRI 201-4	Financial assistance received from government	The Hartford did not receive financial assistance from the government in 2024.
GRI 203-1	Infrastructure investments and services supported	There are no substantive indirect economic impacts related to infrastructure investments and supported services.
GRI 203-2	Significant indirect economic impacts	<a href="#">The Hartford's 2024 Sustainability Report, p. 54-65</a> ; <a href="#">Communities &amp; Giving website</a>
<b>Ethical Business Practices</b>		
GRI 3-3	Management of material topics	<a href="#">Ethics &amp; Compliance</a> ; <a href="#">The Hartford's Code of Ethics and Business Conduct</a>
GRI 205-1	Operations assessed for risks related to corruption	<a href="#">The Hartford's Code of Ethics and Business Conduct</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 75</a>
GRI 205-2	Communication and training about anti-corruption policies and procedures	<a href="#">The Hartford's Code of Ethics and Business Conduct</a> ; <a href="#">The Hartford's 2024 Sustainability Report, p. 75</a>
GRI 205-3	Confirmed incidents of corruption and actions taken	No corruption incidents reported in 2024. See <a href="#">The Hartford's 2024 Sustainability Report, p. 75</a>



GRI Indicator	Disclosure Title	The Hartford's Response																														
<b>Responsible Investing</b>																																
GRI 3-3	Management of material topics	<a href="#">The Hartford's 2024 Sustainability Report, p.15-17</a> ; <a href="#">TCFD (Risk Management)</a> ; <a href="#">Sustainable Investing Policy Statement</a> ; <a href="#">SASB Report (FN-IN-410a.1 and FN-IN-410a.2)</a>																														
<b>Environment</b>																																
GRI 3-3	Management of material topics	<a href="#">The Hartford's 2024 Sustainability Report, p. 28-38</a> ; <a href="#">TCFD Report</a> ; <a href="#">CDP Response</a>																														
GRI 302-1	Energy consumption within the organization	<table border="1"> <thead> <tr> <th>Total GHG Emissions</th> <th>2017</th> <th>2018</th> <th>2019</th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> </tr> </thead> <tbody> <tr> <td>Scope 1, 2 &amp; 3 GHGe (mT CO2e)*</td> <td>87,624</td> <td>85,206</td> <td>79,518</td> <td>37,383</td> <td>24,984</td> <td>33,792</td> <td>33,204</td> <td>57,512</td> </tr> </tbody> </table> <p><a href="#">TCFD (Metrics and Targets)</a></p>	Total GHG Emissions	2017	2018	2019	2020	2021	2022	2023	2024	Scope 1, 2 & 3 GHGe (mT CO2e)*	87,624	85,206	79,518	37,383	24,984	33,792	33,204	57,512												
Total GHG Emissions	2017	2018	2019	2020	2021	2022	2023	2024																								
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GRI 302-2	Energy consumption outside of the organization	<a href="#">TCFD (Metrics and Targets)</a>																														
GRI 302-3	Energy intensity	<a href="#">TCFD (Metrics and Targets)</a>																														
GRI 302-4	Reduction of energy consumption	<a href="#">TCFD (Metrics and Targets)</a>																														
GRI 302-5	Reductions in energy requirements of products and services	Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system. As such, reductions in energy requirements of our products and services are not applicable.																														
GRI 303-5	Water consumption	<table border="1"> <thead> <tr> <th>Water Consumption</th> <th>Unit</th> <th>2017 (baseline)</th> <th>2018</th> <th>2019</th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> </tr> </thead> <tbody> <tr> <td>Total water use</td> <td>Million cubic meters</td> <td>0.22094 Mio.m3</td> <td>0.20722 Mio.m3</td> <td>0.23264 Mio.m3</td> <td>0.16103 Mio.m3</td> <td>0.11923 Mio.m3</td> <td>0.11896 Mio.m3</td> <td>.08248 Mio.m3</td> <td>0.08936 Mio.m3</td> </tr> <tr> <td>Data coverage (%)</td> <td>Percentage of 100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> </tr> </tbody> </table> <p><a href="#">See p. 34 of The Hartford's 2024 Sustainability Report</a> to learn more.</p>	Water Consumption	Unit	2017 (baseline)	2018	2019	2020	2021	2022	2023	2024	Total water use	Million cubic meters	0.22094 Mio.m3	0.20722 Mio.m3	0.23264 Mio.m3	0.16103 Mio.m3	0.11923 Mio.m3	0.11896 Mio.m3	.08248 Mio.m3	0.08936 Mio.m3	Data coverage (%)	Percentage of 100	100	100	100	100	100	100	100	100
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GRI 305-1	Direct (Scope 1) GHG emissions	<a href="#">TCFD (Metrics and Targets)</a>																														

GRI Indicator	Disclosure Title	The Hartford's Response																														
<b>Environment</b>																																
GRI 305-2	Energy indirect (Scope 2) GHG emissions	<a href="#">TCFD (Metrics and Targets)</a> 																														
<b>Responsible Investing</b>																																
GRI 305-3	Other indirect (Scope 3) GHG emissions	<a href="#">TCFD (Metrics and Targets)</a> 																														
GRI 305-4	GHG emissions intensity	<a href="#">TCFD (Metrics and Targets)</a> 																														
GRI 305-5	Reduction of GHG emissions the organization	<a href="#">TCFD (Metrics and Targets)</a> 																														
GRI 305-6	Emissions of ozone-depleting substances (ODS)	Not applicable. Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system and no emissions of ozone-depleting substances (ODS) are produced.																														
GRI 302-7	Nitrogen oxides (NOx), sulfur oxides (Sox) and other significant air emissions	Not applicable. Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system and no additional air emissions are produced.																														
GRI 306-2	Waste by type and disposal method products and services	<table border="1"> <thead> <tr> <th>Waste Disposed</th> <th>Unit</th> <th>2017 (baseline)</th> <th>2018</th> <th>2019</th> <th>2020</th> <th>2021</th> <th>2022</th> <th>2023</th> <th>2024</th> </tr> </thead> <tbody> <tr> <td>Total waste generated</td> <td>Metric tonnes</td> <td>1112</td> <td>1145</td> <td>1037</td> <td>414</td> <td>308</td> <td>646</td> <td>545</td> <td>573.1</td> </tr> <tr> <td>Data coverage (%)</td> <td>Percentage of 100</td> <td>56</td> <td>56</td> <td>57</td> <td>57</td> <td>58</td> <td>61</td> <td>64</td> <td>64</td> </tr> </tbody> </table> <p>The Hartford also seeks to improve its reputation as an environmental steward by reducing our use of resources, including paper and responsible printing methods. <a href="#">See p. 36 of The Hartford's 2024 Sustainability Report</a> to learn more.</p> 	Waste Disposed	Unit	2017 (baseline)	2018	2019	2020	2021	2022	2023	2024	Total waste generated	Metric tonnes	1112	1145	1037	414	308	646	545	573.1	Data coverage (%)	Percentage of 100	56	56	57	57	58	61	64	64
Waste Disposed	Unit	2017 (baseline)	2018	2019	2020	2021	2022	2023	2024																							
Total waste generated	Metric tonnes	1112	1145	1037	414	308	646	545	573.1																							
Data coverage (%)	Percentage of 100	56	56	57	57	58	61	64	64																							
GRI 307-1	Non-compliance with environmental laws and regulations	\$0 – No fines or non-monetary sanctions were imposed on The Hartford in 2024. 																														
GRI 308-1	New suppliers that were screened using environmental criteria	<a href="#">Supplier Policies</a> ; <a href="#">Supplier Diversity</a> ; <a href="#">The Hartford's Vendor Code of Ethics and Business Conduct</a>																														

GRI Indicator	Disclosure Title	The Hartford's Response	
<b>Occupational Health and Safety</b>			
GRI 401-3	Parental leave	<a href="#">Paid Parental Leave Policy</a> <a href="#">Pregnant and New Parent Leave Policy</a>	 
GRI 403-1	Workers representation in formal joint management-worker health and safety committees	<a href="#">The Hartford's Health, Environment and Safety (HES) Program</a>	  
<b>Training and Education</b>			
GRI 404-1	Average hours of training per year per employee	In 2024, The Hartford invested in our employees by providing them with 1.7 million hours of training. <a href="#">The Hartford's 2024 Sustainability Report, p. 48</a>	
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">Career Benefits; The Hartford's 2024 Sustainability Report, p. 48-50</a> When an organizational change affects an employee, The Hartford routinely offers career transition services that may include career counseling, resume reviews and networking events.	  
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	<a href="#">The Hartford's 2024 Sustainability Report, p. 47</a> The Hartford has established an annual performance and career development review cycle for all employees that includes several key actions: <ul style="list-style-type: none"> <li>• Setting development goals that align to enterprise objectives</li> <li>• Mid-year Check-In: used to check progress against goals and identify any adjustments needed to remain on track</li> <li>• Annual Performance Review: evaluates results to measure the impact each employee makes</li> </ul>	  
<b>Diversity and Equal Opportunity</b>			
GRI 405-1	Diversity of governance bodies and employees	<a href="#">The Hartford's 2024 Sustainability Report, p. 39-53; Corporate Governance Website</a>	 
GRI 405-2	Ratio of basic salary and remuneration of women to men	<ul style="list-style-type: none"> <li>• 99.6% base salaries for women compared with men in comparable roles*</li> <li>• 99.4% base salaries for people of color compared with white people in comparable roles*</li> </ul> <p>*These numbers result from a separate statistical pay gap analysis that compares average 2025 base pay as of April 1, 2025 for all U.S. roles, including single incumbent roles (i.e., roles with only one employee), for workers active on February 20, 2025. When we perform this analysis, we make adjustments to annualize pay for part-time and hourly workers and for the difference in pay based on job tier and title. As such, these numbers do not represent the unadjusted or "raw" pay gap. We do not adjust for geographic location, performance rating, education level or years of work experience.</p>	

GRI Indicator	Disclosure Title	The Hartford's Response	
<b>Diversity and Equal Opportunity</b>			
GRI 406-1	Incidents of discrimination and corrective actions taken	The Hartford is committed to providing a work environment where everyone is treated with dignity and respect as well as an environment that is free from discrimination and harassment. We do not currently report discriminatory incidents and actions publicly. See <a href="#">The Hartford's Reporting and Investigating Discrimination and Harassment Policy</a> and <a href="#">The Hartford's Code of Ethics and Business Conduct</a> for more information.	  
GRI 408-1	Operations and suppliers at significant risk for incidents of child labor	We do not currently report on this information publicly. <a href="#">Anti-Trafficking and Prohibition of Slavery Policy</a> ; <a href="#">The Hartford's Code of Ethics and Business Conduct</a>	 
GRI 409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	We do not currently report on this information publicly. <a href="#">Anti-Trafficking and Prohibition of Slavery Policy</a> ; <a href="#">The Hartford's Code of Ethics and Business Conduct</a>	 
GRI 412-1	Operations that have been subject to human rights reviews or impact assessments	The Hartford is consistently recognized for providing a workplace that meets the unique needs of our employees. We do not currently report on this information publicly. <a href="#">The Hartford's 2024 Sustainability Report, p. 74</a> ; <a href="#">The Hartford's Human Rights Policy</a>	 
<b>Local Communities</b>			
GRI 413-1	Operations with local community engagement, impact assessments and development programs	<a href="#">The Hartford's 2024 Sustainability Report, p. 54-65</a> ; <a href="#">Communities &amp; Giving website</a>	    
GRI 413-2	Operations with significant actual and potential negative impacts on local communities	No negative impacts to local communities have been reported.	
<b>Supplier Social Assessment</b>			
GRI 414-1	New suppliers that were screened using social criteria	<a href="#">Supplier Policies</a> ; <a href="#">Supplier Diversity</a> ; <a href="#">The Hartford's Vendor Code of Ethics and Business Conduct</a>	 
<b>Public Policy</b>			
GRI 415-1	Political contributions	<a href="#">The Hartford's Political Activities and Contributions Report</a>	

GRI Indicator	Disclosure Title	The Hartford's Response
<b>Customer Privacy and Information Protection</b>		
GRI 103-1	Explanation of the material topic and its boundary	<a href="#">The Hartford's 2024 Sustainability Report, p. 77</a> ; <a href="#">2024 Form 10-K, p. 34</a> ; <a href="#">Customer Privacy Policies</a>
GRI 103-2	The management approach and its components	<a href="#">The Hartford's 2024 Sustainability Report, p. 77</a> ; <a href="#">2024 Form 10-K, p. 34</a> ; <a href="#">Customer Privacy Policies</a>
GRI 418-1	Substantiated regulator complaints concerning data breaches involving a loss of customer data	The Hartford has not identified any substantiated regulator complaints regarding data breaches involving loss of customer data.
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	The Hartford has not been subject to any significant fines or non-monetary sanctions related to non-compliance with laws or regulations in 2024.



# Materiality Assessment Process

Our ability to drive business value and make a positive impact on society through our sustainability-related actions requires that we understand the issues that are of greatest importance to our stakeholders and the company.

In 2023, we executed our fourth formal sustainability materiality assessment following the GRI four-step materiality process to engage our key stakeholders on what they consider to be most material to our business. This process informs our sustainability approach, helps prioritize sustainability-related risks and opportunities, and influences how we will integrate these material issues into our public disclosures and broader business strategy. While we chose not to complete a new materiality assessment in 2024, we regularly communicate with our stakeholders throughout the year to discuss our approach to sustainability and solicit their perspectives on areas of interest or concern. See p. 11 for additional information on our Stakeholder engagement.

## Our Methodology

We first determined the stakeholders to be involved in the process (including employees, investors, customers, suppliers, and community partners). We then selected sustainability topics to include in the assessment based upon the GRI Standards Framework and through a sector benchmarking process. Through a qualitative survey, we asked our stakeholders to identify the sustainability topics they felt were most relevant and important to The Hartford. Based on the results of this assessment, conversations with our investors and business partners, and the priorities of the company as described in our required public filings, The Hartford has identified ten material aspects that reflect the most significant economic, environmental and social issues that impact and/or influence the decisions of our key stakeholders:

- Customer Privacy
- Customer Satisfaction
- Pay Equity
- Training and Development
- Ethical Business Practices
- Economic Performance
- Diversity and Inclusion
- Responsible Products
- Energy and Emissions
- Climate Change Impacts





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Some of the language in this Sustainability Report, including but not limited to that related to our goal of achieving net zero greenhouse gas (“GHG”) emissions for the full range of our operations by 2050, may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Factors that could cause actual results to differ, possibly materially, from those in the forward-looking statements include, but are not limited to, our ability to formulate and implement plans to reduce our Scope 1 and 2 GHG emissions as anticipated; our reliance on third parties, whose actions are outside our control, to reduce our Scope 3 GHG emissions; and the lack of widely accepted standards for measuring greenhouse gas emissions associated with underwriting, insurance and investment activities, as well as other factors discussed in our 2022 Annual Report on Form 10-K, subsequent Quarterly Reports on Forms 10-Q, and the other filings we make with the Securities and Exchange Commission. The inclusion of information in this document should not be interpreted as a representation of the materiality or financial impact of that information. We assume no obligation to update this Sustainability Report, which speaks as of the date issued.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford’s legal notice at [www.TheHartford.com](http://www.TheHartford.com).

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