TCFD Report

Reporting Year 2022

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

About This Report

At The Hartford, we recognize that climate change represents a large and increasingly significant risk for our stakeholders and that the insurance industry has a significant role to play in supporting the energy transition.

As a U.S. insurer with a track record of environmental leadership, we firmly believe that advancing the energy transition, both with product solutions to support renewable energy and decarbonization technologies, and by continuing to reduce our own greenhouse gas emissions (GHGe) is a societal and business imperative. We embrace these principles throughout our organization as we manage risks, organize around opportunities and hold ourselves accountable by setting ambitious goals and measuring our progress.

In April 2022, we announced an ambition to achieve net zero greenhouse gas emissions (GHGe) for our full range of businesses and operations by 2050, in alignment with the Paris Climate Accord. Achieving our net zero ambition will depend on multiple external variables, including aggregate reporting of and adherence to measurement protocols that remain under development. Despite this uncertainty, we are committed to seeking a pragmatic approach that reflects a balanced transition to a green economy – our priorities must 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.

We have made significant progress reducing our GHGe since we began reporting our data in 2007. From 2007 to 2019 (the last full year prior to COVID-19), we set and outperformed all our GHGe reduction goals and reduced Scope 1 and 2 GHGe[1] by 76%. Building on that progress, we recently announced a new goal to reduce our Scope 1 and 2 emissions by 50% by the end of 2030 using 2019 as the base year.

In addition to announcing our net zero ambition, we proudly took several other notable actions featured on p. 13-20 of The Hartford's 2022 Sustainability Report, including:

- Making progress on our goal announced in 2021 to invest $2.5 billion over five years in technologies, companies, and funds which are advancing the energy transition and addressing climate change. As of December 31, 2022, approximately $1.6 billion has been invested[2] in established areas such as clean transportation, Green and Sustainable Bonds, LEED-certified construction, Climate Infrastructure Funds, Energy Savings Performance Contracts and Energy from Waste infrastructure.
- Establishing a Climate Risk Committee, chaired by the Chief Risk Officer and comprised of a cross-functional representation of risk management, investment and underwriting subject matter experts. The Committee facilitates management's comprehensive understanding of environmental risk and supports the execution of The Hartford's disclosure and reporting related to climate change risk.
- Fully meeting the commitments stated in our Coal and Tar Sands Policy. Coal produces outsized greenhouse gas emissions in relation to the energy content it produces,

---

[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] Investments include committed, but not yet funded amounts.

contributing to extreme weather and air pollution, and we believe coal-based business models represent heightened insurance and investment risks as the global economy transitions to cleaner energy sources. As an insurer and asset manager, we are determined to responsibly use our resources and influence to address the challenge and help manage a non-disruptive transition to a lower carbon world.

Consequently, in 2019, The Hartford announced its Coal and Tar Sands Policy, committing to no longer invest in companies that generate more than 25% of their revenues from thermal coal mining or more than 25% of their energy production from coal, as well as companies that generate more than 25% of their revenues directly from the extraction of oil from tar sands. In 2021, The Hartford exited all tar sands investments, two years ahead of the committed date outlined in the policy.

In addition, the company committed to the divestment of public holdings not in alignment with this policy by 2023. Through 2022, The Hartford has reduced public holdings by $495 million, and is on track to exit $48 million in remaining public coal investment holdings as specified in the policy by the end of 2023.

- Successfully achieving all year-end 2022 environmental goals announced in 2017 (base year):
    - Reduced facilities energy use by 30.1% from the base year
    - Achieved a 46% decrease in water usage in all metered U.S. offices from the base year
    - Deriving 100% of our U.S. facilities' energy consumption from renewable energy sources or offsets
    - Reduced our non-recyclable, non-biodegradable solid waste from our owned and fully-managed leased facilities in U.S. and Canada by 39%
    - Eliminated the use of Styrofoam and plastic food containers in our Connecticut offices
    - We doubled the percentage of hybrid vehicles in our fleet. We also introduced the first 100% electric shuttle to our Connecticut fleet

This TCFD Report, in conjunction with the climate-related disclosures included in our annual CDP response, SASB report, and 2022 Sustainability Report, describes the actions The Hartford is taking to identify, assess and manage the effects of climate-change.

Governance:

Disclose the organization’s governance around climate-related risks and opportunities

a. Describe the board’s oversight of climate-related risks and opportunities

At The Hartford, the full Board of Directors (the “Board”) has oversight of sustainability matters, including climate-related issues. Per its charter, the Board’s Finance, Investment and Risk Management Committee, which is comprised of the full Board, is responsible for oversight of investment activities, financial management, and risk management activities for the Company and its subsidiaries. The Committee provides a forum for discussion among management and the Board on key financial, investment, and risk management matters of the enterprise. This includes routinely receiving updates on risk arising from changing climate or weather patterns and how these climate-related risks may potentially impact the Company’s businesses and operations. This committee met five times in 2022.

In addition, The Nominating and Corporate Governance Committee of the Board (the “Nominating Committee”) has oversight of the company’s sustainability governance framework. Per its charter, the Nominating Committee is formally responsible for overseeing the establishment, management and processes related to the Company’s environmental, social and governance activities and issues of significance to the Company, its host communities, shareholders and employees. This committee met four times in 2022.

Starting at the Board, the governance structure cascades to the Enterprise Risk and Capital Committee (ERCC). This management Committee oversees the risk profile and risk management practices of the Company. A number of functional committees sit underneath the ERCC. These committees provide oversight of specific risk areas, including those related to climate, and recommend risk mitigation strategies across the Company. The Enterprise Risk Management organization is responsible for overseeing the company’s management and underwriting activities to mitigate risks associated with climate change, such as severe weather events, which are discussed in the Company’s 10-K, and described in the company’s Statement on Climate Change.

In 2022, we enhanced our ESG governance in several ways to support our Board’s ability to exercise informed oversight, described in “Governance - Section b” below, describing management’s role in assessing and managing climate-related risks and opportunities.

Support Links:
- Corporate Governance Guidelines
- Nominating and Corporate Governance Committee Charter
- Finance, Investment & Risk Management Committee Charter
- The Hartford’s 2023 Proxy Statement, p. 18-24
- The Hartford’s 10-K
- Statement on Climate Change

b. Describe management's role in assessing and managing climate-related risks and opportunities

The Hartford's Sustainability Governance Committee (SGC) has been the primary management oversight vehicle for sustainability and ESG since its inception in 2017. In 2022, we recalibrated the membership and mission of the SGC to ensure its expertise and inputs include a broader range of senior leaders engaged in areas that represent the greatest ESG risks and opportunities. The SGC approves overall ESG strategy, establishes goals and KPIs, oversees stakeholder engagement and outside organization affiliations relative to ESG, and sits at the center of The Hartford's ESG governance framework. The SGC reviews and provides input to all sustainability related materials and presentations delivered to the Board of Directors, including a "deep dive" on sustainability provided by senior management at least annually.

The SGC's specific responsibilities and authority include the following:

- Approving the Company's overall sustainability strategy and overseeing efforts to implement and embed the sustainability strategy into the Company's business operations and functions.
- Establishing the Company's policies with respect to significant ESG issues, including but not limited to policies related to climate change and human capital management.
- Establishing the Company's ESG-related goals and key performance indicators, defining measures of success and monitoring progress.
- Determining the Company's overall sustainability communications strategy, including the scope of its voluntary sustainability reporting and public commitments; reviewing select ESG disclosures and reports prior to publication, including the annual Sustainability Report.
- Considering and approving the Company's strategic participation in ESG-related coalitions, organizations and/or alliances and the Company's adoption of ESG related standards.
- Overseeing the Company's external stakeholder engagement on ESG-related matters, including but not limited to engagement with shareholders, activists, customers, regulators and policymakers.
- Overseeing the Company's management-level ESG governance to ensure frameworks and processes are in place to identify and escalate material ESG-related risks and opportunities to senior management and the Board of Directors.
- Reviewing ESG-related materials to be shared with the Company's Board of Directors.
- Annually reviewing and reassessing the adequacy of this Charter, and implementing changes where appropriate.

We have also established a comprehensive and interconnected network of subcommittees that meet at least quarterly and regularly report their progress to the SGC. Each subcommittee is established through a charter, chaired by a member of the SGC, and includes an appropriate mix of cross-functional leaders who provide deep subject matter expertise to help assess and analyze ESG risks and opportunities that are of significance to The Hartford. These subcommittees include:

- ESG Underwriting Committee
- ESG Climate Risk Committee
- Diversity, Equity & Inclusion (DEI) Committee

Additional ESG-dedicated committees and working groups focused on areas such as investments, mutual funds, and our international business are represented at SGC meetings and report on ESG related issues on an ad hoc basis

In recognition of the increasing importance of sustainability and ESG to The Hartford, we recently formed an Office of Sustainability and appointed our first Chief Sustainability Officer to guide our overall sustainability governance, strategy, initiatives and disclosures. The Office of Sustainability, composed of experienced subject-matter experts and thought leaders, is responsible for executing our ESG strategy, including working with teams throughout the enterprise to help embed ESG principles and practices within our businesses and functions.

This governance framework helps drive the coordination of the company's sustainability efforts and enables the full Board to oversee ESG risks and opportunities that contribute to the long-term sustainability of the company.

In addition to the ESG governance structure described above, The Hartford also has an environmentally focused interest group led by employee volunteers. Environmental Action and Resources at The Hartford (EARTH) seeks to inspire and engage employees to care for the environment and advocate for sustainable growth. Established in 2011 as The Hartford 's Environmental Action Team ("HEAT"), the group was rebranded as EARTH in 2022 to better align with their overall mission, resulting in increased visibility and employee membership. By 12/31/22, 920 employee members from across the enterprise participated in environmental activities across the company including:

- Events include an Earth Day volunteer cleanup and a Memorial Day tree planting ceremony
- Webinars, blogs and informational internal social posts to build employee awareness of environmental issues and climate change. A wide range of topics are shared and discussed such as environmental justice, climate anxiety, the importance of pollinators, and the greening of your transportation, your surroundings, and your diet
- An annual EcoChallenge through ecochallenge.org

Employee leaders of EARTH set an annual operating plan and meet with the group's executive sponsor, The Hartford's General Counsel, to report on progress and seek guidance on its initiatives.

Support Links:
- CDP Response – C1 (p. 4-10)
- 2022 Sustainability Report (p. 19, p. 51)

Strategy:

Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material

a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term

Climate Change Risks:

Time Horizon	From (years)	To (years)	Climate-related Risks
Short-term	0	1	• Regulatory risk • Physical risks – unpredictable weather/ climate events can expose our insurance operations to claims arising out of catastrophes (ex. snow, ice, wildfires, tornado – wind and hail, pandemic) • Reputation risk
Medium-term	2	10	• Physical risks – unpredictable weather/ climate events can expose our insurance operations to claims arising out of catastrophes (ex. hurricanes, typhoons) • Reputation Risk
Long-term	11	20	• Physical risks – Rising sea levels increase the potential for flooding events • Reputation risk

Our insurance operations expose us to claims arising out of catastrophes caused by various unpredictable natural events frequently attributed to climate change including, among others, earthquakes, hurricanes, hailstorms, severe winter weather, wind storms, fires, and tornados. The geographic distribution of our business subjects us to catastrophe exposure for events occurring in a number of areas. Any increases in the values and concentrations of insureds and property in these areas would increase our potential exposure to catastrophic events in the future.

In addition, changes in climate and/or weather patterns may increase the frequency and/or intensity of severe weather and natural catastrophe events potentially leading to increased insured losses. Potential examples include but are not limited to: an increase in the frequency or severity of wind and thunderstorm and tornado/hailstorm events due to increased convection in the atmosphere, more frequent and larger wildfires in certain geographies, higher incidence of deluge flooding, and the potential for an increase in frequency and severity of large hurricane and tropical storm events. In addition, in part because accounting rules do not permit insurers to reserve for such catastrophic events until they occur, claims from catastrophic events could have a material adverse effect on our business, financial condition, results of operations or liquidity.

The amount we charge for catastrophe exposure may be inadequate if the frequency or severity of catastrophe losses changes over time or if the models we use to estimate the exposure prove inadequate. In addition, regulations or laws could limit our ability to charge adequate pricing for catastrophe exposures or shift more responsibility for covering risk.

A comprehensive overview of The Hartford's climate-related risks can be found in section C2.3a of the company's CDP response, p. 24-41. For more information on climate-related risks, see Risk Factors in The Hartford's 10-K (p. 23-25), including: *Changing climate and weather patterns may adversely affect our business, financial condition and results of operations.*

Climate Change Opportunities:

Time Horizon	**From (years)**	**To (years)**	**Climate-related Opportunities**
Short-term	0	1	• Investments in renewable energy projects (wind, solar, hydro-electric) and in technologies, companies and funds, which are advancing the energy transition and addressing climate change • Underwriting – Increased economic activity related to renewable energy will generate growth in the renewable energy sector within certain lines of business • Underwriting – Installation of energy saving equipment in universities, hospitals, and other types of public buildings • Shift in consumer preferences to environmentally friendly products and renewable energy solutions • Increased demand for products and services as changes in weather patterns emerge
			• Carbon Taxes, Cap and Trade Schemes, and Regulations seeking reduction in air pollution – all may result in growth for the wind, solar, biomass, or other renewable energy sectors. If any of these drivers occur, The Hartford's Renewable Energy Practice may experience considerable growth • Increased construction projects to meet needs of changing climate (i.e. infrastructure adaptability and improvements, flood control, shoring and erosion control, waterproofing, and green building) • Weather changes may prompt customers to increase the amount of insurance they purchase • Reputation – Stakeholders view The Hartford as a leader in environmental stewardship at the forefront of understanding, managing, and mitigating the risks associated with climate change.

Mid-term	2	10	• Regulations driving increased demand for products and services in Renewable Energy • Regulations requiring stronger building codes and other climate change reduction measures - To the extent that climate change drives state, local and federal regulators to implement stronger building codes and other mitigation and adaptation measures, The Hartford may see loss costs for certain weather-related events decrease • Reputation – resource efficiency; stakeholders view The Hartford as a leader in environmental stewardship
Long-term	11	20	• Investments in Energy Savings Performance Contract financing transactions (ex. installation of energy-saving equipment in Government facilities) • Investments in Solar Tax Credit transactions which help encourage the installation of solar energy systems • Investments in LEED certified Real Estate and REITS supporting efforts to reduce the world's carbon footprint • Investments in municipal direct investments in renewable energy opportunities • Investments in Property Assessed Clean Energy "PACE" Asset Backed bonds, which provide capital for building improvements that result in utility savings • Reputation – resource efficiency; stakeholders view The Hartford as a leader in environmental stewardship

Insurance Operations

Climate change presents several opportunities for our insurance business. As changes in weather patterns emerge, The Hartford can better position our products in order to offer further protection to our customers. The Hartford already offers a full range of insurance products that help customers who want protection from weather events and their consequences, including protection from damage that could occur from fires brought on by drought, snow and ice, severe heat, changing weather patterns, wind and other perils. Offering such protection, and then managing that risk, is at the heart of what insurers do.

To the extent that new regulations related to climate change drive insureds to more environmentally friendly products, The Hartford could experience an increased uptake in its offerings of insurance products that service this area. For example, the company's renewable energy practice offers end-to-end coverage for the wind, solar and biomass industries, from research and development through construction, to production. If future regulation encourages renewable energy use, this could present opportunities from which The Hartford could benefit.

Similarly, if regulation encourages commercial vehicle owners and individuals to drive hybrid or electric vehicles, The Hartford could benefit through its current product offerings in these areas. As the first insurer to offer coverage of garage EV charging stations in its homeowners policies, the company may also benefit from regulation thereof.

To the extent that commercial entities are required or encouraged to build green buildings or replace equipment with more energy efficient equipment in order to limit contributions to climate change, The Hartford's products that offer these coverages could benefit. Likewise, any regulations that encourage individuals to build greener houses or use hybrids or EVs could drive further uptake for the products that The Hartford offers.

Similarly, opportunities exist for The Hartford as public and private entities enter into construction projects to address changes in physical climate. Projects addressing these changes include but are not limited to infrastructure adaptability and improvements, flood control, shoring and erosion control, waterproofing, and green building. Insurance buyers looking to adequately transfer risks associated with these projects create business opportunities for The Hartford. Opportunities also exist for The Hartford as more construction projects implement Green Performance Contracting (GPC) standards. GPC changes the traditional construction approach with respect to materials, equipment, design, methodology, and energy efficiency. Underwriting GPC and developing insurance products to address its use is an opportunity for The Hartford to gain greater resiliency to climate-related events resulting in a potential reduction in loss costs.

Opportunities can also arise as carbon taxes are imposed. To the extent that carbon taxes result in growth for the wind, solar, fuel cell or other renewable energy sectors, The Hartford's Renewable Energy Insurance Practice could experience considerable growth. Also, to the extent that such taxes affect the behavior of small and medium-sized businesses and individuals regarding their purchasing decisions on hybrid or electric vehicles, The Hartford's current product line in these areas could experience increased growth.

The Hartford's policies and procedures for managing these risks include disciplined underwriting protocols, exposure controls, sophisticated risk-based pricing, risk modelling, risk transfer, and capital management strategies. We have established underwriting guidelines for both individual risks, including individual policy limits, and risks in the aggregate, including aggregate exposure limits by geographic zone and peril. We also use both internal and third-party models to estimate the potential loss resulting from various catastrophe events and the potential financial impact those events would have on the Company's financial position and results of operations across its businesses, as noted beginning on p. 89 of The Hartford's 10-K.

Investments

During the past few years, The Hartford Investment Management Company ("HIMCO") has taken steps to develop a framework for assessing The Hartford's investment portfolios and the implications of climate change on its holdings. The Hartford and HIMCO developed an ESG Investment Policy Statement in 2018 as a guideline when making investment decisions. The Policies were updated again in 2023 and published on both The Hartford's and HIMCO's websites.

For day to day implementation, ESG factors have been incorporated into HIMCO's proprietary credit research platform where analysts provide assessments and commentary as applicable for each active portfolio holding. Analysts use a wide variety of information including company regulatory filings, ESG statements, third party reports, and discussions with management to consider the possible ESG-related risks or benefits of each investment holding to the extent applicable. HIMCO utilizes this information as an input into its assessment of current value for each investment and in consideration for how investments are likely to perform in the future. HIMCO reevaluates ESG factors on a regular basis and a changing ESG risk profile could impact the time horizon of a given holding. The integration of ESG factors into HIMCO's proprietary research platform provides HIMCO with reporting capabilities to identify ESG attributes of the portfolios.

HIMCO has conducted a series of training sessions to provide investment staff with education and guidance on ESG related issues. In 2021, the HIMCO ESG Committee developed and delivered a comprehensive ESG Education training session, with mandatory attendance for all HIMCO staff. In 2022, additional training around greenhouse gas emissions and The Hartford's Net Zero ambition was provided.

A comprehensive overview of The Hartford's climate-related opportunities can be found in section C2.4a of the company's CDP response, p.42-79.

Support Links:

- CDP Response – C2.1a (Time Horizons), p. 11; C2.2a (Risks considered), p. 15-18; C2.3a (Risks) and C2.4a (Opportunities), p. 24-79
- ESG Investment Policy Statement
- Policy on Insuring, Investing in Coal, Tar Sands
- SASB Report, p. 17-27
- The Hartford's 10-K, p. 23-25, 92
- The Hartford's Statement on Climate Change

b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning

In addition to the climate-related risks and opportunities described above, The Hartford's Statement on Climate Change and our CDP response identify the potential implications of climate-related issues on the company and our key stakeholders.

The Hartford closely monitors the scientific literature on climate change, such as the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC) to help identify climate change risks with direct business implications as well as those with downstream effects by impacting public policy.

As a diversified financial services company, The Hartford is also exposed to climate change-related risks in its capacity as an investor. The Hartford's general account investment portfolio holds predominantly fixed-income assets. Therefore, its primary risks are credit-related: corporate and sovereign debt obligations, commercial real estate mortgage loans, and a variety of other fixed-income securities. Nonetheless, the global and regional consequences of climate change play a role in our evaluation of the creditworthiness of specific issuers and industries.

Risk (and opportunity) factors include the following:

- Changes in regulatory regimes (e.g., emissions controls, technology mandates);
- Changes in supply/demand characteristics for fuel (e.g., coal, oil, natural gas);
- Advances in low-carbon technology and renewable energy development; and
- Effects of extreme weather events on the physical and operational exposure of industries and issuers.

Such risk (and opportunity) factors may influence investment strategies and business decisions in a variety of ways:

- Government regulation may have negative or positive consequences for certain industries. For example, increasingly stringent regulation on stack emissions of coal-fired technologies will increase the costs of existing technologies and affect coal economics. More generally, government legislation directed at polluting industries must be scrutinized for the impact on each industry's economics. As polluting industries become more expensive to finance, other low-carbon and renewable energy sources are expected to benefit from increased demand and potential government subsidies.
- Climate change may have a direct impact on certain investments. For example, commercial real estate in certain locations may become less desirable due to climate change effects (e.g., rising sea levels, increased hurricane severity), negatively affecting a property's value as collateral for a commercial mortgage loan. Similarly, climate changes of a regional nature can influence the inflation outlook and/or creditworthiness of specific emerging market issuers (e.g., reduction in rainfall can cause food prices to rise, increasing inflation).
- The Hartford recognizes that the combination of consumer demand, legislative and regulatory activity and technological advancement may create substantial opportunities to promote environmentally responsible activity while at the same time enhancing value for The Hartford's shareholders.

Additional ways climate-related risks and opportunities have influenced The Hartford’s strategy and financial planning:

Products and services	The Hartford: • continues to develop and offer products that provide insurance coverage to upgrade to green alternatives, for the impact of pollution, and for the renewable energy sector. • has underwriting guidelines which instruct underwriters to decline classes of business that present concerns about health hazard, moral hazard, environmental impact, pollution and dangerous operations. • considers MSCI's ESG ratings when underwriting public company directors & officers coverage. (Other governance considerations include board diversity, Sarbanes-Oxley compliance, executive compensation comparisons and disclosure, and environmental litigation.) • actively monitors and modifies product pricing as appropriate when exposures arising from climate change (sustained weather pattern changes) impact specific geographic or risk concentrations. • has expanded its portfolio due to the addition of renewable energy and environmentally friendly products. • has policies and procedures for managing risks include disciplined underwriting protocols, exposure controls, sophisticated risk-based pricing, risk modeling, risk transfer, and capital management strategies. • has established underwriting guidelines for both individual risks, including individual policy limits, and risks in the aggregate, including aggregate exposure limits by geographic zone and peril. • uses reinsurance to transfer certain risks to reinsurance companies based on specific geographic or risk concentrations. A variety of traditional reinsurance products are used as part of The Hartford's risk management strategy, including excess of loss occurrence-based products that reinsure property and workers' compensation exposures, and individual risk (including facultative reinsurance) or quota share arrangements, that reinsure losses from specific classes or lines of business. The Hartford has catastrophe reinsurance programs, including reinsurance treaties covering property and workers' comp. losses aggregating from single catastrophe events. • participates in governmentally administered reinsurance facility Florida Hurricane Catastrophe Fund ("FHCF").

Supply Chain	The Hartford's sourcing event process includes a series of sustainability questions each supplier under consideration must address within a request for bid. These questions cover a range of environmental and social responsibility topics. The supplier's response to these questions influences their "supplier score" that The Hartford uses to make vendor selections. Information sharing sessions with strategic supplier partners occur at various points throughout the year, both as in-person working sessions as well as collaboration calls. Relationship managers, members of corporate sustainability teams and other subject matter experts based on the topic(s) covered join these discussions from both organizations. These meetings serve as an opportunity to learn from each other and share best practices regarding program success, implementation challenges, reporting requirements and other sustainability-related topics as appropriate. Engaging with our existing suppliers to educate and collaborate on ways to reduce GHGe is an important part of our net zero journey. That engagement begins with understanding our suppliers current GHGe profile. In 2023, we will expand our engagement with our top suppliers (identified based on annual total spend) to learn more about their ESG strategies, programs and ambitions. We will initially ask these suppliers to baseline select climate-related commitments and practices to serve as a reference point to measure progress and facilitate ongoing dialogue. The Hartford’s Procurement organization continues to actively explore technology solutions to assist in the evaluation of our current and prospective suppliers’ sustainability practices, including ratings from external sustainability agencies. These tools also offer the ability to more formally weight sustainability practices as criteria in our selection of suppliers during a sourcing event.
Operations	Product line mix will impact operations (e.g. distribution, systems). Catastrophe events will impact operations for Claims functions. Additionally, catastrophe events could potentially impact the Company's earnings and may result in losses that constrain liquidity.

Revenues (Revenues, Direct costs, capital expenditures, capital allocation, acquisitions and divestments, assets, liabilities)	• Revenues: As consumer preferences continue to shift and demand for environmentally friendly products increase, we will continue to offer Renewable Energy products as well as insurance premium discounts for hybrid or electric cars to reduce emissions. We will also offer insurance premium discounts to encourage and facilitate the installation of energy efficient equipment and use of environmentally friendly building materials. • Capital Expenditures / Capital Allocation: The dynamics of climate change and severe weather impact various underwriting and pricing activities across the enterprise. Catastrophe modeling and other analytical tools incorporating climatic assumptions and climate related risk are significant inputs into pricing and underwriting the insurance policies issued by the enterprise, as well as capital requirements. • Assets: The Hartford's investment strategy considers ESG attributes, including companies' strategies and sustainability practices to ascertain long term investment return potential. The Hartford believes that incorporating ESG attributes, as published in the ESG Investment Policy Statement, into investment analysis provides a more complete assessment of the risks associated with each investment decision. As part of the investment analysis, investment managers consider ESG factors such as climate change, use of natural resources, pollution and waste, use of human capital, product safety, social opportunity, corporate governance and ethics along with a range of other potential attributes to assess the expected performance and risk of investments over time. To ensure all material risk considerations are incorporated into The Hartford's investment strategy, the Company regularly reviews investment and portfolio performance with investment managers, including ESG related holdings. The Hartford also continues to evolve our investment portfolio over time to reflect the importance of ESG principles through a measured approach. In late 2021, The Hartford announced a commitment to invest $2.5 billion over five years in technologies, companies and funds that are advancing the energy transition and addressing climate change. As of December 31, 2022, approximately $1.6 billion has been invested* in established areas such as clean transportation, Green and Sustainable Bonds, LEED-certified construction, Climate Infrastructure Funds, Energy Savings Performance Contracts and Energy from Waste infrastructure. ** Investments include committed, but not yet funded amounts* • Liabilities: The Company's policies and procedures for managing natural catastrophe risks include disciplined underwriting protocols, exposure controls, sophisticated risk-based pricing, risk modeling, risk transfer, and capital management strategies. The Company has established underwriting guidelines for both individual risks, including individual policy limits,

Revenues (Revenues, Direct costs, capital expenditures, capital allocation, acquisitions and divestments, assets, liabilities) *continued*	and risks in the aggregate, including aggregate exposure limits by geographic zone and peril for natural catastrophe perils. We believe The Hartford is positioned to benefit from the increased economic activity related to renewable energy and have positioned our team to concentrate on growth in the renewable energy sector within certain lines of business. Premium measures related to energy efficiency within each of our reporting segments are described below. • Small Commercial: The Hartford currently serves over one million small business customers. Within our Small Commercial business, both property and general liability coverages are offered under a single package policy, marketed under the Spectrum name. Spectrum's base property offering includes a coverage extension for ordinance or law coverage. This coverage helps protect customers from increased costs associated with repairs or replacement of damaged property caused by laws or ordinances designed to promote energy efficient or low carbon construction or repair. Examples of laws or ordinances covered by this policy extension are those mandating compliance with sustainable building practices. All Spectrum policies that have property coverage include the ordinance or law coverage extension. Small Commercial also offers an optional coverage to provide additional funds to repair or replace damages with eco-friendly green alternatives. For Small Commercial's Auto line of business, we also offer an endorsement that provides an additional credit if a covered auto is a total loss and the insured chooses to replace it with a hybrid or electric vehicle. • Middle & Large Commercial: The Hartford's Middle and Large Commercial business is increasingly focused on opportunities in the renewable energy sector. Within our Energy business unit, we offer specially designed renewable energy products that provide end-to-end coverage for the solar, wind, fuel cell and biomass industries. As of December 31, 2022, 39% of written premium in our Energy business were written for risks involved in renewable energy operations. In addition, we continue to target renewable energy-related business in our Inland Marine unit, where 8% of overall written premium is in coverages specifically designed to meet the unique and evolving needs of businesses all along the renewable energy value chain. • Global Specialty: The Hartford provides management liability coverage to companies that develop or have operations in renewable energy, energy efficiency and low carbon technology. Directors and officers (D&O) insurance supports such companies and projects by providing protection against costly legal fees, whether securities related or otherwise. Approximately 28% of written premium in our financial lines energy and utility portfolio, principally D&O insurance, is written for companies that engage in or support energy efficiency projects and operations.

Revenues (Revenues, Direct costs, capital expenditures, capital allocation, acquisitions and divestments, assets, liabilities) *continued*	Financial lines has developed language, available by endorsement, that supports Real Estate Investment Trusts’ ESG and sustainability efforts by (i) amending the definition of securities claim to expressly include claims brought by holders of fixed-income debt instruments issued by the insured, and (ii) amending the definition of wrongful act to expressly include any actual or alleged failure by the insured to fulfill any obligations or commitments pursuant to the terms and conditions of a bond offering for which the proceeds are intended to fund its ESG or sustainability efforts. Our Financial Lines business unit is one of a select few that participates in the insurance broker Marsh’s D&O ESG Initiative that provides support to its U.S. based clients demonstrating a superior focus on ESG matters. This initiative provides Marsh clients with legal services to independently review and, in some cases, strengthen the clients’ ESG frameworks. Participating carriers like The Hartford are given the opportunity to underwrite the risks of these clients, offering preferred D&O terms and conditions relating to ESG exposures, including coverage related to climate change disclosures and representations. Additionally, the Financial Lines business unit uses a vendor ESG portal that underwriters access when analyzing D&O risks. The portal provides underwriters a holistic view of the ESG efforts that the prospective insured has undertaken and is a key element in determining whether to underwrite the business. Our Global Specialty Environmental practice also provides insurance products to a wide range of industries and companies that are embracing sustainable practices and energy initiatives. The environmental team is focused on increasing the number of environmentally sustainable focused businesses and projects we underwrite, such as solar farms and wind turbine farm installations. The environmental team insures manufacturers, contractors and site owner-operators that support the development and growth of renewable and sustainable energy practices, and, in addition to wind and solar farm installations, actively pursue other green energy projects and properties. Our underwriting guidance allows underwriters to give customers that pursue sustainable practices (e.g., LEED) more favorable limits, deductibles, and pricing, as well as longer policy terms. When there is a loss, our products allow our insureds to repair, replace or restore the damaged property with products that meet green standards. Environmental coverage offers that in the event of a loss, the standard coverage pays for the use of and adherence to “green standards” for restoration and cleanup costs. Our International Marine and Energy practice is seeing an increase in non-carbon and renewable operations as these companies progress on their energy transition plans. Our products and services are designed to support them on this transition journey.

Revenues (Revenues, Direct costs, capital expenditures, capital allocation, acquisitions and divestments, assets, liabilities) *continued*	Our Wholesale Excess Casualty team actively underwrites energy related industries including renewable power classes such as solar panel installation and residential solar, electrification classes such as battery storage, and operation efficiency classes such as insulation manufacturing and installation. • Personal Lines: Our homeowners product offers two optional coverages to help homeowners upgrade to greener alternatives in the event of a covered loss. • Our Green Rebuilding endorsement provides additional coverage to effect repair or replacement with more environmentally sound alternatives or materials. For example, use of low VOC paint or bamboo vs wood flooring. • Our Equipment Breakdown coverage, which provides for the repair or replacement of covered equipment, such as furnaces and central air conditioning, after a mechanical or electrical breakdown event, includes a feature which provides an additional 25% in the event of a loss to help cover the cost of upgrading to a more efficient, 'greener', unit. Approximately 9% of total homeowners policies in force as of December 31, 2022 include this endorsement. We have a broad appetite for electric and hybrid vehicles and recently expanded our auto appetite to include the two most common Tesla models. We insure over 40,000 electric and hybrid vehicles. We also offer our TrueLane® telematics program to our Personal Lines Auto policyholders at their option. For policyholders enrolled in TrueLane®, we provide real time feedback to encourage safer driving behaviors reducing the risk of accidents and injury. Safer drivers also receive a discount on their insurance premium. • HIG Operations: We continue to evaluate the Greenhouse Gas emissions (GHGe) used in our office locations globally to determine impact and any reductions that can be made.

Coal and Tar Sands Policy

Coal produces outsized greenhouse gas emissions in relation to the energy content it produces, contributing to extreme weather and air pollution, and we believe coal-based business models represent heightened insurance and investment risks as the global economy transitions to cleaner energy sources. As an insurer and asset manager, we are determined to responsibly use our resources and influence to address the challenge and help manage a non-disruptive transition to a lower carbon world.

Consequently, in 2019, The Hartford announced its Coal and Tar Sands Policy, committing to no longer invest in companies that generate more than 25% of their revenues from thermal coal mining or more than 25% of their energy production from coal, as well as companies that generate more than 25% of their revenues directly from the extraction of oil from tar sands. In 2021, The Hartford exited all tar sands investments, two years ahead of the committed date outlined in the policy.

In addition, the company committed to the divestment of public holdings not in alignment with this policy by 2023. Through 2022, The Hartford has reduced public holdings by $495 million, and is on track to exit $48 million in remaining public coal investment holdings as specified in the policy by the end of 2023.

Support Links:

- CDP Response – C3, p. 79-89
- ESG Investment Policy Statement
- Policy on Insuring, Investing in Coal, Tar Sands
- SASB Report, p. 10-17
- The Hartford's 10-K, p. 23-25, 92
- The Hartford's Statement on Climate Change

c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario

In April 2022, we announced an ambition to achieve net zero greenhouse gas emissions (GHGe) for our full range of businesses and operations by 2050, in alignment with the Paris Climate Accord. Achieving our net zero goal will depend on multiple external variables, including aggregate reporting of and adherence to measurement protocols that remain under development. Despite this uncertainty, we are committed to seeking a pragmatic approach that reflects a balanced transition to a green economy – our priorities must 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.

- Learn more about The Hartford's Net Zero approach

Insurance Operations

Climate-related scenarios are incorporated in our catastrophe risk models, which are significant inputs into pricing and underwriting. We utilize vendor catastrophe models to model natural catastrophe perils including hurricane, earthquake, wildfire, tornado, hail, winter storm, and flood, which incorporate climatic assumptions and probabilistic events sets into the loss modeling to produce loss distributions by peril, region, and product coverage. Furthermore, we monitor our historical loss experience, such as frequencies of hurricane, wildfire, tornado and hail catastrophe events. We apply the results of our research and work with the vendors in calibrating the output from hurricane, tornado and hail models to industry experience. We consider the average annual loss for pricing purpose, but we use multiple return periods (50-year, 100-year, and 250-year) to assess loss distribution for capital allocation.

Pricing is a key factor in our financial performance, while capital allocation is important for meeting rating agency and regulatory requirements for capital and required return on capital hurdles. Actual exposure and concentration by natural catastrophe peril and region are monitored relative to a defined hazard zone for each specified region and peril to ensure the company manages exposure within a defined risk appetite. The analysis is performed by our Insurance Risk Management unit, in consultation and collaboration with product and underwriting leaders and experts across the company in defining the company's risk appetite specific to both catastrophe perils and geographic areas. Analysis results indicate a distribution of loss results (expected average loss, multiple return periods) by peril (hurricane, wild fire, flood, earthquake, tornado, hail, winter storm) by geographic region and product line. The modeled catastrophe losses and volatility impact pricing and capital requirements. The results are important factors and considerations for our strategies in pricing (in terms of pricing and capital allocation), underwriting management (in terms of concentration, building code, and terms and conditions), and risk management (in terms of reinsurance).

In addition to evaluating historical losses and estimated modeled losses to manage aggregation and concentration risk, The Hartford reviews other information such as exposed total insured value, risk characteristics of both the location and surrounding area, risk characteristics of the property and market share. Actual exposure and concentration by natural catastrophe peril and region are monitored relative to a defined hazard zone to ensure the Company manages exposure within a defined risk appetite. Hurricane concentrations are managed along the coastline from Texas to Maine and we manage risks between coastal and non-coastal areas. Wildfire concentrations are managed against established limits by monitoring exposure based on internally simulated wildfire paths that indicate areas that could possibly be affected by significant wildfires. Additionally, wildfire hazard exposures are monitored by business line based on internally developed risk categories that estimate the degree of exposure to wildfires by risk class. For tornado and hail events, we review modeled losses, exposure concentrations, historical loss data and market share information for both individual events and annual aggregates to identify areas within states with the most exposure to tornado and hail losses.

Increases in the values and concentrations of insureds and property located in geographic areas prone to catastrophe risk would increase the severity of catastrophe events in the future. In addition, changes in climate and/or weather patterns may increase the frequency and/or intensity of severe weather and natural catastrophe events potentially leading to increased insured losses. Potential examples include an increase in the frequency or intensity of wind and thunderstorm and tornado/hailstorm events due to increased convection in the atmosphere; more frequent and larger wildfires in certain geographies; and the potential for an increase in the frequency and severity of hurricane events. If insured losses from catastrophe events were to increase due to changes in climate or weather patterns, we may have to increase the premiums we charge and, in turn, may have to either pay more in premiums for the reinsurance coverage we purchase and/or reduce the amount of per occurrence or aggregate losses we reinsure.

Investments

As part of the investment analysis and decision making process for The Hartford's Investment Portfolio, ESG considerations are evaluated across asset classes, including for fixed income securities (investment grade, high yield, municipal, emerging markets, private placements, securitized assets) as well as for private equity, middle market loans, and real estate. Subject to certain exceptions, analysts identify and memorialize directional risk level (Positive, Neutral, Negative) and the intensity of that risk (High, Medium, Low) for investments in the Company's portfolio, including for Environmental considerations. The Environmental ("E") assessment would incorporate the view on exposure to climate risk as well as if climate or environmental factors provide an opportunity. We are able to aggregate and run exposure reporting on the portfolio based on the categories designated by each analyst which provides a portfolio view of climate related risks and opportunities. Further, the publication of the Policy on Insuring, Investing in Coal, Tar Sands in late 2019 shows The Hartford's understanding of the climate risks associated with usage of coal and tar sands products. The policy provides specific guidelines around investment activity in coal and tar sand related activities, including specific restrictions for new investments and required divestitures.

Additional details of The Hartford's climate-related scenario analysis conducted at both the product level and in its portfolio can be found in CDP, C3.2a, p. 80-82.

Support Links:
- CDP: C3, p.79-90
- Coal and Tar Sands Policy
- SASB Report, p.17-24
- 2022 Sustainability Report; Net Zero approach, p.14-15
- The Hartford's Net Zero announcement and approach

Risk Management:

Describe how the organization identifies, assesses, and manages climate-related risks

a.) Describe the organization's processes for identifying and assessing climate-related risks

Insurance Operations

Active management of climate-related risk, including continuous assessment of the prevailing science related to climate change and severe weather, is incorporated into various analytics and management practices to ensure adequately diversified portfolios and an acceptable level of climate-related risk management. The Hartford closely monitors scientific literature on climate change, including the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC) to help identify climate change risks impacting our business. In addition to the findings in this report, we use data from the scientific community and other outside experts including partnerships with third-party catastrophe modeling firms to inform our risk management activities and stay abreast of potential implications of climate-related impacts that we incorporate into our risk assessment. We regularly study these climate change implications and incorporate these risks into our catastrophe management strategy through product pricing, underwriting and management of aggregate risk to manage implications of severe weather and climate change in our insurance portfolio.

We also address the threat of climate change through underwriting management including risk selection, establishing limits to loss on individual policies and limiting the authority of underwriters in our field offices. As discussed above, The Hartford actively monitors exposure to catastrophe events utilizing third party models to estimate our insured's exposure to potential loss and the financial impact those events would have on our financial position, results of operations and cash flows across our businesses.

Aggregations by peril and region are monitored and proactively managed through strategic growth and exposure management initiatives. Our approach to evaluating catastrophe risk is facilitated through regular review and oversight that cascades from The Hartford's executive team to business leaders, underwriters, investment managers and field leaders.

The Hartford's underwriting guidelines instruct underwriters to decline classes of business that constitute an unacceptable level of health hazard, moral hazard, environmental impact, pollution risk or dangerous operations. The Hartford also considers MSCI's ESG ratings when underwriting public company directors and officers coverage.

As discussed earlier, in analyzing investment securities we purchase, we assess the issuer's strategies and sustainability practices to ascertain long term investment return potential. We believe that incorporating ESG attributes, as published in our ESG Investment Policy Statement, into investment analysis provides a more complete assessment of the risks associated with each investment decision. As part of the investment analysis, investment managers consider ESG factors such as climate change, use of natural resources, pollution and waste, use of human capital, product safety, social opportunity, corporate governance and ethics along with a range of other potential attributes to assess the expected performance and risk of our investments over time. To ensure material risk considerations are incorporated into The Hartford's investment strategy, The Hartford's Asset Liability Committee (HIG ALCO) regularly reviews investment and portfolio performance with HIMCO, our investment manager, including ESG related holdings.

As noted above, in December 2019, The Hartford issued a new Policy on Insuring, Investing in Coal, Tar Sands to limit insuring and investing in coal and tar sands companies.

Pricing and underwriting are key factors in our financial performance, while capital allocation is important for managing required return on capital for each business line, as well as meeting rating agency and regulatory requirements for capital. The Hartford incorporates target return on capital in our underwriting decisions. Our target return on capital is reflective of the enterprise required risk capital and capital adequacy.

The Board has ultimate responsibility for risk oversight including climate-related risks, exercised through standing committees. The company's formal risk appetite framework is reviewed by the Board at least annually and includes an enterprise risk appetite statement, tolerances, and limits by risk type. The Finance, Investment and Risk Management Committee (FIRMCo), comprised of all Board members, oversees investment, financial and risk management activities of the Company and oversees risks falling outside the responsibility of any other committee. FIRMCo meets at regular Board meetings and is updated on risk management activities by members of management including the Enterprise Chief Risk Officer. The Enterprise Risk and Capital Committee (ERCC), chaired by the CEO and comprised of senior leaders oversees the risk profile, capital structure and risk management practices. The ERCC has oversight of significant companywide risk exposures. Emerging risk councils identify, assess, measure and monitor emerging risks and the Emerging Risk Steering Committee reviews and reports significant emerging risks to the ERCC and the FIRMCo.

Investments

In 2020, a HIMCO ESG Committee was established to support the ongoing commitment to ESG principles by developing, implementing, and monitoring policies and initiatives related to ESG matters within HIMCO. The HIMCO ESG Committee is comprised of senior leaders in the investment management function and works in conjunction with The Hartford's Sustainability Governance Committee. Additional oversight over ESG matters is provided by HIMCO's executive leadership team as well as The Hartford's Asset Liability Committee (HIG ALCO), which is chaired by The Hartford's Chief Financial Officer and includes The Hartford's Chief Investment Officer and Chief Risk Officer. HIG ALCO meets regularly to provide oversight of firm-wide capital market and investment risks, which includes a review of ESG related considerations and reporting.

The Hartford's Policy on Insuring, Investing in Coal, Tar Sands adopted in late 2019 provides specific guidelines around investment activity in coal and tar sand related activities, including specific restrictions for new investments and required divestitures. HIMCO's Compliance Group monitors adherence to this policy and HIG ALCO also regularly reviews exposures subject to the policy as well as divestment activity. The Hartford is meeting the commitments stated in the policy including exiting all Tar Sands holdings by the end of 2021, two years earlier than our initial commitment. Through 2022, HIMCO has also reduced public holdings by $495 million and is on track to exit $48 million in remaining public coal investment holdings as specified in the policy, by the end of 2023. In addition, during 2021 The Hartford announced additional climate priorities, including a commitment to invest $2.5 billion over five years in technologies, companies and funds which are advancing energy transition and addressing climate change. As of December 31, 2022, approximately $1.6 billion has been invested in established areas such as clean transportation, Green and Sustainable Bonds, LEED-certified construction, Climate Infrastructure Funds, Energy Savings Performance Contracts and Energy from Waste infrastructure. HIMCO is responsible for identifying, evaluating, and tracking investments made as part of this commitment.

As part of the investment analysis and decision making process for The Hartford's Investment Portfolio, ESG considerations are evaluated across asset classes, including for fixed income securities (investment grade, high yield, municipal, emerging markets, private placements, securitized assets) as well as for private equity, middle market loans, and real estate. Subject to certain exceptions, analysts identify and memorialize directional risk level (Positive, Neutral, Negative) and the intensity of that risk (High, Medium, Low) for investments in the Company's portfolio, including for Environmental considerations. The Environmental ("E") assessment would incorporate the view on exposure to climate risk as well as if climate or environmental factors provide an opportunity. ESG risk analysis is completed as part of the initial issuer review and for subsequent interim reviews. ESG risk analysis is one of a range of business and financial risk factors taken into consideration as part of the investment decision.

For day to day implementation, ESG factors have been incorporated into HIMCO's proprietary research and analysts provide assessments and commentary as applicable for active portfolio holdings. Analysts use a wide variety of information including company regulatory filings, ESG statements, third party reports, and discussions with management to consider the possible ESG-related risks or benefits of investment holdings to the extent applicable. HIMCO utilizes this information as an input into its assessment of current value for each investment and in consideration for how investments are likely to perform in the future. HIMCO reevaluates ESG factors on a regular basis and a changing ESG risk profile could impact the time horizon of a given holding. The integration of ESG factors into HIMCO's proprietary research platforms provides HIMCO with reporting capabilities to identify ESG attributes of the portfolios.

Hartford Funds joined the Principles for Responsible Investment (PRI) in 2015 and publishes a UNPRI Responsible Investment Transparency Report annually.

The Hartford's policies and practices continue to evolve as ESG practices continue to develop across the investment community as well as amongst issuers.

Support Links:
- CDP – C2.2, p.15-20
- ESG Investment Policy Statement
- Coal and Tar Sands Policy
- SASB, p. 7-10

b. Describe the organization's processes for managing climate-related risks

Insurance Operations

The Hartford's policies and procedures for managing natural catastrophe risks include disciplined underwriting protocols, exposure controls, sophisticated risk-based pricing, risk modeling, risk transfer, and capital management strategies. The Company has established underwriting guidelines for both individual risks, including individual policy limits, as well as risks in the aggregate, including exposure limits by geographic zone and peril for natural catastrophe perils. Significant risks to the company or emerging risks that could be significant in the future are monitored to evaluate how they could affect the properties and people we insure.

The Company also continually examines industry publications and analysis for guidance on best practices such as resources provided by the Task Force for Climate Related Financial Disclosures (TCFD) and scientific consensus on climate change. The Company uses both internal and third-party models to estimate the potential loss to insured exposure resulting from various catastrophe events and the potential financial impact those events would have on the Company's financial position and results of operations across its businesses. The Company calibrates its analytical tools to recognize both historical experience and expectation regarding the impact of climate change over the short, medium, and long-term including climatic conditions and catastrophe modeling firms' proprietary research. The dynamics of climate change and severe weather impact various underwriting and pricing activities across the enterprise. Catastrophe modeling and other analytical tools incorporating climatic assumptions are significant inputs into pricing and underwriting the insurance policies issued by the enterprise, as well as capital requirements. Risks identified with the potential to have a substantive financial or strategic impact on our business (described above) are risks having a financial impact of $1 million or more.

The Board has ultimate responsibility for risk oversight, exercised through standing committees. The company's formal risk appetite framework is reviewed by the Board at least annually and includes an enterprise risk appetite statement, tolerances, and limits by risk type. Risk is managed at multiple levels, including the company and asset level. The Finance, Investment and Risk Management Committee (FIRMCo), comprised of all Board members, oversees investment, financial and risk management activities of the Company and oversees risks falling outside the responsibility of any other committee. FIRMCo meets at regular Board meetings and is updated on risk management activities by the Enterprise Chief Risk Officer (ECRO) and the Chief Executive Officer (CEO).

The Enterprise Risk and Capital Committee (ERCC), chaired by the CEO and comprised of senior leaders oversees the risk profile, capital structure and risk management practices. The ERCC has oversight of significant company-wide risk exposures. ERM is independent of business units and provides risk analysis on an individual and aggregated basis to ensure the Company's risks remain within its risk appetite and tolerances. ERM is led by the ECRO who reports to the CEO and is responsible for maintaining and enforcing ERM's program and policies. With assistance from ERM, business units share risk-related information with senior management and Board committees. Business risk self-assessments are conducted periodically by each business unit and functional area to identify and disclose their most material risks to senior management and the Board Audit Committee. Emerging risk councils identify, assess, measure and monitor emerging risks and the Emerging Risk Steering Committee reviews and reports significant emerging risks to the ERCC and the FIRMCo.

The Company's SVP of facilities management and procurement is responsible for identifying and prioritizing activities to reduce our carbon footprint as well as requiring supplier compliance with The Hartford's Vendor Code of Conduct. The Company monitors its major risks at the enterprise level through a number of enterprise reports, including but not limited to, a monthly risk dashboard, which tracks the return on risk-capital across products, and regular stress testing. ERM reviews risk exposures, key business performance metrics, risk indicators, audit reports, risk/control self-assessments and risk event data with senior management and the Board.

The Company quantifies its risk exposures using multiple lenses including statutory, economic and, where appropriate, U.S. GAAP. ERM leverages various modeling techniques and metrics to provide a view of the Company's risk exposure in both normal and stressed environments at the company and asset level. ERM regularly monitors the Company's risk exposure and provides regular reporting to the ERCC. The Company defines insurance risk as its exposure to loss due to a range of perils and risks covered under its policies including loss due to catastrophes.

As described above, The Hartford's Sustainability Governance Committee (SGC) has been the primary management oversight vehicle for sustainability and ESG since its inception in 2017. In 2022, we recalibrated the membership and mission of the SGC to ensure its expertise and inputs include a broader range of senior leaders engaged in areas that represent the greatest ESG risks and opportunities. The SGC approves overall ESG strategy, establishes goals and KPIs, oversees stakeholder engagement and outside organization affiliations relative to ESG, and sits at the center of The Hartford's ESG governance framework. The Committee reports to the full Board of Directors at least annually.

We have also established a comprehensive and interconnected network of subcommittees that meet at least quarterly and regularly report their progress to the SGC. Each subcommittee is established through a charter, chaired by a member of the SGC, and includes an appropriate mix of cross-functional leaders who provide deep subject matter expertise to help assess and analyze ESG risks and opportunities that are of significance to The Hartford. These subcommittees include:

- ESG Underwriting Committee
- ESG Climate Risk Committee
- Diversity, Equity & Inclusion (DEI) Committee
- Additional ESG-dedicated committees and working groups focused on areas such as investments, mutual funds, and our international business

In recognition of the increasing importance of sustainability and ESG to The Hartford, we recently formed an Office of Sustainability and appointed our first Chief Sustainability Officer to guide our overall sustainability governance, strategy, initiatives and disclosures. The Office of Sustainability, composed of experienced subject-matter experts and thought leaders, is responsible for executing our ESG strategy. This includes partnering closely with the Enterprise Risk Management team, providing support to identify, manage, and mitigate climate-related risk and helping to embed ESG principles and practices across the enterprise.

Investments

HIMCO is an SEC registered investment adviser and manages the Company's investment portfolio. For the past four years, HIMCO has had a framework in place to assess ESG considerations on The Hartford's investment portfolio. The Hartford adopted an ESG Investment Policy Statement approved by the Board of Directors in 2018, that governs the approach to incorporating ESG factors into investment management processes and strategies.

The policy was updated again in 2023 and is published on both The Hartford and HIMCO website. In addition, in late 2019, The Hartford announced its Policy on Insuring, Investing in Coal, Tar Sands which provides specific guidance with respect to investments involving coal or tar sands. HIMCO ensures that The Hartford's investment holdings align with this policy. The Company regularly reviews investment and portfolio performance, including ESG related considerations.

State insurance laws are intended to supervise and regulate insurers with the goal of protecting policyholders and ensuring the solvency of the insurers. As such, the insurance laws and regulations grant broad authority to state insurance departments to oversee and regulate the business of insurance. The state insurance departments monitor the financial stability of an insurer by requiring insurers to maintain certain solvency standards and minimum capital and surplus requirements; invested asset requirements, state deposits of securities, guaranty fund premiums, restrictions on the size of risks which may be insured, etc. Consistent with its risk appetite, the Company establishes financial risk limits to control potential loss on a US GAAP, statutory, and economic basis. Exposures are actively monitored and managed, with risks mitigated where appropriate. The incorporation of ESG attributes into investment analysis and decision-making provides a more complete assessment of risks associated with each investment decision.

In 2020, a HIMCO ESG Committee was established to support the ongoing commitment to ESG principles by developing, implementing, and monitoring policies and initiatives related to ESG matters within HIMCO. The HIMCO ESG Committee is comprised of senior leaders in the investment management function and works in conjunction with The Hartford's Sustainability Governance Committee. Additional oversight over ESG matters is provided by HIMCO's executive leadership team as well as The Hartford's Asset Liability Committee (HIG ALCO), which is chaired by The Hartford's Chief Financial Officer and includes The Hartford's Chief Investment Officer and Chief Risk Officer. HIG ALCO meets regularly to provide oversight of firm-wide capital market and investment risks, which includes a review of ESG related considerations and reporting.

The Hartford's Policy on Insuring, Investing in Coal, Tar Sands adopted in late 2019 provides specific guidelines around investment activity in coal and tar sand related activities, including specific restrictions for new investments and required divestitures. HIMCO's Compliance Group monitors adherence to this policy and HIG ALCO also regularly reviews exposures subject to the policy as well as divestment activity. In 2021, The Hartford exited all tar-sands investments which were not in compliance with the policy, two years ahead of the committed date outlined in the policy. The Hartford remains on track to exit coal investment holdings specified in the policy by the end of 2023.

In addition, during 2021 The Hartford announced additional climate priorities, including a commitment to invest $2.5 billion over five years in technologies, companies and funds which are advancing energy transition and addressing climate change. As of December 31, 2022, approximately $1.6 billion has been invested in established areas such as clean transportation, Green and Sustainable Bonds, LEED-certified construction, Climate Infrastructure Funds, Energy Savings Performance Contracts and Energy from Waste infrastructure. HIMCO is responsible for identifying, evaluating, and tracking investments made as part of this commitment.

ESG considerations are evaluated as part of HIMCO's investment process across asset classes, including for fixed income securities (investment grade, high yield, municipal, emerging markets, private placements, securitized assets) as well as for private equity, and real estate. Analysts identify and memorialize directional risk level and the intensity of that risk for each investment with the exception of quantitative equity and index investments. ESG risk analysis is completed as part of the initial issuer review and for subsequent interim reviews. The ESG risk analysis is one of the issues taken into consideration as part of the investment decision.

For day-to-day implementation, ESG factors have been incorporated into HIMCO's proprietary research and analysts provide assessments and commentary as applicable for active portfolio holdings. Analysts use a wide variety of information including company regulatory filings, ESG statements, third party reports, and discussions with management to consider the possible ESG-related risks or benefits of investment holdings to the extent applicable. HIMCO utilizes this information as an input into its assessment of current value for each investment and in consideration for how investments are likely to perform in the future. HIMCO reevaluates ESG factors on a regular basis and a changing ESG risk profile could impact the time horizon of a given holding. The integration of ESG factors into HIMCO's proprietary research platforms provides HIMCO with reporting capabilities to identify ESG attributes of the portfolios.

Our policies and practices continue to evolve as ESG practices continue to develop across the investment community as well as amongst issuers.

Support Links:

- The Hartford's Vendor Code of Conduct
- ESG Investment Policy Statement
- Coal and Tar Sands Policy
- SASB Report, p. 8-10

c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management

The processes to identify, assess, and manage climate-related risks are integrated into the organization's overall risk management in a variety of ways including leadership oversight, employee engagement and customer product offerings.

As highlighted above, The Hartford's Sustainability Governance Committee (SGC) has been the primary management oversight vehicle for sustainability and ESG since its inception in 2017. In 2022, we recalibrated the membership and mission of the SGC to ensure its expertise and inputs include a broader range of senior leaders engaged in areas that represent the greatest ESG risks and opportunities. The SGC approves overall ESG strategy, establishes goals and KPIs, oversees stakeholder engagement and outside organization affiliations relative to ESG, and sits at the center of The Hartford's ESG governance framework. The Committee reports to the full Board of Directors at least annually.

We have also established a comprehensive and interconnected network of subcommittees that meet at least quarterly and regularly report their progress to the SGC. The ESG Climate Risk Committee (the "Committee") provides guidance to and oversight of the climate risk efforts of the Company relative to the Company's environmental, social and governance (ESG) goals, risks and opportunities.

The Committee also provides a forum for discussion among its membership on the ESG-related climate risk matters of the enterprise as they relate to the Company's ESG goals, risks and opportunities ("ESG Climate Risk Matters"). The Committee is responsible for oversight of all ESG Climate Risk Matters, including:

- Climate risk matters that relate to the Company's ESG goals, risks and/or opportunities, including external stakeholder engagement
- Consideration and resolution of matters referred to it by the SGC
- Reporting on significant activities, questions, and developments to the SGC as appropriate
- Working with the SGC to support the inclusion of DEI elements into its Committee activities to advance social and economic equity across enterprise policies and practice
- Review and recommend to the SGC any changes to enterprise policies governing climate risk activities relating to the Company's ESG practices
- Work with the SGC to fortify connectivity to the Board on critical ESG environmental and climate change related risk management issues
- Lead risk assessment, education and quantification of potential climate change impacts
- Coordinate and ensure consistent assessment and management of climate risk on investment and underwriting activities across the enterprise. Foster connection with the ESG Underwriting and Investing Committees
- Provide insights and identify gaps and opportunities related to HIG's ESG climate change initiatives;
- Support regulatory and disclosure reporting related to climate change (i.e., annual surveys, external meetings, international and domestic regulatory reporting)
- Continually assess and evaluate evolving climate-related ESG requirements including regulatory and risk management related implications.

In addition to the SGC and ESG Climate Risk Committee described above, we recently formed an Office of Sustainability and appointed our first Chief Sustainability Officer to guide our overall sustainability governance, strategy, initiatives and disclosures. The Office of Sustainability, composed of experienced subject-matter experts and thought leaders, is responsible for executing our ESG strategy. This includes partnering closely with the Enterprise Risk Management team, providing support to identify, manage, and mitigate climate-related risk and helping to embed ESG principles and practices across the enterprise.

Helping our Customers Manage Climate-related Risk

In addition to the ways we manage The Hartford's climate-related risk, we also help our customers protect themselves from climate-related risk and reduce their impact on the environment in many ways:

- The Hartford offers several insurance products that help customers avoid GHG emissions by encouraging / facilitating installation of energy efficient equipment and use of environmentally friendly materials.
- Approximately 28% of written premium in our Global Specialty financial lines energy and utility portfolio, principally directors and officers insurance, is written for companies that engage in or support energy efficiency projects and operations.
- Our environmental practice provides insurance products to a wide range of industries and companies that are embracing sustainable practices and energy initiatives. We insure manufacturers, contractors and site owner-operators that support the development and growth of renewable and sustainable energy practices, and we actively pursue wind and solar farm and other green energy projects and properties.
- Our underwriting guidance allows underwriters to give customers that pursue sustainable practices (e.g., LEED) more favorable limits, deductibles, and pricing, as well as longer policy terms. When there is a loss, our products allow our insureds to repair, replace or restore the damaged property with products that meet green standards.
- In our Middle and Large Commercial business, 39% of written premium from our energy business is written for policies related to renewable energy operations. In addition, we continue to target renewable energy-related business in our Inland Marine unit, where 8% of overall written premium is in coverages specifically designed to meet the unique and evolving needs of businesses all along the renewable energy value chain.
- We are actively executing on The Hartford's Coal and Tar Sands Policy. Coal produces outsized greenhouse gas emissions in relation to the energy content it produces, contributing to extreme weather and air pollution, and we believe coal-based business models represent heightened insurance and investment risks as the global economy transitions to cleaner energy sources. As an insurer and asset manager, we are determined to responsibly use our resources and influence to address the challenge and help manage a non-disruptive transition to a lower carbon world.

  Consequently, in 2019, The Hartford announced its Coal and Tar Sands Policy, committing to no longer invest in companies that generate more than 25% of their revenues from thermal coal mining or more than 25% of their energy production from coal, as well as companies that generate more than 25% of their revenues directly from the extraction of oil from tar sands. In 2021, The Hartford exited all tar sands investments, two years ahead of the committed date outlined in the policy.

  In addition, the company committed to the divestment of public holdings not in alignment with this policy by 2023. Through 2022, The Hartford has reduced public holdings by $495 million, and is on track to exit $48 million in remaining public coal investment holdings as specified in the policy by the end of 2023.

- The Hartford's dedicated Catastrophe Claims Operation team is available 24 hours a day, 365 days a year to help our customers through catastrophic events from preparation through recovery. The team provides guidance on associated risks, how to minimize damage and protect property, as well as actions to take following a catastrophic event.
- The Hartford's investment portfolio, which as of Dec. 31, 2022 totaled $52.6B (carrying value), is managed by HIMCO, The Hartford's affiliated asset manager. The portfolio is invested across a range of opportunities which evidence The Hartford's objectives and commitments, while also delivering returns that support The Hartford's overall financial and strategic goals:
    - $6.3 billion invested in Municipal Bonds with sustainable attributes, contributing, for example, toward the development and maintenance of physical infrastructure and essential services (water, sewers, roads, bridges), public transportation infrastructure, LEED certified[3] construction, and social infrastructure (education, healthcare).
    - $840 million invested in labeled Green, Social and Sustainable Bonds where bond proceeds are utilized for environmentally responsible initiatives, social impact projects, or a combination of both.[4]
    - $452 million invested in LEED certified private real estate and REITs supporting efforts to reduce carbon emissions through investing in properties that are built and operate to enable a sustainable and socially responsible environment.
    - $280 million committed to climate-related investments focused on low-carbon infrastructure, climate infrastructure, and renewable power.
    - $193 million invested in bonds supporting clean transportation, where proceeds are utilized to advance electric vehicle technologies and other transportation related improvements designed to reduce emissions and increase fuel efficiency.
    - $140 million invested in Energy Savings Performance Contracts, which accelerate investment in cost-effective energy conservation projects.
    - $118 million invested in or committed to affordable housing Real Estate investments where a portion of the units are dedicated to low-income housing.
    - $87 million invested in Energy from Waste Infrastructure investments that support the conversion of municipal waste into renewable energy
- As a Principles for Responsible Investment (PRI) Signatory, Hartford Funds has published a Responsible Investment Transparency Report each year and has expanded its sustainable investing suite of funds to include:
    - Hartford Schroders Sustainable International Core Fund (2022)
    - Hartford Sustainable Municipal Bond Fund (2021)
    - Hartford Sustainable Income ETF (2021)
    - Hartford Schroders Sustainable Core Bond Fund (2021)

---

[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] Labeled Green, Social and Sustainable Bond investments may overlap with other categories.

- Hartford Schroders Diversified Emerging Markets Fund (2021)
- Hartford Global Impact Fund (2017)
- Hartford Climate Opportunities Fund (2016)

- Educational resources to help customers manage climate-related risks, operate in a more sustainable way and prevent environmental construction hazards. Examples include:
  - Green Your Business – The Hartford's Business Owners Playbook
  - Green product information including technical information on green construction and an overview of builder's risk insurance

Support Links:
- 2022 Sustainability Report, p.9
- SASB – p.10-17

Metrics and Targets:

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.

a.) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process

The Hartford analyzes various stress tests (e.g. 1 in 100 return period, 1 in 250 return period) for natural catastrophe perils (e.g. hurricane, earthquake, wildfire, tornado, hail, winter storm, flood). The Company also uses third-party models to estimate the potential loss to insured exposure resulting from various catastrophe events and the potential financial impact those events would have on the Company's financial position and results of operations across its businesses.

The Hartford generally limits its estimated pre-tax loss as a result of natural catastrophes for property & casualty exposures from a single 250-year event to less than 30% of the reported capital and surplus of the property and casualty insurance subsidiaries prior to reinsurance and to less than 15% of the reported capital and surplus of the property and casualty insurance subsidiaries after reinsurance. The Company generally limits its estimated before tax loss from an aggregation of multiple natural catastrophe events from an all-peril annual aggregate 100-year event to less than 18% of the reported capital and surplus of the property and casualty insurance subsidiaries after reinsurance. As reported in The Hartford's 10-K, the estimated 250 year pre-tax probable maximum enterprise loss from earthquake events is estimated to be $1.5 billion before reinsurance and $0.7 billion net of reinsurance. The estimated 250 year pre-tax probable maximum enterprise losses from hurricane events are estimated to be $2.0 billion before reinsurance and $1.1 billion net of reinsurance.

In addition to catastrophe modeling and metrics, The Hartford also adopted an ESG Investment Policy Statement approved by the Board of Directors in 2018, that governs the approach to incorporating ESG factors into investment management processes and strategies. The policy was updated again in 2023 and is published on both The Hartford and HIMCO website. This statement sets an expectation that the Company's investment managers consider ESG factors such as climate change, natural resources, pollution and waste, and a range of other potential factors to assess the expected performance and risk of our investments over time. To ensure all material risk considerations are incorporated into The Hartford's investment strategy, The Hartford's Investment Risk Committee regularly reviews investment and portfolio performance, including ESG related holdings, with our investment managers.

In December 2019, The Hartford announced a policy on insuring and investing in coal and tar sands. Coal produces outsized greenhouse gas emissions in relation to the energy content it produces, contributing to extreme weather and air pollution, and we believe coal-based business models represent heightened insurance and investment risks as the global economy transitions to cleaner energy sources. As an insurer and asset manager, we are determined to responsibly use our resources and influence to address the challenge and help manage a non-disruptive transition to a lower carbon world.

In the policy, The Hartford announced its commitment to no longer invest in companies that generate more than 25% of their revenues from thermal coal mining or more than 25% of their energy production from coal, as well as companies that generate more than 25% of their revenues directly from the extraction of oil from tar sands. In 2021, The Hartford exited all tar sands investments, two years ahead of the committed date outlined in the policy.

In addition, the company committed to the divestment of public holdings not in alignment with this policy by 2023. Through 2022, The Hartford has reduced public holdings by $495 million, and is on track to exit $48 million in remaining public coal investment holdings as specified in the policy by the end of 2023.

Support Links:

- SASB – p.17-18
- ESG Investment Policy Statement
- Coal and Tar Sands Policy

b. Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas emissions (GHGe), and the related risks

The Hartford has a proud history of environmental stewardship, which includes the progress we have made to reduce the company's energy dependency. Since we began reporting our data in 2007, we have set and outperformed all our GHGe reduction goals and reduced our Scope 1 and 2 GHGe[5] by 76%.

[5] The "operational boundary" for Scope 1 and 2 GHGe is defined by reference to the Greenhouse Gas Protocol's Corporate Accounting and Reporting Standard.

The transition to a nearly 100% remote work environment due to COVID-19 had a positive environmental impact and generated higher than expected emissions reductions in 2020 - 2021. As expected, many of those effects were temporary, resulting in a rise in Scope 3 emissions as employees returned to the office. Several employment practices including hybrid work arrangements, have remained in place and these actions have helped keep emissions significantly lower than pre-pandemic levels.

GHGe (mT CO_2e)	**2017***	**2018***	**2019*** *(base year)*	**2020**	**2021**	**2022**
Scope 1 GHGe	15,307	14,229	12,076	8,273	7,873	**7,268**
Scope 2 GHGe	23,008	21,063	18,964	16,583	14,262	**13,048**
Scope 3 GHGe**	49,308	49,913	48,478	12,527	2,848	**13,476**
Total Scope 1, 2, and 3 GHGe**	87,624	85,205	79,518	37,383	24,983	**33,792**

* In alignment with the recommended approach of the Science Based Target Initiative, The Hartford's baseline and subsequent data was adjusted to incorporate GHGe impacts resulting from the acquisition of Aetna's Group Benefits business in 2018 and the acquisition of Navigators in May 2019.

** The Hartford's Scope 3 emissions included in reported data above are those generated from employee commuting, business travel, and corporate jets (added to Scope 3 in 2022). For a comprehensive review of the company's relevant scope 3 emissions categories please refer to The Hartford's CDP response, published in July 2023.

The Hartford's GHG emissions data is verified by Apex Companies, an independent third party in accordance with the ISO 14064-3 Second Edition 2019-04 Standard.

Support Links:

- CDP Response – Section C6, beginning on p. 126
- 2022 Sustainability Report, p. 7

c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

The Hartford's annual Sustainability Report provides an overview of our commitment to environmental stewardship and the actions we are taking to reduce negative impact. The report also includes a message from our CEO, Christopher Swift who reiterates our commitments each year (p.3).

In April 2022, we announced an ambition to achieve net zero greenhouse gas emissions (GHGe) for our full range of businesses and operations by 2050, in alignment with the Paris Climate Accord. Achieving our net zero goal will depend on multiple external variables, including aggregate reporting of and adherence to measurement protocols that remain under development. Despite this uncertainty, we are committed to seeking a pragmatic approach that reflects a balanced transition to a green economy – our priorities must 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.

We have made significant progress reducing our GHGe since we began reporting our data in 2007. From 2007 to 2019 (the last full year prior to COVID-19), we set and outperformed all our GHGe reduction goals and reduced Scope 1 and 2 GHGe by 76%. Building on that progress, we recently announced a new goal to reduce our Scope 1 and 2 emissions by 50% by the end of 2030 using 2019 as the base year.

To help drive these emissions reductions and demonstrate The Hartford's commitment to environmental stewardship, The Hartford's CEO, Chris Swift publicly announced several environmental goals in The Hartford's 2017 Sustainability Highlight Report. The company has measured and reported on the progress made toward these goals annually.

The Hartford has proudly achieved each of the year-end 2022 environmental goals announced by Chris Swift in 2018, including:

- Reduced facilities energy use by 30.1% from the base year of 2017
- Achieved a 46% decrease in water usage in all metered U.S. offices from the base year of 2017
- Deriving 100% of our U.S. facilities' energy consumption from renewable energy sources or offsets
- Reduced our non-recyclable, non-biodegradable solid waste from our owned and fully-managed leased facilities in U.S. and Canada by 39%
- Eliminated the use of Styrofoam and plastic food containers in our Connecticut offices
- We doubled the percentage of hybrid vehicles in our fleet. We also introduced the first 100% electric shuttle to our Connecticut fleet

This progress is achieved through a variety of actions and initiatives including those highlighted in The Hartford's 2022 Sustainability Report, (p. 13-20).

The Hartford's commitment to identifying and actively managing climate-related risks is consistently recognized by external organizations including:

- Designated one of the world's most ethical companies by the Ethisphere Institute, receiving this recognition for the fourteenth time in 2022
- Named to the Dow Jones Sustainability Index (2012-2022)
- Ranked #51 on the Green Power Partnership Fortune 500 Partners List (2021)
- Earned "Gold" certification for "Leadership in Energy and Environmental Design" per the LEED rating system as created and maintained by the U.S. Green Building Council for a building on our home office campus (2020)

Support Links:

- 2022 Sustainability Report; Environmental metrics including our net zero approach, p. 13-20
- The Hartford's Net Zero announcement and approach

Important Legal Information

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

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity. More information on the company and its financial performance is available at TheHartford.com.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and 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 http://www.thehartford.com.