TCFD Report

Reporting Year 2020

About This Report

At The Hartford, we have long understood we have a unique role to play in response to the climate emergency. Climate change is real, as are the risks to people, businesses, and the overall economy.

As an insurer, we are at the forefront of understanding, managing and mitigating these risks. That is why, since 2007, we have had a position on climate change and a steadfast focus on reducing our carbon footprint and environmental impact. Since the start of those efforts, we have reduced our greenhouse gas emissions by 83.9%, and have committed to ongoing improvements.

In addition to our responsibility to be good stewards of the planet's resources, we appreciate the important role we can play in advocating for change more broadly. That is why in addition to our commitment to achieving our environmental goals, featured on p. 13-18 of The Hartford's 2020 Sustainability Highlight Report, we proudly took several notable actions including:

- Fully meeting the commitments stated in our Coal and Tar Sands Policy by phasing out relationships which exceed the threshold by 2023 and declining new business opportunities which do not meet our new standard.
- Published our first Sustainability Accounting Standards Board (SASB) report in May 2021 as part of our commitment to continued transparency
- Through our continued membership in The Geneva Association and ClimateWise, we joined like-minded organizations in work to support society at large as it responds to the risks and opportunities of climate change.
- Strengthened our supplier sustainability practices as exemplified by enhancements to our supplier sourcing process, adding a series of sustainability questions to supplier bid requests for consideration when making vendor selections, and our partnership with our food service provider to eliminate the use of Styrofoam and plastic food containers on our main campus.

This TCFD Report, in conjunction with the climate-related disclosures included in our annual CDP submission, SASB report, and 2020 Sustainability Highlight 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. 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. The committee is also responsible for oversight of climate-related risks and opportunities that my impact The Hartford's business strategy. This committee met five times in 2020.

In addition, the Board's Finance, Investment and Risk Management Committee, which is comprised of the full Board, routinely receives updates on risk management activities related to severe weather and climate change.

The governance structure starts at the Board and cascades to the Enterprise Risk and Capital Committee (ERCC) and then to individual risk committees across the Company. The Enterprise Risk Management organization is responsible for managing and underwriting to mitigate risks associated with climate change, such as severe weather events, which are discussed in the Company's 10-K, and described in the company's Statement on Climate Change.

In order to view Environmental, Social and Governance (ESG) topics holistically, and to coordinate efforts across the company, the company formed an ESG Sustainability Governance Committee in 2017. The Committee is comprised of senior management that sets and helps to drive execution of the company's sustainability strategy, reporting to the full Board of Directors at least annually. The cross functional membership of this Committee helps embed ESG goals, objectives and initiatives into the strategy and operations of the company. Overall, 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.

Support Links:
- Corporate Governance Guidelines
- Nominating and Corporate Governance Committee Charter
- Finance, Investment & Risk Management Committee Charter
- The Hartford's 2021 Proxy Statement (p. 19)
- The Hartford's 10-K
- Statement on Climate Change
- Coal and Tar Sands policy
- CDP – C1.1b

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

At the management level, The Hartford has an ESG Sustainability Governance Committee (the "Sustainability Governance Committee"), which sets and helps drive execution of The Hartford's sustainability strategy. The Committee meets at least quarterly and comprises senior representatives across the enterprise including Marketing and Communications, Law, Strategic Sourcing and Real Estate, Human Resources, Enterprise Risk Management, Hartford Investment Management Company, Strategy and Underwriting. As highlighted above, the cross functional membership of this Committee serves as the senior management forum at The Hartford, helping to embed ESG goals, objectives and initiatives into the strategy and operations of the company including the assessment and management of climate-related issues. In addition, the committee serves as the mechanism that facilitates the Board and management's comprehensive understanding of The Hartford's collective sustainability efforts that address material environmental, social and governance (ESG) factors, risks and opportunities.

Among the Sustainability Governance Committee's specific responsibilities and authority are the following:

- Determining strategic focus for sustainability efforts by identifying and prioritizing areas that The Hartford will consciously address, including: (a) defining scope of sustainability initiatives; (b) establishing goals or defining measures of success; and (c) reviewing materials to be shared with the Board and a selection of those to be published externally.
- Overseeing the work of any sub-committees and work efforts addressing ESG issues.
- Reporting to the enterprise leadership team and Board periodically on progress towards key goals and initiatives.
- Contributing to and reviewing the company's annual sustainability report.
- Sponsoring company sustainability initiatives, including those that engage employees of The Hartford.

In addition to - and represented on - the Sustainability Governance Committee, The Hartford has an Environment Committee, which was created in 2007 as part of The Hartford's public commitments on climate change. The Environment Committee is composed of executives from across the enterprise with a wide range of responsibilities and perspectives including enterprise risk management, applied research & product development, actuarial and underwriting, corporate finance, workplace resources, law and government affairs.

The Environment Committee is responsible for:

- Serving as a senior forum to coordinate and promote environmental activities within the company that reduce The Hartford's impact on the environment.
- Ensuring that the annual response to the CDP is accurate.
- Offering advice and direction on all company environmental efforts.
- Ensuring that all meaningful opportunities to improve the environment and engage our employees are discussed within the Committee and shared with the Sustainability Governance Committee such that the Sustainability Governance Committee will report these actions to the enterprise leadership team and the Board of Directors.

In addition, The Hartford's Environmental Action Team ("HEAT") was established in 2011 and as of 12/31/20 has grown to 976 employee members. Members of the HEAT leadership team are employees from across the organization who share a passion for environmental stewardship. They meet at least monthly and focus their efforts on engagement opportunities to help increase the environmental awareness of our employee base. The team hosts educational webinars, EcoChallenges, climate-related discussion groups, and numerous additional activities in support of the local community. HEAT members also maintain an internal website to inform employees about the company's environmental stewardship and employee volunteer opportunities. HEAT has a representative on the Environmental Committee and its leaders set an annual operating plan and meet with the General Counsel, who chairs the Environmental Committee, to report on and seek guidance on its activities.

Support Links:

- The Hartford's 10-K
- Statement on Climate Change
- CDP – C1.2a
- GRI – Disclosure #102-18 and #102-19

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

The Hartford has led the insurance industry in recognizing that climate change is real and presents both risks and opportunities for our company, our customers, and the overall economy.

Climate Change Risks:

As an insurer, we are at the forefront of understanding, managing and mitigating climate-related risks.

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 tornadoes. 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 topical 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.

Climate Change Opportunities:

The Hartford announced a Policy on Insuring, Investing in Coal, Tar Sands in December 2019 stating that the Company will no longer insure or invest in companies that generate more than 25 percent of their revenues from thermal coal mining or more than 25 percent of their energy production from coal. The Company will also stop insuring and investing in companies that generate more than 25 percent of their revenues directly from the extraction of oil from tar sands.

After implementing the policy, The Hartford has since embedded it into the company's investing and underwriting guidelines. In 2020, The Hartford non-renewed 50 policies in response to the Coal and Tar Sands policy and as a result, the company has largely exited offering coverage in this area. In addition, $622 million (book value as of December 31, 2020) of investment holdings were identified that are subject to restriction and will decrease over time, including $253 million in publicly traded investments which will be divested by the end of 2023.

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 inherent opportunity for The Hartford which has resulted from changes in physical climate.

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 page 91 of The Hartford's 2020 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 the ESG Investment Policy Statement in 2018 as a guideline when making investment decisions. The Policies were posted 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.

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

Support Links

- CDP – C2.3a (Risks) and C2.4a (Opportunities)
- ESG Investment Policy Statement
- Policy on Insuring, Investing in Coal, Tar Sands
- SASB Report
- The Hartford's 10-K, p. 91
- 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, including our Coal and Tar Sands Policy, The Hartford's Statement on Climate Change identifies, measures, and discloses the potential implications of climate-related issues on the enterprise and our key stakeholders.

The Hartford also closely monitors the scientific literature on climate change, such as the Fifth 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 factors may influence investment strategies and 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.

In addition to the implications of climate-related risks outlined above, HIMCO conducted a Scope 3 analysis of The Hartford's portfolio holdings. With over 12,000 CUSIPs held in the Company's portfolios, the exercise is a significant one. It is clear that certain asset classes and types of investments will not be covered by this Scope 3 process, either because there is no climate-change implication or there is no information with respect to a particular issuer. The results of this analysis were published in The Hartford's CDP response published July 2021 and provide further insight into the climate-change implications of The Hartford's portfolios.

Coal and Tar Sands Policy

The Hartford announced a Policy on Insuring, Investing in Coal, Tar Sands in December 2019 stating that the Company will no longer insure or invest in companies that generate more than 25 percent of their revenues from thermal coal mining or more than 25 percent of their energy production from coal. The Company will also stop insuring and investing in companies that generate more than 25 percent of their revenues directly from the extraction of oil from tar sands.

The Hartford has since embedded the policy into the company's investing and underwriting guidelines. In 2020, The Hartford non-renewed 50 policies in response to the Coal and Tar Sands policy and as a result, the company has largely exited offering coverage in this area. In addition, $622 million (book value as of December 31, 2020) of investment holdings were identified that are subject to restriction and will decrease over time, including $253 million in publicly traded investments which will be divested by the end of 2023.

Support Links:

- The Hartford's Statement on Climate Change
- CDP – C2.3a (Risks) and C2.4a (Opportunities)
- ESG Investment Policy Statement
- Coal and Tar Sands Policy
- SASB Report
- The Hartford's 10-K

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

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, 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).

An example for how we use the analysis to ensure we manage our book of business responsibly is our continuous monitoring of our exposure to hurricane, earthquake, tornado, hail, and wildfire in various zones across the United States and a review of global exposures. This helps limit our exposure to catastrophe events and assures our ability to handle and pay claims as well as to ensure exposure is within the company's risk appetite. The potential loss is used in setting pricing and capital targets for each geographic area and line of business.

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

HIMCO currently utilizes environmental assessments as part of the assessment of current value for each investment and in consideration for expectations around how securities are likely to perform in the future. Within our proprietary investment platform, analysts are required to provide E, S and G ratings for each holding which include an assessment of climate risk as well as opportunities as applicable. We are able to run reports about 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.

Support Links:

- [CDP: C-FS2.2c]
- [Coal and Tar Sands Policy]
- [SASB Report]

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 Fifth 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.

In addition to incorporating the latest science in our analytics, 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. HIMCO and Hartford Funds are engaged in ESG and sustainable investing, including investments in issuers from the renewable energy sector.

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 all material risk considerations are incorporated into The Hartford's investment strategy, The Hartford's Investment Risk Committee 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 is a key factor 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 Enterprise Risk and Capital Committee (ERCC), chaired by the CEO and comprised of senior leaders, oversees the Company's risk profile, capital structure and risk management practices. The ERCC has oversight of significant Company-wide risk exposures. Responsibility for the development and oversight of the Company's policy on environmental stewardship at the executive level rests with the Office of the General Counsel. The General Counsel, through staff and in concert with representatives from the Company's underwriting, research, enterprise risk management and operations management departments, is responsible for periodically reporting to the Company's Executive Leadership Team and the Nominating and Corporate Governance Committee of the Board on the Company's progress in responding to the effects of climate change. The Board of Directors has ultimate responsibility for risk oversight including climate-related risks, exercised through standing committees, including the Finance, Investment and Risk Management Committee (FIRMCo).

Investments

A HIMCO ESG Committee was established in 2020 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, comprised of senior leaders in the investment management function, works in conjunction with The Hartford's Sustainability Governance Committee and meets regularly to provide oversight and control of investment risks, which includes a review of ESG related issues 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 the The Hartford's Investment Risk Committee also regularly reviews exposures subject to the policy as well as divestment activity.

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, middle market loans, and real estate. Analysts identify and memorialize directional risk level and intensity of that risk for every 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 and annual reviews. The relevancy of the ESG factors vary based on their materiality to the asset class of the investment as well as the industry sector in which the issuer operates. HIMCO has conducted training sessions to provide investment staff with guidance on ESG related issues.

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.

HartfordFunds 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 – C3.1b
- ESG Investment Policy Statement
- Coal and Tar Sands Policy
- UNPRI Responsible Investment Transparency Report
- SASB

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 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.

Over the past six years, The Hartford has rolled out a company-wide program called The Hartford Way, which is a Lean-based management system that is focused on building a strong and sustained culture of continuous improvement at The Hartford. Through a common set of management practices, tools and behaviors, all levels of the organization are actively engaged in driving a continuous improvement culture and solving problems, big and small, to positively impact our business outcomes and strategies (e.g. customer experience, efficiency, revenue growth, sustainability, etc.).

The Company also relies on its internal work on climate change to help guide the prioritization process. The Hartford's Environment Committee, which was created in 2007 as part of our public commitment to climate change, is made up of company leaders from across the enterprise, including risk management, operations, representatives of the company's Personal Lines and Commercial Markets businesses, and our investment company, as well as Actuarial, Sales, HR, Strategic Sourcing and Real Estate, Marketing and Communications, Government Affairs, as well as representation from our employee environmental action team (HEAT). This Committee also updated the Company's statement on climate change based on the 5th assessment of the IPCC.

The Hartford formed an ESG Sustainability Governance Committee in 2017, comprised of senior management to set and help drive execution of the Company's sustainability strategy, including environmental stewardship. This committee meets at least quarterly to prioritize opportunities aligned to the Company's sustainability strategy and reports progress to The Hartford's Board of Directors at least annually. Members from both The Hartford's ESG Sustainability Governance Committee and the Environment Committee helped to create The Hartford's ESG Investment Policy Statement in early 2019 and helped to drive the company's policy on insuring and investing in Coal / Tar Sands announced in December 2019.

The company also completed a scope 3 emissions inventory in 2020. Following Greenhouse Gas Protocol's technical guidance for calculating scope 3 emissions, we were able to determine estimated emissions for all relevant categories that contribute most to The Hartford's emissions profile and began to identify opportunities for potential reductions. The estimated emissions calculated for each relevant scope 3 category were reported in our CDP response, published in July 2021 (section C6.5 and C-FS14.2). We will continue to measure emissions for all relevant categories and will consider these sources when developing future emissions reduction goals.

Investments

HIMCO has developed and instituted a policy for assessing every active investment in the portfolio and this assessment is part of the analysis made in the investment decision process. 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, middle market loans, and real estate. Analysts identify and memorialize directional risk level and intensity of that risk for every 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 and annual reviews. The relevancy of the ESG factors vary based on their materiality to the asset class of the investment as well as the industry sector in which the issuer operates. HIMCO has conducted training sessions to provide investment staff with guidance on ESG related issues.

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.

Our 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, C6.5, C-FS14.2
- The Hartford's Vendor Code of Conduct
- ESG Investment Policy Statement
- Coal and Tar Sands Policy
- SASB Report

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 formed an ESG Sustainability Governance Committee in 2017. The committee is comprised of senior leaders responsible for setting and helping to drive execution of the Company's sustainability strategy, including environmental stewardship. This committee prioritizes opportunities aligned to the Company's sustainability strategy and reports progress to The Hartford's Board of Directors at least annually. Members from both The Hartford's ESG Sustainability Governance Committee created The Hartford's new ESG Investment Policy Statement in early 2019 and helped to drive the company's policy on insuring and investing in Coal / Tar Sands announced in December 2019.

The Hartford's Environment Committee was created in 2007 as part of The Hartford's public commitment to climate change and is also made up of company leaders from across the enterprise, including risk management, operations, representatives of the company's Personal Lines and Commercial Markets businesses, and our investment company, as well as Actuarial, Sales, HR, Strategic Sourcing and Real Estate, Marketing and Communications, Government Affairs, as well as representation from our employee environmental action team (HEAT). The committee helps to identify and drive environmental initiatives within the organization. In addition to helping the ESG Sustainability Governance Committee create The Hartford's ESG Investment Policy Statement, the Environment Committee also updated the Company's statement on climate change based on the 5th assessment of the IPCC.

The Hartford's Environmental Action Team ("HEAT") was established in 2011 and as of 12/31/20 has grown to 976 employee members. Members of the HEAT leadership team are employees from across the organization who share a passion for environmental stewardship. They meet at least monthly and focus their efforts on engagement opportunities to help increase the environmental awareness of our employee base. HEAT has a representative on the Environmental Committee and its leaders set an annual operating plan and meet with the General Counsel, who chairs the Environmental Committee, to report on and seek guidance on its activities.

The Hartford continued to grow employee awareness of climate-related risks throughout 2020, altering our strategy to remain effective in a virtual environment. HEAT hosted a variety of environmental educational webinars and discussion groups on environmental topics including ways employees can reduce energy use even when working remotely. When employees do go back into the office, those who own Electric Vehicles may charge their cars for free using one of 30 chargers provided at our Connecticut locations. The Hartford's Commuter Benefit Program allows employees to use pre-tax dollars to pay for qualified parking and public transit costs. Employees also may use gym and shower facilities for free, removing disincentives for those who commute by bike or running. To support sustained recycling efforts among its employees The Hartford publishes the locations of local recycling centers on its intranet site. We also work with an electronics recycling partner, who recycles or reuses electronic devices using a zero-landfill process.

The Hartford has also implemented The Hartford Way which is a lean-based management system that is focused on building a strong and sustained culture of continuous improvement at The Hartford. Through a common set of management practices, tools and behaviors, all levels of the organization are actively engaged in driving a continuous improvement culture and solving problems, big and small, to positively impact our business outcomes and strategies (e.g. customer experience, efficiency, revenue growth, sustainability, etc.).

The Hartford helps our customers protect themselves from climate-related risks and reduce their impact on the environment in several ways:

- The Hartford offers several insurance products that help customers avoid GHG emissions by encouraging customers to purchase a hybrid or Electric Vehicle (EV) with premium discounts and encouraging / facilitating installation of energy efficient equipment and use of environmentally friendly materials.
- Approximately 17.8% 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, 15% of written premium from our energy business is written for policies related to energy efficiency. In addition, we doubled our renewable energy-related written premium in inland marine from 2019 to 2020, accounting for 7% of overall written premium in that business segment.
- We are actively executing on The Hartford's Coal and Tar Sands Policy by either non-renewing or not pursuing business opportunities within the scope of the policy. $622m (book value) of holdings in our portfolio are restricted in response to the policy, of which $253m in publicly traded investments will be divested 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. Examples of educational support include: earthquake safety, flood protection, hurricane safety, tornados, wild fires, winter storms and other severe weather events.
- Promoting environmental sustainability through our mutual fund business, launching The Hartford Global Impact Fund and the Climate Opportunities Fund (formerly known as the Environmental Opportunities Fund) after joining the UN Principles for Responsible Investment (UNPRI) in 2016.
- Educational resources to help customers manage climate-related risks, operate in a more sustainable way and share The Hartford's green product offerings. Examples include:
  - Green Your Business – The Hartford's Business Owners Playbook
  - Risk Engineering services help customers create practical solutions that minimize loss and improve overall operations. These services include on-demand training on managing and mitigating specific business risks including environmental risks.
  - Green product information including Technical Information on Green Construction and an overview of Builder's Risk Insurance

Support Links:

- 2020 Sustainability Highlight Report, p. 15-17
- CDP – C3.1f, C4.3c
- GRI – Disclosure #102-44
- SASB – p. 10-11

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 various 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 projected total available capital at year end of the property and casualty insurance subsidiaries prior to reinsurance and to less than 15% of the projected total available capital at year end of the property and casualty insurance subsidiaries after reinsurance.

As reported in The Hartford's 2020 10-K, the estimated 250 year pre-tax probable maximum enterprise loss from earthquake events is estimated to be $1.2 billion before reinsurance and $0.6 billion net of reinsurance. The estimated 250 year pre-tax probable maximum enterprise losses from hurricane events are estimated to be $1.8 billion before reinsurance and $0.9 billion net of reinsurance.

In addition to catastrophe modeling and metrics, The Hartford also published an ESG Investment Policy Statement in 2019. 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. The company will no longer insure or invest in companies that generate more than 25 percent of their revenues from thermal coal mining or more than 25 percent of their energy production from coal. In addition, the company will also stop insuring and investing in companies that generate more than 25 percent of their revenues directly from the extraction of oil from tar sands. As of 12/31/2020, $622m (book value) of holdings in our portfolio are restricted in response to the coal and tar sands policy, of which $253m in publicly traded investments will be divested by the end of 2023.

Support Links:

- [The Hartford's 10-K p. 93]
- [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; reducing our greenhouse gas emissions (GHGe) by 83.9% since 2007.

Various emission reduction activities contributed to the decrease in GHGe including The Hartford's work from home and remote work programs, and the associated real estate consolidation, as well as the ongoing efforts to modernize our physical plant and make the attendant energy efficiency investments, fully detailed in Section 4.3 of our CDP response.

Please note, the transition to a nearly 100% remote work environment as a result of COVID-19 has resulted in positive impacts and lower than expected 2020 emissions data. We do anticipate that many of these effects are temporary and will rise when we return to the office, however, some new practices are expected to continue and further reduce our GHGe.

	2014	**2015*** *(base year)*	**2016***	**2017***	**2018***	**2019***	**2020**
Scope 1 GHGe (mT CO_2e)	19,516	19,609	16,695	15,307	14,230	13,251	**8,602**
Scope 2 GHGe (mT CO_2e)	41,737	33,363	27,828	23,008	21,063	18,964	**16,583**
Scope 3 GHGe (mT CO_2e)**	52,480	56,920	49,019	49,308	49,913	47,303	**12,198**
Total Scope 1, 2, and 3 GHGe (mT CO_2e)	122,666	109,892	93,542	87,624	85,206	79,518	**37,383**

* 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 are those generated from employee commuting and business travel. For a comprehensive review of the company's relevant scope 3 emissions categories please refer to The Hartford's CDP response, published in July 2021.

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]() – C6.1 – C6.5 and C-FS14.1a
- [Sustainability Highlight Report](), p. 13

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

The Hartford's annual Sustainability Highlight 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.

In 2017, The Hartford set a goal to continue to reduce our total Scope 1, 2, and selected categories of Scope 3 GHGe, achieving a reduction of at least 2.1% of GHGe each year, resulting in a minimum decrease of 25.7% by 2027 and 46.2% by 2037 (using 2015 as a base year). This goal has been exceeded each year to date, with total emissions reductions reaching 83.9% since tracking began in 2007. Transitioning to a remote work environment as a result of COVID-19 resulted in several positive impacts including lower energy use. We expect that some of these effects are temporary and we anticipate increased usage when our employees return to the office, however, the organization is likely to continue some of the new practices, helping to reduce our emissions.

To help drive these emissions reductions and demonstrate The Hartford's commitment to environmental stewardship, The Hartford's CEO, Chris Swift publicly announced several additional environmental goals in The Hartford's 2017 Sustainability Highlight Report published in July 2018. The company measures and reports the progress made toward these goals annually.

The Hartford reported the following progress toward achieving these goals as of 12/31/2020:

Goal	Target	2020 vs. Base Year (2017)
Reducing facilities energy use by 15% through energy efficient building management by 2022 • In-Scope: Owned and leased offices in the U.S. and abroad (metered scaled up) • Exclusions: Business travel, fleet vehicles, employee commuting	15% reduction	***Goal Achieved!*** Facilities energy use is down 23.6% from the baseline year
Reducing water usage by 15% by 2022 • In-Scope: All metered U.S. offices • Exclusions: Non-metered U.S. offices; international sites	15% reduction	***Goal Achieved!*** A 24% decrease in water usage
100% renewable energy by 2030 • In-Scope: Self-generation, RECs, offsets and credits in owned and leased offices in the U.S. and abroad • Exclusions: Business travel, fleet vehicles, employee commuting	100%	***Goal Achieved!*** 100% of our facilities' energy consumption came from renewable energy sources in 2020

Goal	Target	2020 vs. Base Year (2017)
Reducing our non-recyclable, non-biodegradable solid waste from our facilities by 20% by 2022 • In-Scope: Waste that can't be recycled or composted such as prepackaged food and other plastic products in owned and leased offices in the U.S. and Canada • Exclusions: Landlord managed waste removal; international sites; construction waste, decommissioned furniture, computer hardware	20% reduction	***Goal Achieved!*** Waste reduced by 80% from baseline, aided by a new centralized waste management program including composting *(Trash decreased 51% during the first four months of the program, remote work materially impacted waste streams through remainder of 2020)*
Eliminating the use of Styrofoam by 2020 • In-Scope: Connecticut fully managed sites • Exclusions: Prepackaged food, computer packaging, partially managed (leased) locations	Eliminate	***Goal Achieved!*** Successfully eliminated the use of Styrofoam and plastic food containers in our Connecticut offices in 2019
Doubling the percentage of hybrid fleet vehicles and moving to 100% electric campus shuttles and security vehicles by 2022 • In-Scope: Entire fleet; shuttles and security vehicles in Connecticut • Exclusions: None	Double percentage and move to 100%	We doubled the percentage of hybrid vehicles in our fleet, successfully achieving our goal and in 2019, we 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 2020 Sustainability Highlight Report, (p. 13-18).

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

- Designated one of the world's most ethical companies by the Ethisphere Institute, receiving this recognition for the twelfth time in 2020
- Named to the Dow Jones Sustainability Index (2012-2020)
- Ranked #43 on the Green Power Partnership Fortune 500 Partners List (2020)
- Recognized #1 in energy savings in the Commercial Real Estate Better Buildings Challenge (2020)

Support Links:

- CEO Letter in the 2020 Sustainability Highlight Report; Environmental metrics, p. 13-18
- 2017 Sustainability Highlight Report; Goal announcement, p. 3-7