

The Hartford

Sustainability Report

2025



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Dear Stakeholders,

For more than 200 years, The Hartford has created value for customers, colleagues and communities by approaching times of transformation with a growth mindset, and a commitment to innovation and integrity.

This year's Sustainability Report provides a closer look at how we are helping customers navigate challenges and protect what matters most to them. From preparing our workforce to lead in an ever-changing world, to embedding AI in workflows and building community partnerships, everything we do positions us to deliver today and into the future.



Key highlights include:

- **Creating seamless, personalized experiences for customers that anticipate issues and address priorities.** Innovation at The Hartford is embedded across our business lines. We have expanded our capabilities and developed technologies that help customers mitigate risks and prevent losses before they occur. To further help customers stay ahead of risk, we also announced a strategic partnership with the University of Connecticut to generate insights on energy innovation, business resiliency and extreme heat. Research findings will ultimately improve employee safety and effectiveness by helping businesses enhance safety protocols and plan for heat-related risks.
- **Connecting today's work to tomorrow's AI-enabled processes.** Our company-wide, structured learning experience helps every employee continuously build skills for the future. Through strategic workforce planning, we translate our business strategy, transformation efforts and AI investments into a shared, evolving talent roadmap—harnessing technology to augment our human talent and transform the way we operate. This initiative is developing a workforce that is agile, highly skilled and prepared for whatever comes next.
- **Sustaining our distinct culture.** Our culture creates long-term value and differentiates us in the marketplace. It is a culture where integrity leads, performance matters, learning never stops and every voice counts—with customers and innovation always at the center. We continue to receive external recognition from independent organizations, including The Ethisphere Institute and JUST Capital, for our ethics, inclusivity and commitment to customers.

- **Supporting the energy transition and reducing our environmental impact.**

We understand that energy transition will occur over a generation and that both traditional energy and clean energy will play a role. Through our product offerings, investments and the risks we underwrite, we are advancing innovation in the energy sector and supporting an orderly transition to a lower carbon economy. We also continue to make strong progress in decarbonizing our own operations, including installing solar panels on the roof of our headquarters.

- **Expanding access to opportunities that boost community vitality.** Across our organization, in 2025, we donated \$19.4 million dollars and volunteered more than 140,000 hours, impacting nearly two million lives—a powerful reflection of who we are and what we stand for. This includes preparing students to seize future educational and employment opportunities through college scholarships and success programs, supporting family stability with services that strengthen financial security, and investing in the cultural and civic assets that help communities thrive.

With the strong foundation we have built, and the people, partnerships and capabilities we have in place, I am confident in The Hartford's ability to continue creating sustainable value.

Thank you for your support as we work to make a meaningful difference for those we serve—emboldening customers' success and enabling resiliency to achieve our vision of becoming the most trusted insurer.

Sincerely,

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

Christopher J. Swift

Chairman and Chief Executive Officer

About The Hartford

With 216 years of expertise, The Hartford Insurance Group, Inc. (NYSE: HIG), headquartered in Hartford, Conn. is a leader in property and casualty insurance and employee benefits. 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 40 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

2025 Total Earned Premiums

\$24B

Total Premium all business segments.

\$6.4B

Employee Benefits
fully insured
ongoing premiums.

P&C Earned Premiums

\$17.6B

Business Insurance

\$13.9B total

Small Business \$5.7B
Middle & Large Business \$4.5B

Global Specialty \$3.6B
Other \$0.1B

Personal Insurance

\$3.7B total

Auto \$2.5B

Home \$1.2B



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 are focused on driving growth and innovation, enhancing customer centricity, accelerating artificial intelligence (AI) enablement and developing future ready talent, all while fostering our differentiated culture 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.

Accelerating artificial intelligence enablement and responsibly leveraging data, analytics and digital capabilities to deliver smarter, faster outcomes across the businesses remains a key priority for The Hartford. 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 Mindset

Since our founding in 1810, The Hartford has helped protect the moments, institutions and achievements that shape our world. From safeguarding Abraham Lincoln's home to insuring iconic infrastructure like the Hoover Dam and the Golden Gate Bridge—and supporting communities after some of the nation's most devastating disasters—our legacy reflects resilience, innovation and a deep commitment to acting with integrity. This history animates our sustainability efforts today—an enduring reminder that progress requires durability and forward-looking leadership.

Sustainability at The Hartford is rooted in thinking on long-term horizons with an innovative spirit, differentiated culture, disciplined governance and the ability to embrace and adapt to change. We strive to be the most trusted insurer, emboldening customers' success in an ever-changing world. Through our One Hartford culture, we bring together expertise, forward-thinking and shared purpose to help achieve this vision.

Long-term success depends on anticipating customer needs, navigating evolving risks, attracting and developing talent, strengthening the communities where we operate and maintaining strong governance to identify opportunities and manage risk. By integrating these sustainability considerations into how we make decisions, we support responsible growth, resilience and investment in our people and communities—creating enduring value for our stakeholders. This approach reinforces our legacy of leadership and positions The Hartford to continue underwriting human achievement for generations to come.

Our innovative approach to sustainability delivers value for stakeholders today and positions us to do so 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

We put customers first. 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 through product offerings and investment; and we are committed to reducing our own environmental impact. By embracing forward-thinking strategies, we are supporting the 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. We believe this can only be achieved if everyone feels empowered to bring their authentic selves to work. By committing to an inclusive culture, we ensure that all employees can thrive, driving innovation and equipping us to meet future challenges head-on.

Community

Active community and civic engagement are integral to our sustainability strategy, advancing both business and community resilience and reinforcing our commitment to the places our colleagues call home. We focus our community engagement in three areas—removing barriers to human achievement, investing in vibrant communities and supporting the causes our employees care about most.

Governance

Strong governance is foundational to our sustainability approach. Upholding ethical standards and integrity is fundamental to our character. We ensure the appropriate protocols, controls and procedures are in place to identify and assess material risks and opportunities while fostering and protecting 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; and we remain committed to reducing our emissions and environmental impact.



Stakeholder Engagement

We proactively and regularly engage with our stakeholders to understand their evolving needs and expectations, ensuring our sustainability strategy remains both responsive and forward-looking. Through consistent dialogue, we gain deeper insight into emerging risks, opportunities and expectations, ensuring our approach remains informed, responsive and effective. This engagement influences our strategic priorities, governance practices and disclosures, helping us stay aligned with what matters most to the people and organizations we serve.

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

We engage with our suppliers to collaborate on ways to reduce greenhouse gas emissions (GHGe). That engagement begins with understanding our suppliers’ current GHGe profile. In 2025, we continued to monitor 40 of our top suppliers (based on annual spend) in our carbon accounting tool to establish a quantifiable GHGe baseline and use as a reference point to measure maturity. We will continue to explore opportunities and learn from each other as we seek positive momentum in decarbonizing our operations.

Community Partners

The impact we make goes beyond our products and services. We apply the same rigor, discipline and long-term thinking that guide our business to how we engage with communities–prioritizing partnerships that create long-term value beyond the policy.

Regulators and Policymakers

Laws and regulations at the state and federal levels 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

A core driver of our sustainability strategy is advancing innovative insurance solutions to meet the evolving needs of businesses and consumers. As investment in sustainability-driven services, technologies and infrastructure accelerates, we play a critical role in helping both emerging and established enterprises protect capital by managing these new and evolving risks. Through active engagement with distribution partners, investors and other market participants, we assess where new solutions are needed across multiple time horizons. This ensures 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 business, strategy and product development leaders from across the organization, including a standing Sustainable Business Committee, to drive cross-functional collaboration and accelerate product innovation. These forums aim to identify and advance opportunities created by sustainability-driven investment, emerging technologies and market shifts. Product development focus areas include energy transition technologies, improving customer resilience and developing services and solutions that reflect the evolving demographics and needs of the customers we serve.

To ensure we can keep pace with the rapid advancements in sustainability and climate technologies, The Hartford has anchored our sustainability underwriting in Y-Risk, our hub for underwriting new and emerging risks. This 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 sharpens the strategic focus 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.

Underwriting

Our 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 holistic view includes risk factors associated with sustainability topics, including ethical business practices, human rights and environmental stewardship. These 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 that incorporates 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.

Our disciplined and comprehensive 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.



Technology, Data and Artificial Intelligence

Advancing Value Through Modern Technology

At The Hartford, we leverage technology and data to enhance the value we provide to our customers, partners, employees and shareholders. Backed by more than two centuries of risk expertise and strengthened by ongoing technology investment, we continue to modernize our systems and operations to enhance performance, resilience and long-term growth.

Our enterprise-wide technology transformation is creating a more agile, cloud-enabled and data-driven organization. Modern platforms support faster and smarter decision making, improve system stability and strengthen our cybersecurity posture—allowing us to respond effectively to evolving stakeholder needs and market conditions, while protecting sensitive customer information.

An example of our continued technology advancement is the deployment of a best-in-class, end-to-end sustainability reporting solution that now supports the full lifecycle of our sustainability reporting. Our customized solution integrates centralized data storage and a tailored content management platform to enhance data quality, provide insights, promote efficiency and strengthen transparency.

Enhancing Customer and Partner Experiences

Across our businesses, we deploy advanced technology to create intuitive, efficient and personalized experiences. Examples include intelligent underwriting and quoting tools, cloud-based customer platforms, wearable safety technology and digital solutions that streamline benefits administration. These capabilities improve accuracy, speed and ease at scale.

Artificial Intelligence as a Catalyst for Innovation

AI is deeply embedded across The Hartford, improving underwriting, claims handling, customer service and employee productivity. Our AI strategy is intentional, responsible and forward-looking—focused on enhancing decision quality, reducing manual work and unlocking capacity for higher value activities. Thousands of employees already leverage AI powered tools, supported by companywide efforts to expand AI literacy and skills.



Environmental Responsibility in AI Adoption

Artificial intelligence represents both a growing environmental challenge and a catalyst for meaningful progress in the clean energy transition. While AI-driven data centers are increasing global demand for energy and water, the rapid expansion of AI has also accelerated large-scale investment in renewable and next generation energy solutions. Leading technology companies are now procuring wind, solar and advanced nuclear resources at an unprecedented pace, helping drive grid decarbonization faster than previously projected.

At the same time, AI is emerging as a potentially significant enabler of emissions reduction across sectors. Applications that optimize building energy use, electric vehicle charging, methane leak detection, grid performance, agricultural inputs, transportation efficiency, and weather modeling are already demonstrating measurable climate benefits. These innovations illustrate the dual nature of emerging technologies: while they introduce new sustainability considerations, they also unlock powerful tools that support a lower-carbon future.

The Hartford approaches the use of AI with intention, transparency and environmental responsibility. Our deployment of AI tools has not increased energy consumption within our physical data centers, and we continue to prioritize routing workloads through cloud-based, green data centers operating with near zero emissions. As AI evolves, we remain committed to managing its impacts, leveraging its potential to advance climate solutions, and ensuring our actions contribute to a net positive outcome for the environment.

Responsible Investing

The Hartford believes that sustainability factors can inform and influence the risk and return profile over time. We believe that incorporating sustainability factors into the investment analysis and decision-making process is an important element of completing 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 supports the company's overall financial and strategic goals and building long-term value for the company and its stakeholders. While fulfilling that objective, the Portfolio also includes investments that advance the energy transition and support community resilience.



Energy Transition

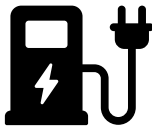
Over the past three years, The Hartford has invested approximately \$1.6 billion in technologies, companies and funds that are advancing the energy transition and addressing climate change. These investments span areas such as climate change infrastructure, clean transportation, green buildings, decarbonization of operations, pollution prevention, and sustainable water and wastewater management. Examples include:

\$815M

of purchases or commitments supporting **Climate Infrastructure** focused on low-carbon infrastructure and renewable power.

\$282M

of purchases supporting **Clean Transportation** where bond proceeds are used to advance electric vehicle technologies or mass transit.



\$229M

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.

\$211M

of purchases supporting **Decarbonization** where bond proceeds are used to support the reduction of greenhouse gas emissions in corporate or local operations.

\$49M

of purchases supporting **Pollution Prevention, Sustainable Water and Wastewater Management** including energy from waste infrastructure, water recycling and estuary management.



Community Resilience

For more than 200 years, The Hartford has been committed to supporting our communities and human achievement. With a continuously evolving macroeconomic backdrop, The Hartford is committed to enabling resilience in an ever-changing world. Over the past three years, approximately \$800 million of investments supporting community resilience have been made in areas such as affordable housing, access to essential services and economic opportunity that supports human achievement. Examples include:¹

\$671M

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

\$106M

of purchases supporting **Access to Essential Services** where capital was used to expand access to financing and financial services for underserved populations or to fund the construction of K-12 schools and community colleges.

\$26M

of purchases or commitments supporting **Human Achievement** through investments that expand economic opportunity and capital access for individuals, fund managers and businesses with historically limited access.



Sustainability-Related Investments: Current Portfolio Holdings

In addition to investments that fall within energy transition and community resilience themes, 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:²

\$4.6B

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-certified³ construction and social infrastructure (education, healthcare).

\$1.1B

invested in **Green, Social, Sustainability and Sustainability-linked Bonds⁴** where bond proceeds are utilized for environmentally responsible initiatives, social impact projects or a combination of both.

\$670M

invested in **LEED-certified Private Real Estate and REITs.**



¹ Amounts presented reflect cumulative gross investment activity over the three-year period ending December 31, 2025. Amounts include committed but not yet funded investments, are reported on a book-value basis, and are not adjusted for maturities or sales.

² The investments presented below reflect current portfolio holdings as of December 31, 2025 and provide a point in time view of sustainability related investments within The Hartford's investment portfolio. These holdings include certain investments also captured within cumulative energy transition or community resilience investment activity in prior periods.

³ 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).

⁴ Green, Social and Sustainability and Sustainability-Linked Bond investments overlap with other categories.

Customers

2025 Sustainability Report



At The Hartford, being customer centric is not just a value - it is the central focus of how we operate and how we create long-term, sustainable value. We are committed to delivering innovative product solutions that empower individuals, businesses and communities, anchored by our purpose of underwriting human achievement. We believe that with the right protection, insight and support, people can accomplish extraordinary things.

Our customers are at the heart of every decision we make. As a leading insurer for small businesses that are vital to the economic health of our communities, we champion entrepreneurs by protecting what they have worked hard to build and helping them navigate risk with confidence. For our middle and large business customers, we provide certainty and protection against unforeseen events—proactively mitigating risk so they can focus on growth, innovation and serving their own customers. For employees, we support resilience, health and well-being by safeguarding livelihoods and families from the financial disruptions caused by illness or injury.

We bring this customer focus to life by harnessing our core strengths in underwriting, risk engineering, product development and claims management. These capabilities enable us to anticipate needs, respond quickly in moments that matter and help our customers pursue their goals, seize opportunities and overcome unexpected challenges. In doing so, we strengthen trust, build resilience and create enduring value for all stakeholders.

Our unwavering commitment to customers is evident across our businesses and continues to guide how we evolve our products, services and partnerships to meet changing needs—today and for the future.



Customer Feedback

We listen to our customers and act on their feedback. These insights inform our business practices and contribute to long-term value creation. By systematically collecting real-time feedback at key touchpoints across the enterprise, we deepen our understanding of customer needs, identify emerging challenges and continuously improve the customer experience—supporting both new business growth and customer retention. Our transactional customer experience program enables timely service recovery and reinforces accountability. Surveys trigger alerts when customers indicate unresolved issues or questions, allowing front-line teams to respond quickly and address concerns. With more than 400,000 surveys completed annually, we receive consistent, actionable insights throughout the year that inform performance management, operational improvements and targeted service recovery efforts.

Complementing our transactional feedback, we conduct annual Net Promoter® relationship studies to evaluate customers’ overall experiences, perceptions of our brand and likelihood to recommend The Hartford. These studies provide a holistic view of customer sentiment and help us prioritize improvements that drive the greatest benefit for our customers, agents and business partners, while reinforcing areas of strength.

Actions taken in response to customer feedback have led to sustained improvements in customer experience, as reflected in our Net Promoter Scores:

40+ **NPS score among our small business customers** for each of the past seven years, reflecting consistent improvement and strong customer loyalty.

5 point **improvement among middle and large business customers** from six years ago and a 6 POINT IMPROVEMENT, year over year, for both “Understands my business” and “Helps me know my business can withstand whatever comes its way.”

14 point **improvement in NPS among independent agents** selling to small businesses over the past eight years, positioning The Hartford as the highest-performing national carrier among key competitors.

We outperform the industry average among agents selling to middle and large businesses for many attributes including “Delivers innovative solutions beyond core coverages,” claims service, our agent portal and reputation/brand.



Y-Risk

An Experienced Player in an Innovative, Evolving Market

Y-Risk, a company of The Hartford, specializes in serving businesses that use innovative models to buy, sell, share, borrow or deliver goods and services. As a market leader in underwriting emerging business models, Y-Risk supports companies whose innovations have the potential to drive positive, sustainable change.

With more than a decade of experience and a consistent team of industry leaders, Y-Risk brings deep insight into how innovation shapes risk. Serving as The Hartford's hub for underwriting new and emerging risks, Y-Risk plays a key role in identifying business opportunities across multiple time horizons and helps ensure the company is prepared to meet the evolving needs of customers as technologies and business models continue to change.

Through education and engagement, Y-Risk helps build The Hartford's understanding of emerging underwriting exposures, informs risk selection and supports thoughtful expansion of appetite as society and technology continue to evolve. Work led by Y-Risk and the Y-Risk Innovation Labs has supported the development of products and services in areas such as electric vehicle charging stations, building and employee resilience, usage-based commercial auto and solutions that use data, artificial intelligence and wearable technologies to help improve worker safety.

Y-Risk also maintains a strong focus on climate-related technologies. To support this work, Y-Risk Innovation Labs convenes cross-functional focus groups that bring together product, underwriting and risk engineering teams to engage with internal and external experts and advance learning on emerging climate technologies. Topics explored have included battery energy storage, carbon markets and carbon capture and storage. Informed by this work, The Hartford provides coverage for renewable energy, battery energy storage and mass timber and continues to evaluate additional areas across the climate technology landscape.

Beyond climate technology, Y-Risk has also focused on mobility-related innovation, including microtransit and autonomous applications that may improve transportation efficiency and reduce environmental impact in certain use cases.



Academic Partnerships for Climate Insight

To deepen insight into emerging climate technologies and evolving climate risk, The Hartford and Y-Risk are building strategic partnerships with leading universities, including the University of Connecticut (UConn) and the University of California Berkeley. These collaborations keep the company closely connected to cutting-edge research, early stage technologies and early signals of how climate innovation may reshape risk profiles and client business models.

Through shared research, engagement with early stage companies and access to top academic talent, these partnerships strengthen internal understanding of both opportunities to enhance client resilience and emerging underwriting exposures driven by rapid technological change. By embedding within academic innovation ecosystems, Y-Risk helps position The Hartford to anticipate new risks and identify new opportunities as climate and industry continue to evolve.





Claims

Our priority is to help customers prevent loss through our robust risk management expertise. When losses do occur, effective claims management plays a vital role in building trust with customers. The Hartford's Claims team helps customers reduce the impact of losses, quickly recover and build resilience over time.

Our market-leading digital tools allow our customers to file a claim simply and transparently, while advanced data and technology streamlines the process behind the scenes. This allows our highly trained claims professionals to focus on what matters most—delivering exceptional experiences and outcomes built on ease, empathy and expertise.

Our deep investments in data and analytics, supported by more than 200 data scientists across the enterprise, provide real-time insights to our claim professionals to help serve our customers. Specialized teams, including clinical, legal, catastrophe response, anti-fraud and subrogation, help drive optimal outcomes that build loyalty.

Building resilience before, during and after a catastrophe.

Our proactive catastrophe response helps businesses prepare for disruption, protect their people and recover faster as extreme weather events become more frequent.

- **We monitor** risks year-round to anticipate natural disasters and help customers prepare ahead of impact.
- **We use AI**, data and advanced analytics to prioritize response efforts, reduce downtime and bring clarity during disruption.
- **We communicate** clearly and transparently, sharing timely guidance with customers, agents and brokers before and after events.
- **We deploy** experienced claims professionals and local response teams, providing in-person support, high-speed Wi-Fi and power to help customers stay connected and move forward.



Risk Engineering

The Hartford's Risk Engineering team partners with our Business Insurance customers to help create safer workplaces and more resilient properties. Through tailored, expert consultation, our Risk Engineers focus on prevention and use advanced technology and market-leading solutions to help businesses operate safely and manage risk more effectively.

Within our Energy and Power business, the Risk Engineering team supports customers with services such as natural hazard exposure analysis, renewables construction and operations support, corporate people/process/reliability safety culture evaluations and individual site risk evaluations.

Our Risk Engineering team also provides practical safety resources designed to help reduce workplace injuries and incidents. By combining technology with claims data, the team identifies trends and injury patterns and recommends preventive measures to improve processes and working conditions. In some cases, wearable technology is used to detect movements that may lead to injury, helping employers take early action to help protect workers.

In addition, the Risk Engineering team assesses customer properties for resilience to floods, hurricanes, storm surges and wildfires. We have developed guidance and research on business continuity and disaster preparedness and trained a specialized team to help clients strengthen their ability to restore operations after major events. To further target resilience efforts, we have begun analyzing the resilience capacity of counties where we write property insurance, helping identify areas that may benefit most from additional risk management support.

Risk Engineering also offers a range of innovative, technology-driven specialty services focused on the risks that matter most to our customers. These services include:

- **Industrial Hygiene:** Our AIHA-accredited in-house laboratory provides sampling equipment, analytical services and expert consultation to help customers reduce occupational health risks related to air quality and noise exposure.
- **Injury and Strain Prevention:** Our TrueMotion Ergonomics Service, powered by TuMeke, uses video analysis and artificial intelligence to generate risk scores, which are reviewed by specialists who recommend practical solutions to help reduce workplace injuries.
- **Health and Wellness Partnerships:** We offer proactive, customized safety and health support, including first-aid services, 24/7 telehealth access and health and wellness counseling.
- **Driver Management and Telematics:** Our FleetAhead® telematics program combines technology with risk management expertise to help businesses monitor driving behavior and reduce 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 provides an incentive 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.

Advancing Equity and Access Through Our Multicultural Strategy

In alignment with our sustainability strategy, we are strengthening our multicultural approach to improve access, equity and economic resilience for small business owners. By enhancing how we design, communicate and deliver insurance, we aim to reduce barriers and help customers more easily understand coverage, navigate insurance processes and access the resources they need to grow and thrive.

What we’re doing:

- **Simplifying insurance** communications to improve clarity and understanding for small business customers.
- **Expanding language** access through translated materials, increased bilingual resources and enhanced digital translation capabilities.
- **Equipping distribution partners** with guidance and customer-facing materials that promote clarity, trust and accessibility.
- **Partnering with organizations** that support agents serving multicultural communities, including the Latin American Association of Insurance Agencies.
- **Engaging a Multicultural Agency Council** to gather feedback on the needs of multicultural agents and the small businesses they serve, helping us continuously reduce barriers and improve the customer and agent experience.



Supporting Entrepreneurship and Removing Barriers for Small Businesses

The Hartford has long served the small business community, insuring more than one million small businesses nationwide. Our commitment extends beyond insurance coverage to helping small businesses succeed by removing obstacles to expansion and long-term viability.

We champion initiatives designed to meet the real challenges small business owners face. This includes our HartMob program where our employees show their appreciation for our small business customers. In 2025, more than 6,500 employees supported 85 businesses by becoming customers of theirs and raising awareness of their business.

We also expanded our work with national partners to address broader systemic challenges. Through our Small Business Accelerator Program with Main Street America, we help increase access to affordable, flexible real estate by funding the refurbishment of multiuse, place-based spaces where small business owners can test, learn and launch their ventures. This work extended to eight additional communities and introduced a digital accelerator, reaching a total of 225 small businesses.

Together, these efforts reflect The Hartford’s ongoing commitment to supporting small business owners and entrepreneurs while strengthening the communities they serve.

Middle & Large Business

The Middle & Large Business team provides insurance solutions for organizations that support climate protection, community well-being and essential human services, including:

- Companies advancing renewable energy and climate protecting technologies
- Suppliers of solar panels and photo-voltaic inverter solutions
- Batteries and battery charging products
- Fuel cells
- EV charging stations, charging equipment and supplies
- Mass timber construction and properties
- LED lighting
- Nonprofits giving back to their local communities
- Educational institutions and healthcare providers

We also support organizations involved in both renewable and traditional energy, helping them manage climate-related risks while transitioning toward a lower carbon energy mix. Our specialized insurance products offer comprehensive coverage for solar, wind, fuel cell and biomass industries.

Renewable energy continues to be a growing part of our portfolio, representing nearly 50% of gross written premium in our Energy business unit, up from 30% in 2023. We are expanding property coverage for renewable energy projects and battery energy storage systems and are growing our Inland Marine offerings to support companies across the renewable energy value chain.

To stay ahead of emerging trends and share insights across the organization, we established an **Energy in Transition Community of Practice**. This group explores developing areas such as carbon capture and hydrogen fuel and maintains protocols to monitor new and evolving climate technologies.

As society’s needs continue to change, we are broadening our product offerings and deepening our engagement with clients. We work closely with companies to help them understand new technologies, how they integrate into operations and how they can unlock future growth opportunities. With the rapid pace of innovation, we serve as a trusted partner, helping clients manage risk and navigate change with confidence.

The Middle & Large Business product team also collaborates with Y-Risk Innovation Labs to develop new solutions focused on resilience. These efforts include products designed to help organizations better withstand the increasing frequency and severity of catastrophic events and to support employers as they help employees cope with the personal impacts of those events.



Understanding Emerging Risks and Climate Technologies: Battery Energy Storage Systems

Battery Energy Storage Systems (BESS) play an important role in strengthening grid reliability, supporting the integration of renewable energy and meeting growing electricity demand from sources such as data centers. To support this growing area, The Hartford’s Y-Risk Innovation Labs convened product, underwriting and risk engineering teams to build shared understanding, establish risk guidance and encourage knowledge sharing.

As a result of this collaboration, The Hartford now provides insurance coverage for BESS projects across multiple business divisions and continues to build readiness to support emerging energy technologies as the energy landscape evolves.



Global Specialty

Through our London syndicate, our Marine and Energy team provides insurance solutions that support both the energy transition and the continued delivery of affordable, reliable energy. We work with traditional energy companies that are actively seeking to lower the carbon intensity of their business models, helping them manage risk as they invest in and deploy lower-carbon technologies. This includes supporting projects in renewable energy, direct air capture and storage and carbon storage following industrial capture.

We also serve customers across the broader low-carbon and renewable energy sector, including onshore and offshore wind, solar and hydroelectric power generation, battery energy storage and geothermal drilling. In early 2025, we expanded these capabilities with the launch of a dedicated Power & Renewables property product. As a result, we increased our footprint in low-carbon energy in 2025, with Battery Energy Storage representing Global Specialty’s largest clean energy segment.

Our **Power & Renewables** team continues to focus on expanding coverage for geothermal and Battery Energy Storage System projects, while deepening our understanding of emerging technologies such as carbon capture, fusion energy and hydrogen as a fuel source.

In addition, our **Credit and Political Risk Solutions (CPRS)** team provides insurance coverage for projects that support sustainable development and inclusive growth, including initiatives that expand access to capital for women- and minority-owned businesses, improve healthcare infrastructure and advance water projects in developing countries. CPRS also supports the growth of non-carbon-based power generation globally, including wind projects in Africa and solar projects in Latin America.

Embedding Sustainability Across Our Insurance Solutions

Across our businesses, we support sustainability objectives by underwriting projects, organizations and industries that contribute to environmental stewardship, resilient infrastructure and a lower-carbon economy.

Our **Surety Bond Construction** clients deliver essential infrastructure projects that provide meaningful environmental and community benefits. We have issued bonds supporting mass transit systems, water line replacements, water and wastewater treatment facilities, waste handling infrastructure and green energy initiatives, including solar fields and wind power generation.

Within our **Financial Lines** business, we integrate sustainability considerations into underwriting decisions. Our Public Directors & Officers (D&O) team incorporates sustainability ratings into the underwriting process to assess how companies manage and are exposed to sustainability-related risks, helping ensure alignment with sustainability objectives in the public market. In addition, we provide errors and omissions insurance to professional firms engaged in sustainable development. Design professionals contributing to projects that achieve LEED certification from the U.S. Green Building Council may be eligible for pricing credits.

Our **Wholesale Primary and Excess Casualty** teams further support the energy transition by underwriting a range of energy-related industries, including renewable power sectors such as solar panel installation and residential solar, electrification solutions such as battery storage and operational efficiency sectors including insulation manufacturing and installation.

Through these offerings, we apply our underwriting expertise to support infrastructure, innovation and industries that contribute to long-term environmental and economic resilience.

2025 Highlights:
Credit and Political Risk
Solutions (CPRS)

In 2025, The Hartford’s CPRS team supported projects that advance sustainable development and climate solutions worldwide. Key initiatives included insuring sustainable infrastructure financing through the Asian Development Bank to support renewable energy, sustainable transportation and green data centers in emerging markets.

We also provided coverage for a large scale U.S. carbon capture, transportation and sequestration project capable of permanently storing more than 10 million metric tons of CO₂ annually.

In Sub-Saharan Africa, we delivered Political Risk Insurance to protect critical research assets and enabled investment in a wind power project that contributes significantly to the region’s energy grid.



Personal Insurance

Our Personal Insurance business continues to focus on helping customers build resilience to the physical impacts of climate change. One example is our roof replacement upgrade, wind and hail resistance coverage, now available in 38 states. When a covered loss requires a full roof replacement, the roof is rebuilt to meet specified wind and hail resistance standards. This helps reduce future losses from severe weather and supports stronger, more resilient homes as weather patterns shift in both location and intensity.

Our homeowners product also offers optional coverages that support more sustainable rebuilding and repairs following a covered loss. A green rebuilding endorsement provides additional coverage to repair or replace damaged property using more environmentally responsible materials or alternatives. In addition, our equipment breakdown coverage helps pay to repair or replace items such as furnaces and central air conditioning systems after a mechanical or electrical failure. This coverage includes an additional 25% benefit to support upgrades to higher-efficiency, “greener” equipment. As of December 31, 2025, more than 12.5% of homeowners policies in force included this endorsement.

We also support the transition to cleaner transportation. Personal Insurance has a broad appetite for electric and hybrid vehicles and currently insures more than 91,000 electric and hybrid cars. In addition, our TrueLane® telematics program is available to Personal Insurance auto customers who choose to enroll. The program provides real-time feedback that encourages safer driving behaviors, helping reduce accidents and injuries while also supporting sustainability through improved driving habits that may lower environmental impact. Safe drivers can earn rewards in the form of lower premiums.

In 2025, Personal Insurance continued to use digital solutions to enhance the customer experience while reducing our own environmental footprint. Our Prevail product, which automatically enrolls customers in paperless delivery, achieved a 66% paperless adoption rate. We also expanded use of our “Do It Yourself” digital home inspection app, completing more than 5,000 digital inspections during the year. Increasing the use of digital inspections helps reduce greenhouse gas emissions associated with travel and supports our broader sustainability goals.





Personal Insurance Mature Market Group

Our Personal Insurance Center for Mature Market Excellence focuses on meeting the unique needs of customers ages 50 and older. Using deep market insights, the team designs insurance coverages and benefits that support safety, independence and quality of life as customers' needs evolve.

One example is RecoverCare®, an automobile insurance benefit that helps pay for essential services—such as meal preparation, transportation and yard work—while a customer recovers from injuries sustained in a covered auto accident. This support can help ease recovery and reduce disruption during a challenging time.

We also offer Comprehensive Driving Evaluation coverage, which pays for a driving assessment with a licensed occupational therapist if a customer is injured in a crash. This optional evaluation helps customers regain confidence, identify necessary adjustments and continue driving safely and independently. More than 70% of our Personal Auto customers include this coverage.

For homeowners, our Easy Living Upgrade: Universal Design provides additional funds after a covered loss to make “ease of living” modifications to kitchens or bathrooms. These enhancements—such as pull-out cabinets, grab bars or widened doorways—support mobility and help customers remain independent in their homes over the long term.

For more than 30 years, we have also invested in specialized education focused on serving the 50+ market. Through these programs, thousands of employees have developed the knowledge and skills needed to effectively support and serve mature customers with care and expertise.



Employee Benefits

Supporting Resilience for Customers and Communities

We help individuals and employers navigate complex life events with clarity, confidence and care. Our solutions—including Leave Lens, a modernized Life claims experience and expanded bereavement and pre-need services—are designed to simplify the benefits experience while providing timely, compassionate support at critical moments.

We also extend our impact through collaboration. As a founding sponsor of the National Commission on Climate and Workforce Health, The Hartford supports research and practical tools that help employers address workforce health risks associated with extreme weather.

Improving Health and Well-being

We expand access to mental and financial wellness resources to meet the needs of a diverse workforce. Through partnerships with leading providers, we offer financial wellness support, broaden access to mental health services and deliver tailored programs for healthcare workers.

In 2025, we enhanced our Employee Assistance Program with expanded digital capabilities and day-one access to care. We also continued to grow paid family and medical leave offerings, now available in 10 states, and introduced an individual solution in Vermont. Additionally, TRICARE Supplement Insurance supports military members, retirees and their families in managing out-of-pocket healthcare costs.

Making Insurance Easier for Customers to Navigate

We are creating more customer-centered experiences by simplifying how individuals engage with their benefits and navigate the claims process. This includes expanding language access through a Spanish version of the MyBenefits portal and extending multilingual support across the claims experience. We are also simplifying communications by consolidating claim information, linking related claims under a single identifier and providing clear, centralized details on payments, timelines and next steps.

Creating Long-term Value

Together, these efforts demonstrate how we embed sustainability into our core business—supporting resilience, improving well-being and expanding equitable access. By helping employers care for their workforce and empowering employees to navigate life's challenges, we create long-term value for our customers and the communities we serve.

Climate

2025 Sustainability Report



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.

Our approach is fundamentally pragmatic. We fully understand that the energy transition will unfold over the course of a generation 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

We have 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 reflects 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 GHGe¹ by 87.2%. 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 2025, we have realized strong progress toward meeting our 2030 goal.

Scope 1 and 2 GHG Emissions Reductions²

The Hartford has reduced it’s Scope 1 and 2 emissions by

87.2%

since tracking began in 2007.

As of 12/31/2025, we are

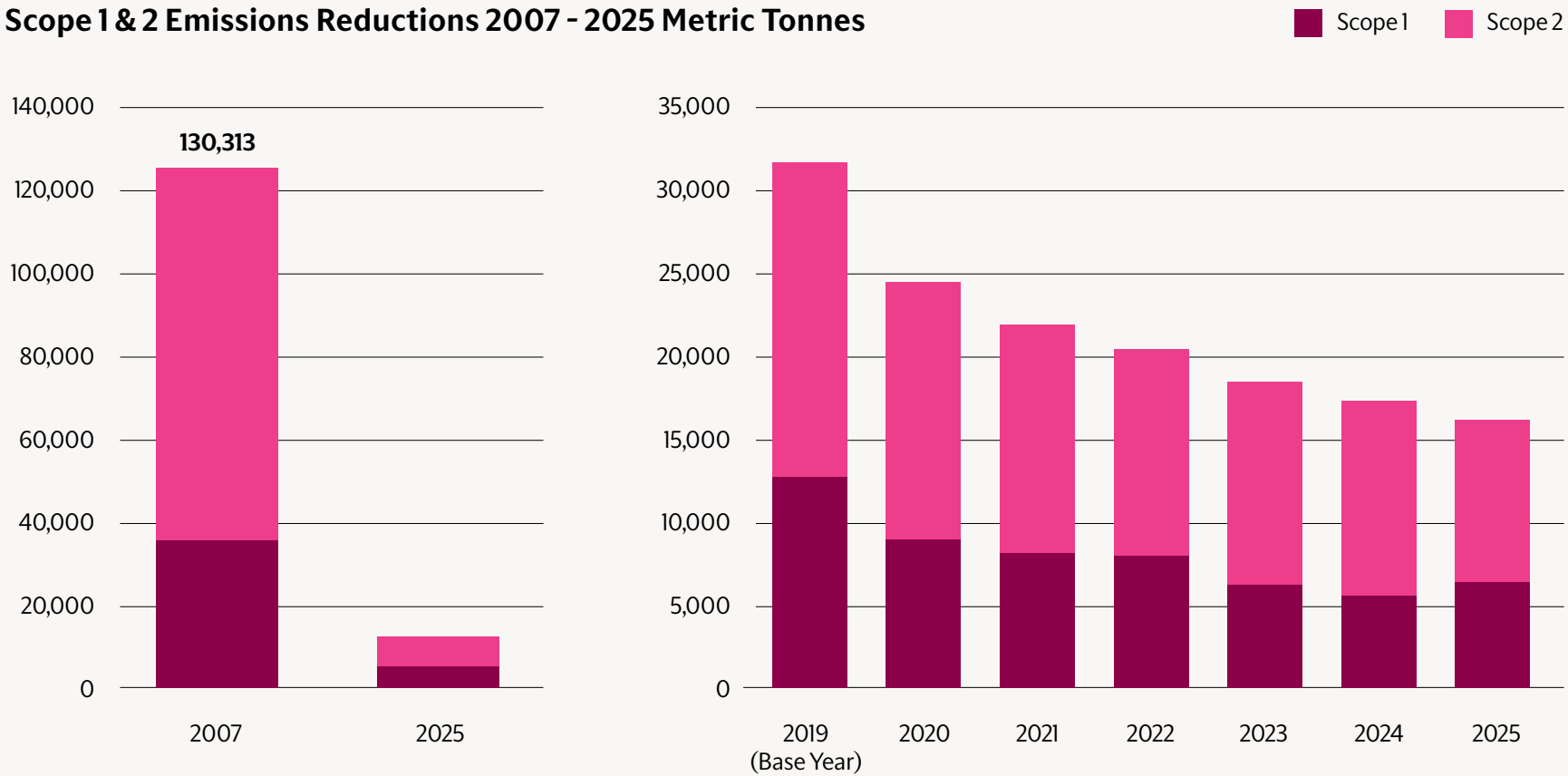
4.2%

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



¹ The “operational boundary” for Scope 1 and 2 GHGe is defined by reference to the Greenhouse Gas Protocol’s Corporate Accounting and Reporting Standard.
² 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.

Scope 1 & 2 Emissions Reductions 2007 - 2025 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 strategies,
- 4 produce and/or procure renewable energy.

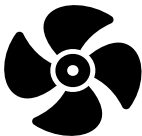


Scope 1 = 6,176 mT

Scope 2 = 10,552 mT

In 2025, The Hartford partnered with Climeworks, a climate technology company specializing in Direct Air Capture (DAC) and other carbon dioxide removal (CDR) solutions, to build expertise in the emerging carbon removal market. The collaboration supports a portion of the company’s residual operational emissions while providing exposure to both engineered and nature-based carbon removal approaches.

Through the partnership, The Hartford is strengthening its understanding of how carbon removal technologies may support long-term decarbonization strategies. In parallel, The Hartford and Climeworks are exploring opportunities to co-develop risk transfer solutions for the carbon removal sector, aligning decarbonization activities with the company’s core underwriting, investment and risk management capabilities and supporting future product development.



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 ambition incorporates the company's indirect emissions in its value chain, including emissions attributable to us through our underwriting and investment portfolios. Accordingly, 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. Inconsistent disclosure frameworks could limit the availability of emissions data and impact our net zero ambition. Until standards and metrics mature, we will continue to engage with our stakeholders and business partners and monitor developments that support providing 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 use carbon accounting challenges as a rationale for complacency. As we are positioned today, our priority is to galvanize 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

We engage with our suppliers to collaborate on ways to reduce GHGe. That engagement begins with understanding our suppliers' current GHGe profile. In 2025, we continued to monitor 40 of our top suppliers (based on annual spend) in our carbon accounting tool to establish a quantifiable GHGe baseline and use as a reference point to measure maturity and progress.

We will continue 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. 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 for 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 believe that coal produces outsized greenhouse gas emissions in relation to the energy content it produces, contributing to extreme weather and air pollution, and that coal-based business models present long-term heightened insurance and investment risks as the global economy transitions to cleaner energy sources. Consequently, The Hartford adopted a policy in 2019 with respect to insuring and investing in coal and tar sands companies.

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. By year end 2023, The Hartford had exited all insurance relationships and investments in publicly traded securities of companies that exceeded coal and tar sands related policy thresholds. In 2025, we evolved the policy to better align with our pragmatic approach to the global energy transition, allowing exceptions for companies with net-zero commitments or clear plans to decommission or repurpose thermal coal power plants.

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. A dedicated cross-functional team focused on understanding existing GHGe measurement protocols used by industry groups and institutions, providing 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, we will remain steadfast in managing the portfolio to generate returns that support The Hartford’s financial and strategic goals. We continue to enhance our understanding of financed emissions to inform our assessment of longer-term transition-related risks and considerations. 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.

Operational Impact

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

Total Water Usage (million cubic meters)

2023	2024	2025
0.08248	0.08936	0.18117

Total Waste* (metric tonnes)

2023	2024	2025
545	573	888

*We now report total waste for 100% of our facilities, compared to 67% coverage in 2024. The increase in total waste is a result of this improved data quality.

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.³



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



Solar panels coming in 2026:

This year, The Hartford will install solar panels on one of our home office buildings, an investment that supports our 2030 emissions reduction target, reinforces our commitment to sustainability and will help reduce operating costs.

Reducing Our Commuter Footprint

60

electric vehicle (EV) chargers at 30 EV charging stations on our Connecticut and Pennsylvania campuses.

350+

connected drivers have requested charging privileges.

722,742 kg

GHGe avoided since the inception of our EV charging stations. **That's equal to planting 18,532 trees and letting them grow for 10 years.**





Reducing Paper Consumption

201 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.



Recycling E-waste

39,851 electronic devices recycled.

No E-waste went into landfills.



Climate Risk Management

The Hartford manages climate-related risk across its business operations, insurance underwriting activities and investment portfolio. We identify and manage risks and opportunities through a rigorous governance framework where our Board’s Finance, Investment & Risk Management Committee 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.

Read more about our approach to identifying, assessing and managing climate-related risk in our [TCFD Report](#).



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 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 led by a committed team of employee volunteers. The group’s mission is to inspire and engage employees in environmental stewardship while supporting sustainable growth. In 2025, EARTH made meaningful progress toward its mission, aligning closely with The Hartford’s sustainability priorities. This momentum increased the group’s visibility across the organization and contributed to continued growth in employee membership.

Employees from all locations participated in a wide range of environmental engagement activities throughout the year, including:

- **Educational webinars** designed to deepen understanding of corporate sustainability and highlight how everyday actions contribute to broader environmental outcomes.
- **Ongoing educational posts and resources** to raise awareness of environmental issues, including the impacts of climate change.
- **Monthly informational features** covering topics such as alternative transportation, green gift giving and ways to green personal workspaces and diets.

By the end of 2025, EARTH reached

1,139

employee members, with more than 95% of members engaging with community content, demonstrating strong participation and sustained interest across the organization.



- **Seasonal engagement initiatives**, encouraging employees to spend time outdoors in the spring to connect with nature and promote well-being, and to participate in local neighborhood clean-ups in the fall as part of World Cleanup Day in September.
- **Adding a second Ecochallenge in April** to complement the annual People’s Ecochallenge in October, expanding opportunities for employees to adopt more sustainable habits.
- **The annual Drive Less Climate Challenge**, promoting alternative transportation options such as biking, carpooling and public transit. The program included a partnership with a local transportation office to offer in-office resources for exploring carpooling options.
- **Support for local food systems**, including preparation of a new neighborhood farm and participation in Community Supported Agriculture (CSA) subscriptions to benefit communities in food desert areas.
- **A new summer pollinator series**, focused on supporting pollinators at home. Activities included creating pollinator gardens, learning about local bees through presentations led by employee beekeepers, and preparing habitats for fall and winter.
- **Facilitated discussion groups** on environmental topics such as the benefits of reducing plastic waste, mindful approaches to minimizing food waste and environmentally responsible green gifting.

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

2025 Sustainability Report



Our sustainability strategy and our commitment to underwriting human achievement shape the way we deliver strong business outcomes and generate lasting value for customers, colleagues, shareholders and communities. By anticipating and managing risk, we let our customers guide our actions and our culture empowers us to deliver with clarity, consistency and confidence.

We invest in our people and our culture because the employee experience we provide is a business differentiator. A strong culture helps us attract and retain talent, strengthen performance and deliver a consistently exceptional experience for customers and partners.

At The Hartford, our culture is one of our greatest assets—shaped over time to create long-term value and differentiate us in the marketplace. It is a culture where integrity leads, performance matters, learning never stops and every voice counts—with customers and innovation always at the center.





Our People

Our employees are the heart of The Hartford. We focus on providing a compelling employee experience that reflects our unique culture and enables strong business results. We bring our vision and values to life through a culture of high performance and continuous learning, thus promoting innovation and enabling everyone to thrive. Through fostering inclusion and belonging we create an environment where a broad array of voices are represented and leveraged for our growth and innovation.

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 for customers, shareholders and colleagues every day.

Our Culture: An Integrated Approach

We believe that the culture we have built enables us to drive long-term performance and distinguishes us in the marketplace. Our ability to embrace a range of voices and perspectives helps us innovate, take smart risks, solve problems creatively and meet the needs of a broad customer base—ultimately achieving better outcomes.

Our integrated approach to culture strengthens the systems and practices that sustain this mindset—building a focus on culture into our enterprise strategies rather than ‘bolting it on’—so that culture is embedded from the start in how we lead, develop talent, design work and deliver outcomes.

Our Values

The strong ethics and values that guide us shape a distinct culture that drives our decisions and defines who we are and what we stand for as a trusted brand.



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 get involved.

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

Leveraging Employee Connections to Drive Collective Growth

Involvement and Collaboration

Our employees are the driving force behind our achievements. They bring bold ideas, varied perspectives and a strong sense of purpose to everything they do. We create space for everyone to feel welcome, valued and equipped to contribute their best. Our inclusive culture is built on four guiding principles:

- 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.

Employees have multiple ways to connect, collaborate and contribute to their engagement and our business success. Through our various Employee Groups, we foster connection and belonging. From a business impact perspective these groups have enabled stronger relationships with our business partners, deeper customer knowledge and support and revenue generation through increased written premiums.

Employee Resource Groups (ERGs)

Our ERGs are organized around aspects of identity and shared interests and are open to all employees. They support development, community, connection and networking, meaningful celebrations and business growth opportunities. Employee involvement in ERGs is deep and wide; in 2025, more than 60% of employees participated in at least one of our nine ERGs; our data confirms that ERG members tend to be stronger performers, more engaged and more likely to stay with the company.

Workplace Communities

Our geographically centered Workplace Communities provide opportunities to our employees—regardless of their work arrangement—to connect personally and professionally. In 2025, Workplace Community teams hosted more than 400 events, both in person and virtual, to foster deeper connection across our hybrid and remote workforce.

Employee Networks

Employee Networks are employee-led groups centered on shared identities and experiences, designed to foster engagement and belonging—particularly for affinity groups with smaller representation in the workplace.

Culture Councils

Unit Culture Councils design and activate initiatives aligned to their unit’s work environment, engagement and business goals. Our Culture Council planning process provides units with a framework to address work environment, talent and brand dynamics, helping them achieve their business and talent goals.

Community service and volunteerism are also integral to our culture. These experiences strengthen relationships, networking and shared purpose—supporting our brand, business outcomes and the communities in which we operate.

Through all of these avenues for connectivity and business impact our employees lead with a winning spirit and drive to make a difference in our culture and our business results.

Engagement

A strong sign of our employees’ commitment to our goals is consistently high engagement. In 2025, more than 90% of employees participated in our engagement surveys and our overall engagement score was 89% favorable (up 5% over 2024), placing us in the top quartile globally. Performance enablement, which measures employees’ ability to perform at their best, remained in the top quartile at 88% favorable. In 2025, we continued to build on this foundation by strengthening the drivers of engagement—especially belonging, career growth and the clarity leaders provide on performance results.

Research shows that belonging is a key driver of engagement. At The Hartford, we purposely focus on enabling employees to bring their authentic selves to work and form deeper connections with colleagues and customers, thus strengthening our culture and celebrating shared success. In 2025, 89% of employees responded favorably to: ‘I feel like I belong at The Hartford’ keeping us in the top quartile of employers on this metric.

Fostering Productivity and Trust

At The Hartford, our culture is shaped daily by our people through their behaviors and interactions. Employees frequently note that it is our people who drive the organization’s achievements, fostering a strong sense of teamwork and mutual support.

To build trust, productivity and communication skills, we offer Courageous Conversation Circles which are voluntary, guided discussions where employees can openly discuss complex topics in a respectful space. In 2025, we conducted over 200 such conversations with 2,600 participants, covering subjects like age stereotypes, religion at work, psychological safety, wellness and diverse abilities.

Inclusivity is also built into our expectations for both leaders and staff. By encouraging empathy, respect, openness and a “speak up” mindset, we aim to create trusting, transparent interactions throughout the organization.

Through meaningful opportunities for connection and a culture built on inclusion, ethics, performance and innovation, The Hartford intentionally fosters collaboration, trust, networking and a sense of belonging. By elevating employee experiences beyond routine interactions, we create a unified, inclusive culture that empowers employees to thrive, achieve business success and make a positive impact both within our organization and in the communities we serve.



Our Workforce

Our employees are essential to our ongoing success. We are committed to building a workforce that is resilient, adaptable and prepared to meet the evolving needs of our customers and deliver enduring shareholder value.

The Hartford employs approximately 19,000 professionals, with 98% of roles based in the United States and across more than 70 office locations worldwide. We offer current and potential employees the chance to build a career where work is filled with purpose and impact, supported by strong relationships and shared accountability. We set ourselves apart through a culture built on integrity, teamwork, empathy, trust and inclusion. These core values shape a workplace where collaboration, performance, innovation and continuous learning inspire employees to stay and help The Hartford achieve our mission to become the most trusted insurer in the industry.

Our commitment to being an employer of choice is reflected in our ability to attract and retain high caliber talent. In 2025, we received over 300,000 applicants and onboarded more than 2,200 new hires. We invest in streamlined hiring practices that provide a strong and consistent candidate experience that clearly communicates our purpose and highlights opportunities for growth.

We maintain talent strategies that help us achieve our goals and adapt to a changing business landscape. As technology and customer expectations shift, we continue to advance our enterprise-wide approach to workforce transformation through our proprietary Strategic Workforce Planning framework, enabling leaders to anticipate changes in roles and skills over a three-year period and beyond. These insights inform intentional actions to train our employees, move talent where it’s needed most, and create new pathways for the future.



These efforts strengthen our employee value proposition and help applicants envision long-term, meaningful careers at The Hartford. In 2025:

32% of our external hiring needs were filled through employee referrals, demonstrating the pride our people take in their work and their confidence in recommending The Hartford as a place to grow and thrive.

92% of our workforce chose to stay on their career journey with The Hartford, which is a strong reflection of our culture and the effectiveness of our employee experience strategies.

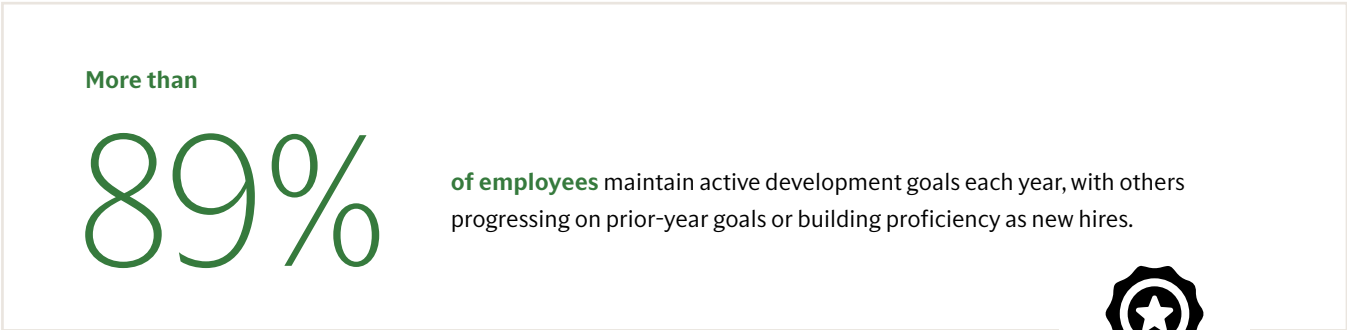


Performance and Development Philosophy

We champion a high-performance culture that recognizes both behaviors and outcomes. Employees participate in an interactive annual goal setting process that connects individual contributions to enterprise priorities and more than 97% of employees receive formal performance reviews each year (a small percentage are too new to review due to hiring timing). Our performance philosophy reinforces that how results are achieved matters as much as what is achieved.

Our Hartford Behaviors define four expectations that are applicable to all employees and a Leader Profile, which specifies four key standards for how leaders inspire performance and accomplish their roles.

Development is also an ongoing expectation, not a one-time event. Employees receive structured feedback through the performance review process and refresh development goals annually to reflect their evolving aspirations and business needs.



These frameworks reinforce accountability, consistency and a system designed to help every employee grow.



Enabling Career Pathways

At The Hartford, we are committed to creating meaningful careers that evolve in step with our business and the marketplace. We take a holistic, enterprise-wide approach to building the skills, experiences and leadership capabilities our people need to succeed today and tomorrow.

Career development begins when employees join The Hartford. New hires participate in a comprehensive onboarding experience that spans their first 90 days, focused on building early confidence, strengthening connections, developing role-specific capabilities and introducing career pathways across the organization. From there, employees experience a series of development opportunities at each stage of their professional career.

Early Career

Our **Early Career Development programs** support recent college graduates in launching their professional journeys across Underwriting, Sales, Claims & Operations, Actuarial, Technology and Finance. These programs combine structured learning with rotational experiences, enabling participants to explore different positions and make informed long-term career decisions. These programs play a critical role in building sustainable talent pipelines.

- **DISCOVER and EXPLORE programs** are open enrollment learning experiences that build foundational capabilities, including communication, continuous improvement, execution and leadership readiness.

Professional Growth

We also provide structured opportunities to deepen expertise and expand career options. Through these experiences, employees build empathy, problem-solving and relationship management skills, equipping them to navigate increasingly complex work.

- **LEAD and LEAD On programs** are designed for employees stepping into people-leader roles for the first time. These multi-year development journeys build the core leadership capabilities that include self-assessment, facilitated learning, manager involvement and flexible skill camps tailored to role-specific needs.

More than

640

leaders participate in the LEAD programs annually, with a graduation rate above 97%.

In 2025, more than

1,300

employees strengthened their leadership capabilities through our enterprise leadership programs.



Industry and Technical Development

In addition to leadership development, we believe in broadening access to careers at The Hartford by building relevant insurance industry and technology skills. These investments enable us to attract and develop individuals with transferable skills and create new talent pipelines.

- The **Claims Apprenticeship program** provides structured training and hands-on work experiences designed to prepare community college graduates for careers in insurance claims.
- We also offer **targeted, domain-based learning opportunities** across businesses and functions to strengthen job-specific and technical skills in critical disciplines such as Underwriting, Claims, Customer Service, Data and Technology.

Through a combination of internally developed and third-party learning resources, employees are empowered to invest in their development, resulting in **22% of employees taking a lateral role or being promoted in 2025.**



Executive Leadership

Leaders stepping into expanded roles are nominated to participate in our **EVOLVE, STRETCH** and **IMPACT programs**. These programs further strengthen leadership competency through developmental assessments, executive learning, expanded peer networks and collaboration on business sponsored initiatives.

More than

110

leaders complete our executive leadership program tracks each year, supporting a strong and sustainable pipeline of ready talent to meet succession needs.



To support leadership continuity at the highest levels, we take an intentional approach to preparing future C-suite leaders through our **ELEVATE program**, which provides tailored development aligned to the unique demands of senior executive roles.

As a result of these efforts, **68% of new C-suite leaders have been seated through internal succession**, supporting seamless transitions and sustained stability in performance, mission, vision and values.



Leadership Sustainment and Succession Readiness

Succession and successor development are core leadership accountabilities, with year-round successor plans maintained for all executive roles. These plans are reviewed annually at multiple levels and culminate in a comprehensive enterprise review with the CEO, CHRO and executive leadership team. The Hartford’s Board of Directors annually reviews succession plans for each member of the executive leadership team and engages directly with rising executive talent through formal events planned around meetings of the Board.

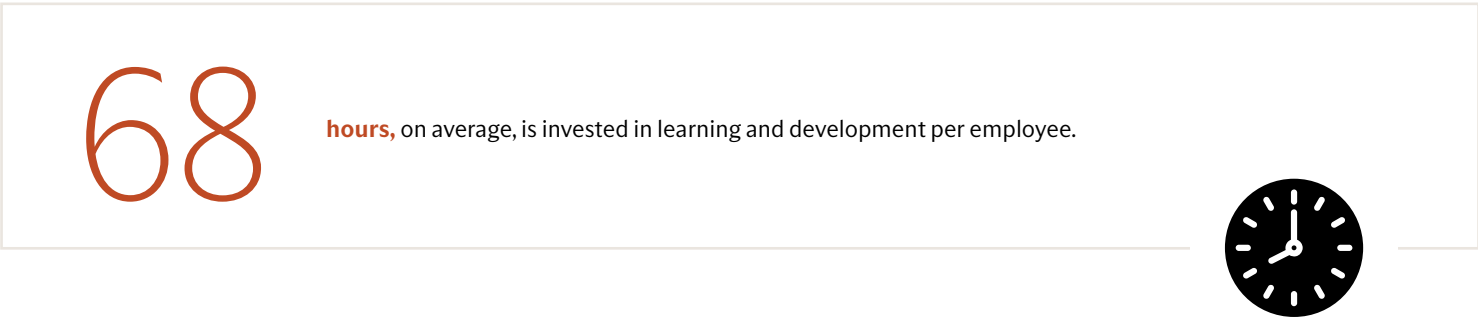
Talent identified through succession reviews are provided with targeted development and mobility opportunities to ensure business continuity and readiness for expanded roles.



Investing in Future Talent and Skills

We invest intentionally in the skills and experiences required to support long-term performance. In 2025, employees collectively invested more than 1.3 million hours (~68 hours per employee) in learning and development, building job-related, leadership and future-focused capabilities across The Hartford.

Beginning in 2026, **The Hartford Learning Academy**, a company-wide, structured learning experience that helps every employee continuously build skills for the future, will further strengthen enterprise capability. Business units are embedding learning expectations into employee development plans and reinforcing continuous learning as a shared responsibility to advance organizational readiness, leadership effectiveness and performance.



Deepening Technology and AI Acumen

As artificial intelligence increasingly shapes how work is performed, The Hartford is investing in building practical AI skills across the enterprise. Our approach to AI learning focuses on enabling employees to apply AI tools responsibly and effectively in their roles to improve their experience and productivity, while equipping them to drive better decision-making and outcomes for customers.

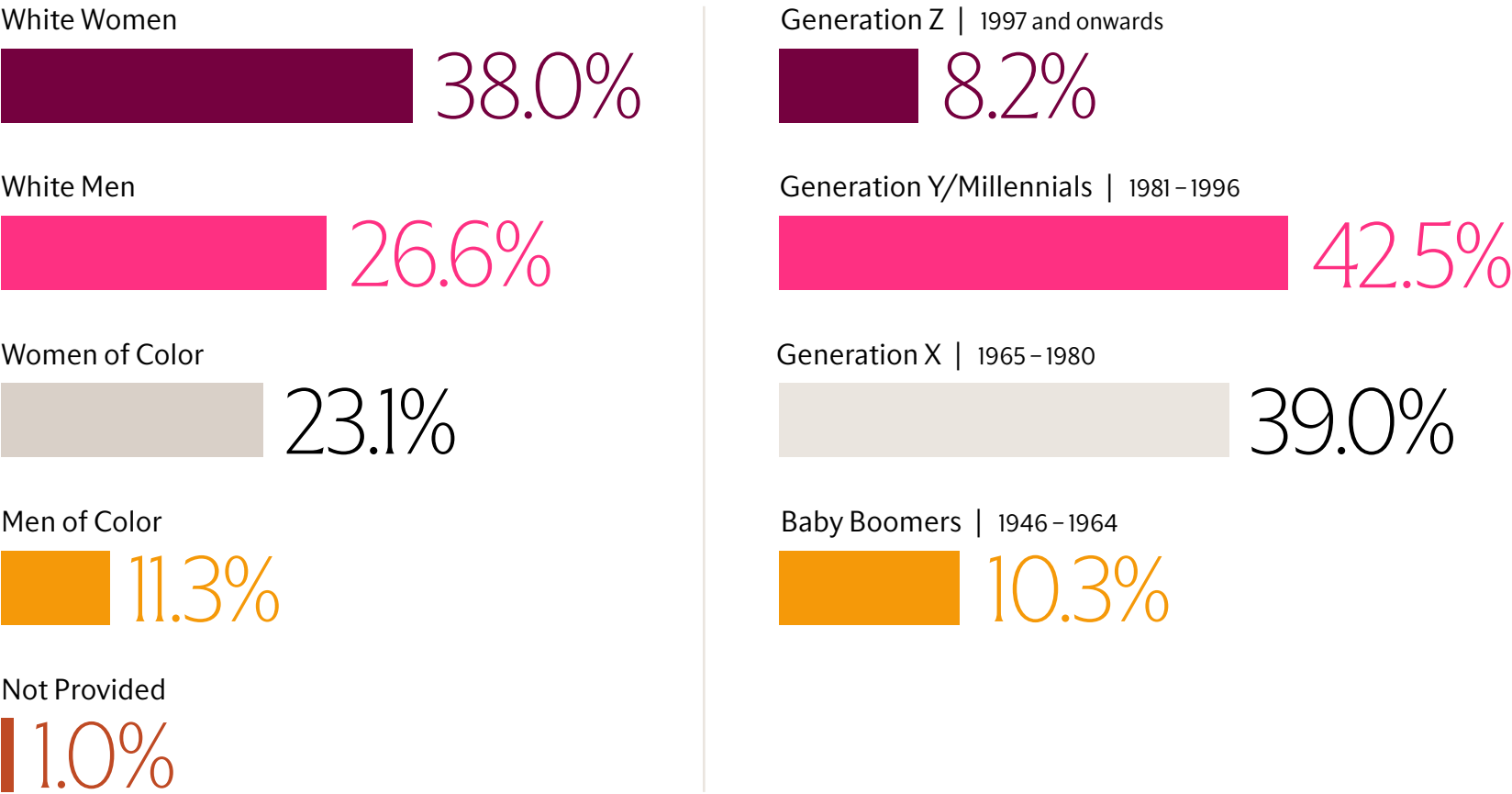
We are accelerating proficiency for critical roles where AI capability is essential to performance and future readiness. Through focused upskilling pathways, employees in priority roles are equipped to build deeper technical and applied AI skills. This shortens time to proficiency and enables faster adoption of new ways of working as AI becomes more embedded in how work gets done across The Hartford.

Together, this work is strengthening a future-ready workforce—enabling us to navigate change and accelerate performance through scalable learning experiences focused on transformational leadership, power and AI skills. At more than 200 years strong, The Hartford continues to combine experience and innovation, with our people at the center of how we grow, adapt and lead into the future.

Workforce Data

Our multifaceted workforce contributes to our business success.

2025 Enterprise Representation



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



¹ 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.



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.

Recognition

In 2025, 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.



Compensation, Employee Benefits and Wellness

Compensation Practices

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

The Hartford regularly analyzes and adjusts compensation practices to ensure fairness, equity and market competitiveness. By using an independent third-party 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 and Well-being

The Hartford offers a comprehensive and flexible benefits and well-being experience that supports physical, emotional, social and financial well-being and responds to the diverse needs of our workforce. Our holistic approach goes beyond compensation to help employees and their families live healthy, productive and financially secure lives.

[2026 Benefits and Well-being Brochure](#)



Community

2025 Sustainability Report



Our community engagement is grounded in our purpose of underwriting human achievement. We focus our community engagement in three areas – removing barriers to human achievement, investing in vibrant communities and supporting the causes our employees care about most.

Goals and progress

After achieving our goal of impacting more than 16 million lives, we reset our targets to extend our reach by an **additional 6 million people by the end of 2028, with a longer-term aspiration to impact 10 million lives by 2030.**

Across our organization in 2025, we **donated \$19.4 million dollars and volunteered more than 140,000 hours, impacting nearly two million lives.**



Vibrant Communities

Strengthening Hartford's Long-term Resilience

Our Vibrant Communities initiatives reflect our belief that thriving cities are built through collaboration, investment and vision. In Hartford, Connecticut, our home for 216 years, we bring this commitment to life by investing both financial and human capital to strengthen the city's long-term resilience. We work closely with trusted nonprofit anchor institutions, whose partnership is central to our shared progress. Through targeted philanthropic giving, we continue to advance economic mobility and community vitality where it matters most.

Economic Mobility

Removing barriers to opportunity so people can gain the education, skills and financial stability needed to support themselves and their families.

Strengthening Pathways to Higher Education

In 2025, we expanded our support of Hartford Promise to advance educational attainment and career readiness for Hartford students. Our investment helped launch Reaching Beyond, a new initiative connecting Promise Scholars to internships, career pathways and long-term employment, while reinforcing Hartford Promise's integrated college success model. We also supported the Greater Futures Scholarship Fund, providing multi-year scholarships that reduce financial barriers and help students focus on persistence, completion and career preparation.

In addition, we made a \$500,000 contribution to the University of Connecticut to fund housing scholarships for the new residence hall in downtown Hartford opening in fall 2026. The approximately 200-student residence will reduce financial barriers, increase student presence downtown and strengthen connections between students and the local business community.

Community Vitality

Fostering strong, resilient communities by supporting basic needs, housing, behavioral and mental health, and arts and culture.

Household Stability

Through investments in workforce development and expanded access to benefits, we helped strengthen financial stability for Hartford residents. In partnership with United Way of Central and Northeastern Connecticut, 77% of the 1,544 participants who completed workforce development programs increased their wages, while 88% improved their disposable income by accessing public and employer-based benefits—supporting greater financial resilience and long-term security.

In 2025, The Village for Families & Children reached nearly 21,000 individuals across Greater Hartford and Asylum Hill with services that support families where they live. With The Hartford's support, 341 families strengthened parenting skills and family functioning, with 83% reporting improved family relationships. Among children identified as at risk, 84% were on track for preschool or kindergarten, and 100% experienced no injuries or maltreatment. Fatherhood Engagement Services further supported family stability, with 94% of participating fathers reporting stronger relationships with their children and 98% reporting positive life changes.

Arts, Culture and Major Events

We support the arts, culture and civic experiences that make Hartford a vibrant place to live, work and visit. Partnerships with organizations such as Hartford Stage, The Bushnell and the Wadsworth Atheneum help sustain the cultural infrastructure that drives economic activity, enhances quality of life and strengthens community connection.

As presenting sponsor of Hartford Taste, we helped deliver record-breaking participation, reinforcing the event as a signature summertime tradition for Hartford and area residents. Together, these partnerships celebrate creativity, draw people downtown, support local businesses and contribute to a more dynamic and inclusive city.

Supporting Human Achievement

Our purpose of underwriting human achievement shows up in numerous ways. 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.

Bringing Free Fire Safety Education to Students

For nearly 80 years, The Hartford has provided children with life-saving fire safety education through our Junior Fire Marshal® program, deputizing more than 113 million students across the country. We continued growing our national reach in 2025 while also creating meaningful, in-person experiences that reflect our deep roots in the Hartford community.

Highlights include:

- Partnering with Discovery Education to further expand access to fire safety resources for educators and families nationwide.
- Delivering our most successful National Junior Fire Marshal Day – a live, virtual fire safety education event which educated more than 205,472 students in 30 minutes, more than tripling our 2024 participation.
- Reinforcing our commitment to Hartford, Conn. by hosting an in-person Junior Fire Marshal Day at our campus and partnering with trusted local institutions, including the Hartford Yard Goats, Hartford Athletic and the Connecticut Science Center, to deliver hands-on fire safety education to local students and families.
- Deputizing an annual total of more than 542,000 students as Junior Fire Marshals across all 50 U.S. states, and two U.S. territories.

Together, these efforts reflect our longstanding commitment to prevention and education, helping communities better prepare for and reduce the risk of home fires.



Expanding Access Through Adaptive Sports

For more than 30 years, The Hartford has witnessed the transformative power of adaptive sports and the meaningful impact it has on individuals’ lives as a pathway to independence, confidence and community connection.

Through our continued partnership with Move United, we focused on removing barriers to participation by increasing access to adaptive sports equipment and supporting nonprofit organizations as they scaled programs and reached new youth and adults with disabilities across the country.

Our work this year reflected a growing emphasis on long-term participation—ensuring athletes have the resources, training and support needed to stay engaged in sport over time.

We expanded our collaboration with the Los Angeles Rams and longtime, nonprofit partner Angel City Sports. As a proud partner of the LA Rams Wheelchair Football Team, The Hartford supported athlete safety and performance by providing six custom-fit sport wheelchairs for the 2026 season—reinforcing our commitment to durability, accessibility and athlete longevity.

We also launched a new international partnership with Great Britain Wheelchair Rugby, broadening our adaptive sports impact beyond the U.S. This collaboration focuses on increasing participation among female athletes by supporting training, coaching development, equipment access and competitive opportunities—from grassroots programs to elite competition.

Additionally, our annual Adaptive Sports Equipment Grant program awarded grants ranging from \$20,000 to \$40,000 to 12 nonprofit adaptive sports organizations. These investments helped organizations strengthen programming, expand access to equipment and engage more athletes nationwide.

Together, these efforts reflect a strategic shift toward deeper, more sustainable engagement—prioritizing quality, safety and long-term access to adaptive sports opportunities.



Marquee Events

The Hartford's marquee adaptive sports events bring together recreational and competitive athletes through inclusive clinics and competitions. These events often culminate in a signature surprise gifting moment—providing youth and adult athletes with custom-fit equipment and recognizing one individual with the Human Achievement Award.



The Hartford, along with the Great Britain Wheelchair Rugby program, surprised one deserving athlete with custom-fit adaptive sports equipment at a training clinic in the UK.

Photo Credit: Ravinder Bhurji of Warwick Photography

Studio Photo Credit: Los Angeles Rams



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, Colorado.

Photo Credit: Joe Kusumoto of Kusumoto Photography

Employee Causes

Employees are a major driver of lives impacted across the communities we serve. Through our focus on Employee Causes, we support the nonprofit organizations our colleagues care about with eight hours of paid volunteer time, a year-round 50% matching gifts program and special “Blitz Weeks” where donations are matched two to one. This structure ensures employees are equipped to make meaningful contributions to their communities.



Our Results

141,385 volunteer hours
valued at \$4.9M.

\$3,515,397.74 matching
gifts.

\$2.9M donated
by employees.

5,454 organizations
supported.



Top 10 Employee Donation Causes

American Red Cross \$64,096	United Way of Central and Northeastern CT \$63,322	St. Jude Children’s Research Hospital \$55,481	Connecticut Foodshare \$52,982
Move United \$35,726	Pencils of Promise Inc. \$34,873	Junior Achievement of SW NE \$21,917	Alzheimer’s Association \$21,433
	Cradles to Crayons \$21,426	Children’s Hospital Los Angeles \$20,150	



Employee Relief Fund

Our Employee Relief Fund reflects our commitment to supporting colleagues during times of unexpected financial hardship. Funded through employee contributions, the program provides grants to help employees navigate unforeseen challenges. In 2025, the fund continued to deliver meaningful support through direct financial assistance, reinforcing a culture of care and shared responsibility across our workforce.

Our 2025 impact:

\$177,082 awarded.

84 grants awarded.

\$35,785 donated by employees.



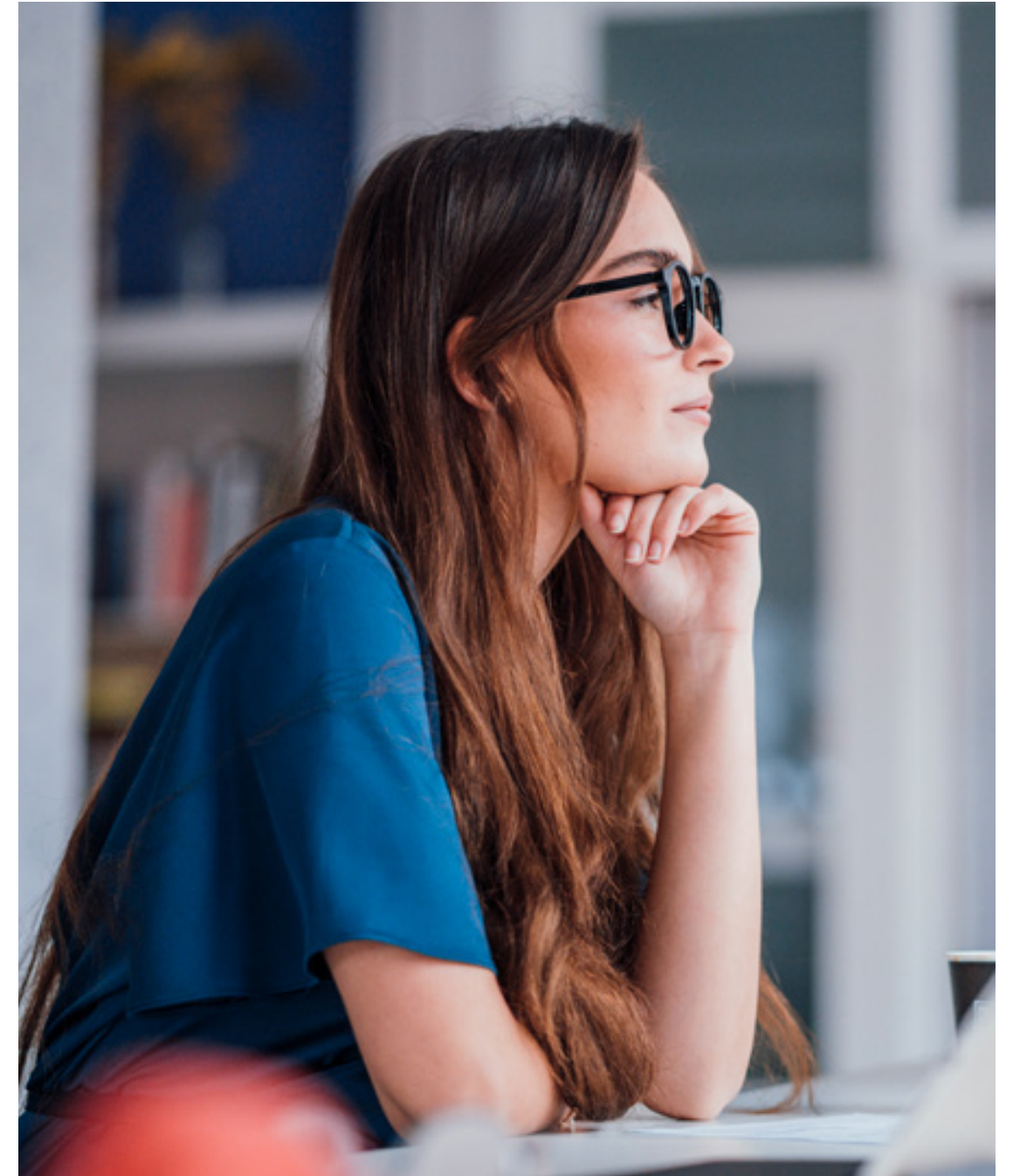
Supporting Mental Health in the Workplace

The Hartford's Chairman and CEO Christopher Swift continued to lead our multi-year effort to transform the culture around mental health in the workplace, focusing on the urgent needs of the next generation of working Americans. By working closely with national leaders in mental health advocacy, we have developed resources to increase awareness, reduce stigma and support the well-being of millions of Americans.

We expanded our partnership with [Active Minds](#), the largest U.S. nonprofit organization dedicated to mobilizing youth and young adults to transform mental health, by supporting the national tour of its traveling mental health exhibit, [Send Silence Packing® \(SSP\)](#). The exhibit, which features 100 backpacks sharing personal stories of loss, survival and resilience, made a direct impact at more than 60 college and university campuses from August 2024 through December 2025, with an estimated 15,000-plus people walking through the interactive exhibit. Schools that hosted SSP reported new mental health training initiatives, stronger peer engagement and an increased sense of community across campus. Several of our employees volunteered at SSP at the University of Connecticut in October 2025. We are continuing this work by sponsoring the 2026 SSP national tour to reach more communities across the nation.

Our ongoing collaboration with the [National Alliance on Mental Illness \(NAMI\)](#), the largest U.S. grass-roots mental health nonprofit, continued through our active participation in [NAMI's StigmaFree Workplace Coalition](#). Together, we developed a guide to help U.S. workers respond to a mental health crisis at work. We also began creating resources tailored for the unique mental health needs of U.S. workers in [manufacturing](#), education and construction. Our work together on industry-specific mental health toolkits continues in 2026.

As part of our renewed partnership with [Milken Institute](#), a nonprofit think tank, we supported research focused on the next generation of risk, resiliency and leadership. Our chief medical officer, Adam Seidner, MD, MPH, was a featured speaker on worker wellness at the 2025 Milken Institute Future of Health Summit. This collaboration continues in 2026 with the development of practical guides designed to help build more resilient workforces, businesses and communities.



Governance

2025 Sustainability Report



By upholding strong governance and responsible business practices, we reinforce a culture of integrity that supports sustainable value creation for our stakeholders now and into the future.

We maintain rigorous governance practices to meet the needs of our shareholders today while positioning the company for long-term success. Across our businesses, we ensure that robust protocols, controls and procedures are in place to identify, assess and escalate material risks and opportunities. Our governance programs create structured forums for informed debate and strategic dialogue, enabling leaders to refine our long-term vision and ensure that existing risks are effectively managed while emerging risks are anticipated and addressed.

Through our governance frameworks, we promote a culture of integrity and ethical behavior at every level of the organization, ensuring that stakeholder perspectives are well understood by those charged with oversight of the enterprise. The Hartford's leaders remain committed to maintaining and continuously strengthening these practices to preserve and enhance long-term shareholder value. This forward-looking approach to governance—grounded in ethical conduct, accountability and informed oversight—has been integral to The Hartford's sustained success and remains central to how we create value for the future.

Recognized for Leading with Integrity

The Hartford is consistently recognized by independent organizations, including The Ethisphere Institute, Just Capital and others for our ethical culture, inclusive workplace and commitment to customer value. These honors reflect the strength of our ethics and compliance program, which emphasizes leadership accountability, proactive risk and compliance management, and a high standard of ethical conduct across the enterprise.



The Hartford’s Sustainability Governance Structure

The Hartford’s sustainability strategy relies 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 Board’s Nominating and Corporate Governance Committee (NCG) has 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. NCG also oversees the establishment of sustainability governance frameworks and processes, while the Finance, Investment and Risk Management Committee provides oversight of matters related to climate risk. In addition, the Compensation and Management Development Committee oversees the company’s talent and human capital management matters.

The Sustainability Governance Committee (SGC) is The Hartford’s primary management oversight vehicle for sustainability matters. The SGC’s membership is regularly evaluated to ensure it includes leaders with a broad range of expertise, experience and perspectives representing areas that present 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 matters, 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 matters of significance to The Hartford.

- **The Sustainable Business Committee** (chaired by the Global Chief Strategy Officer) oversees identification and analysis of emergent sustainability-related business opportunities, facilitates cross-functional collaboration among business and functions to drive business initiatives and efforts aligned to the sustainability strategy, and helps integrate sustainability subject matter expertise into business and functional areas, with the purpose of optimizing the Company’s future-readiness and long-term success.
- **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 initiatives and strategies to foster our differentiated culture as a key driver of our company’s ability to drive long-term value.

We have established additional sustainability-dedicated committees and working groups that report to the SGC on an ad hoc basis in other areas.

Sustainability Governance Committee

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

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



The Office of Sustainability

Our Chief Sustainability Officer oversees the Office of Sustainability (OOS), tasked with guiding and enabling The Hartford’s enterprise-wide sustainability strategy, initiatives, governance and disclosures. The OOS, composed of experienced subject-matter experts and thought leaders, oversees the execution of the Company’s sustainability agenda and supports the integration of sustainability principles and practices across all 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 Nominating and Corporate Governance Committee, the SGC and its subcommittees, and the OOS comprise the robust governance structure The Hartford considers essential for effectively navigating the evolving risks and opportunities within the sustainability landscape.





Corporate Governance

Board Composition and Diversity

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 [2026 proxy statement](#).

Governance Practices and Framework

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 [2026 proxy statement](#).

Director Independence

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 2025, management reached out to shareholders representing approximately 55% of shares outstanding and had discussions with, or received written feedback from, shareholders representing approximately 47% of shares outstanding.

Uncompromising Commitment to Ethical Business Conduct

Our core values, trust and acting with integrity guide us and are foundational to who we are and how we work. Our commitment to ethical excellence is embedded in our culture and reflected not only in what we achieve— strong financial performance and stakeholder value—but in how we achieve it. Every employee is accountable and plays a role in upholding the highest standards of ethical conduct.



¹ 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.

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.

95%

of our employees believe The Hartford shows a commitment to ethical business decisions and conduct, **8 points above the top 75% global benchmark.**¹

94%

of our employees believe senior leadership is committed to ethical business practices and conduct, **8 points above the top 75% global benchmark.**¹

91%

of our employees believe they can report unethical practices without fear of retaliation.

97%

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

96%

of our employees know how to report suspected unethical business practices, **4 points above the top 75% global benchmark.**¹



Code of Ethics and Business Conduct

The Hartford’s [Code of Ethics and Business Conduct](#) sets clear expectations for ethical behavior and integrity across our organization. It applies to all employees, including officers and managers, and reflects our commitment to conducting business responsibly and transparently. The Code is available internally and publicly to promote accountability and trust with our stakeholders.

The Code reinforces our values by:	
Requiring honest, ethical and lawful conduct from all employees in the performance of their responsibilities.	
Providing practical guidance and resources to help employees navigate ethical situations , including conflicts of interest and gifts and entertainment.	
Establishing multiple channels for reporting ethical or compliance concerns and affirming our commitment to a retaliation free environment for anyone who raises concerns in good faith.	

Employees

Our Code of Ethics and Business Conduct directs employees to act in alignment with The Hartford’s core values. 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.

Our Code provides employees with 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. 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 contracted vendor and outlines the ethical behavior and responsible business practices we expect from suppliers. Topics covered include fair labor practices, discrimination, harassment, privacy and information protection, conflicts of interest, anti-bribery and corruption, anti-money laundering, environment and sustainability, reporting misconduct and retaliation-free workplaces. Our success is intrinsically linked to the achievements and contributions of our suppliers.

Reporting Concerns and Suspected Violations

The Hartford provides multiple ways for board members, employees, business partners and customers to report concerns or suspected violations of our Code of Conduct.

- **Anyone** may submit a report through EthicsPoint, an independent third-party reporting service, by submitting a report through its online portal, via mobile device QR code, or by phone, with the option to remain anonymous.
- **Employees** also have access to additional reporting options appropriate to their roles and jurisdictions, including leadership, Compliance, Human Resources, General Auditor and The Hartford’s Fraud Hotline.
- Additionally, **Directors** can report to the Chairman of the Board, Chair of the Nominating and Corporate Governance Committee or The Hartford’s General Counsel.

An ombudsperson is available to U.S employees for guidance, though this role is not a formal reporting channel. To promote transparency and trust, we communicate clearly about how concerns are reviewed and addressed, share aggregate reporting metrics internally, and reinforce our zero tolerance policy for retaliation.

Ethics and Compliance Week

Each May, we celebrate Ethics and Compliance Week to reinforce our commitment to fostering an ethical culture. The 2025 theme, Ethics and Integrity: Our Responsibility. Every Action. Every Day., reflected our shared commitment to fostering a culture of ethical excellence across The Hartford. Throughout the company, employees got involved by sharing stories, resources and their own perspectives through events, blog posts and video messages. We hosted two live events during the week:

Lead with Authenticity, an Ethical Lens

This workshop explored a key element of The Hartford’s Leader profile—Leading with Authenticity, with a focus on the role ethics plays in everyday leadership. Managers gained a clearer understanding of what good leadership looks like in practice, including talking through ethical scenarios.

Building Trust through Customer Centricity

Our Chief Ethics & Compliance Officer invited all employees to an insightful panel discussion moderated by the Head of Customer Growth. Several business leaders joined in to talk about how our ethical culture influences company performance and how each one of us can help create positive customer experiences that build trust and loyalty.

Commitment to Human Rights

The Hartford has participated in the UN Global Compact since 2021, affirming our commitment to align our operations with the Compact’s Ten Principles on human rights, labor, the environment and anti-corruption. Across this Report, we highlight the many ways The Hartford advances and helps protect human rights. From underwriting practices that thoughtfully consider potential impacts, to compliance efforts designed to prevent any complicity in human rights abuses globally, we take an enterprise-wide approach to embedding human rights principles into our operations. This work reflects our long-standing commitment to responsible business conduct and to creating sustainable value for our stakeholders.



Responsible AI

Commitment to Integrity and Ethical Use of 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 performance and the value we deliver to stakeholders, but also for the responsible manner in which we achieve these outcomes.

Governance and Oversight

The Hartford has established a comprehensive AI Governance Framework designed to promote the responsible, ethical and compliant use of artificial intelligence. Oversight is provided through multiple levels of governance, including Board, Executive and Management oversight, supported by dedicated governance bodies that oversee AI strategy, risk management and compliance, including the Executive AI Governance Council and the AI Governance Committee.

This governance structure is integrated into our broader enterprise risk management framework and is designed to enable effective management of regulatory and operational risks associated with AI across its lifecycle. Policies, standards and controls are applied to support responsible design and use of AI technologies across the AI lifecycle.

Under this framework, AI tools are subject to review and approval to ensure alignment with applicable regulatory requirements, risk management expectations and business objectives.

Employee Responsible Use

We expect all employees to act ethically and responsibly in the use of Generative AI, consistent with our values and Code of Conduct. Employees are required to adhere to applicable policies, standards, laws and regulations, and remain accountable for the quality of any AI-generated outputs.

Use of Generative AI must align with The Hartford’s Responsible AI Principles, which guides the design, deployment and use of AI. These principles include explainability, fairness, accountability, fitness for purpose, privacy and security.

To support responsible adoption, employees complete foundational Generative AI training before gaining access to approved tools. This training reinforces expectations for ethical AI use and the practical application of our Responsible AI Principles, equipping employees to use AI technologies appropriately and in alignment with our established policies and procedures.



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.

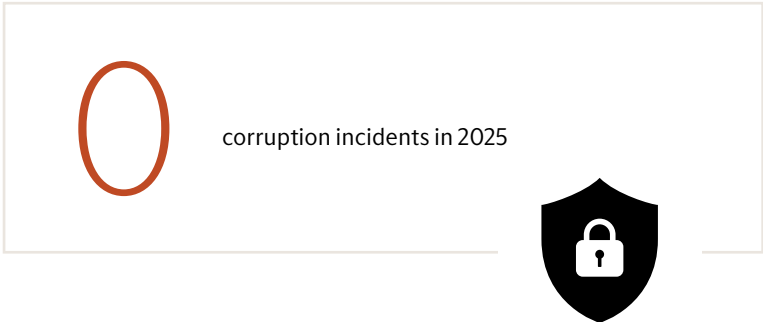
Our Program

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.
- Deploying training content to new employees.

The risk 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 Resiliency

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.



Assessing Our Compliance Risk

The Hartford maintains a formal Compliance Risk Assessment Policy and supporting procedures, which are reviewed annually and updated as needed to reflect changes in the regulatory, legal and business environment. Compliance risk assessments are conducted on a risk-based basis across the Company's business areas and at the enterprise level to assess both business-specific and program-level compliance risks.

Primary goals include:

- Identifying and prioritizing the most significant compliance risks and evaluating the effectiveness of related controls.
- Assessing control gaps and risk analysis to detect, prevent and remediate compliance issues.
- Developing and tracking action plans that drive continuous improvement, strengthen program effectiveness and support the ongoing maturity of the compliance program.

Cybersecurity

We recognize the importance of managing cybersecurity risks. We gain awareness and support from senior leaders through governance practices including but not limited to providing cybersecurity updates to the Board of Directors and senior executives, establishing and leveraging an Executive Privacy and Security Council, and integrating cyber-related efforts into broader enterprise risk management practices.

The cybersecurity landscape continues to evolve rapidly with new and emerging threats and our cybersecurity teams are proactively monitoring our environment, adapting our defenses and implementing new capabilities. Our defense strategy uses multiple security measures to protect the integrity of the company's information. The strategy aligns to the National Institute of Standards and Technology (NIST) Cyber Security Framework requirements for financial services companies providing preventative, detective and responsive measures that collectively protect the company.

Some of the ways we strengthen the company's enterprise-wide cybersecurity program include:

- Actively participating with industry-wide information sharing forums, regularly monitoring threat intelligence sources and leveraging industry expertise to understand and adapt to emerging threats.
- Strengthening defenses against malicious software; advancing identity and access management practices; enhancing network security monitoring, data loss prevention capabilities, data backup and recovery and third-party security management processes.
- Developing and testing our detailed response plan to ensure timely and accurate resolution in the event of a cybersecurity incident. The collective results of these risk assessment activities inform our cybersecurity program priorities.
- Establishing an enterprise Cyber Resiliency program with documented and tested technology recovery plans, prioritized asset recovery sequencing and a modernized immutable backup and recovery solution.
- Leveraging artificial intelligence and advanced analytics to enhance threat detection and response capabilities, supported by established governance, privacy and risk management practices that promote responsible and ethical use.
- In 2025, the Board of Directors engaged in a cyber-tabletop exercise facilitated by an external expert.



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 with 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. In 2025, the Board of Directors engaged with a bipartisan Congressional panel and heard from policy experts on issues affecting the industry and the broader economy.

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 2025, The Hartford was again recognized as a top tier company 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.





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 2025 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.

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