

Performance Summary

Financials (in millions, except per share data)			
	2024	2023	2022
Earned premiums	\$22,567	\$21,026	\$19,390
Total revenues	\$26,535	\$24,527	\$22,362
Net income (after preferred stock dividends)	\$3,090	\$2,483	\$1,794
Net investment income	\$2,568	\$2,305	\$2,177
Total assets	\$80,917	\$76,780	\$73,022
Core earnings	\$3,076	\$2,767	\$2,492
Book value per diluted share	\$55.09	\$49.43	\$41.53

Our Full Reporting Suite:

- [Sustainability Report](#)
- [SASB Report](#)
- [TCFD Report](#)
- [Climate Change Statement](#)
- [CDP Submission](#)
- [Sustainable Investing Policy Statement](#)
- [GRI Response](#)
- [Proxy Statement and Annual Report](#)
- [EEO-1 Report](#)

External Recognition



FTSE4Good



2024

Climate			
Performance Summary	2024	2023	2022
Greenhouse Gas Emissions ¹			
Scope 1 GHGe (mT CO2e)	5,981	6,767	7,268
Scope 2 GHGe (mT CO2e)	10,884	11,329	13,048
Scope 3 GHGe (mT CO2e) ²	36,399	15,108	13,476
Scope 1, 2 & 3 GHGe (mT CO2e) ³	53,264	33,204	33,792
Energy			
Total renewable energy (MWh)	38,940	40,478	52,220
Water			
Total water use (million cubic meters)	0.08936	0.08248	0.11896
Waste			
Total waste generated (metric tonnes)	573	545	646
Underwriting Progress (As of December 31)	2024	2023	2022
% of written premium for policies in our Middle & Large Business energy business related to energy efficiency	38%	35%	39%
% of written premium for policies in our Middle & Large Business inland marine business related to renewable energy	10%	10%	8%
% of written premium for policies in our Global Specialty financial lines energy and utility portfolio that engage in or support energy efficiency projects and operations	28%	28%	28%
% of written premium for policies in our Global Specialty environmental practice covering property and operations related to energy efficiency	3%	3%	9%
Accident Year			
Severe Weather Related Catastrophe Loss, Net of Reinsurance	2024	2023	2022
Weather related catastrophe loss as estimated as of December 31, 2024	\$768M	\$675M	\$584M

¹ Our Scope 1, 2 and select categories of Scope 3 GHG emissions data is verified by Apex Companies, an independent third party, in accordance with the ISO 14064-3 Second Edition 2019-04 Standard.

² The increase in total Scope 3 emissions is a result of enhancements made to our data collection process, resulting in the identification of several additional emissions sources that are now reflected in this more comprehensive total.

³ Includes only categories 6 and 7 of Scope 3.

People and Culture			
Workforce Data	2024	2023	2022
Total employee headcount	18,700	18,700	18,800
Women in the workforce	61.6%	61.4%	61.7%
People of color in the workforce	34.2%	32.3%	31.6%
Workforce Representation	2024	2023	2022
EEO-1 disclosure	Yes	Yes	Yes
Representation of women across the organization (Leader)	39%	38%	37.4%
Representation of people of color across the organization (Leader)	17.3%	16%	14.7%
Representation of women across the organization (Managers & Prof)	54.4%	54%	54.1%
Representation of people of color across the organization (Managers & Prof)	26.6%	25.6%	24.5%
Representation of women across the organization (Specialist)	77%	76.8%	76.4%
Representation of people of color across the organization (Specialist)	49.2%	45.6%	44.5%
Equal Pay			
Base salaries for women¹ (compared with men in similar roles)	99.6%	99.5%	99.5%
Base salaries for people of color¹ (compared with white people in similar roles)	99.4%	99.4%	99.3%
Recruiting			
New employees hired (external hires only)	2,618	1,824	3,056
Internal mobility (including promotions and lateral movements)	4,105	4,820	5,524
Employee retention	88%	92%	89%
Roles filled through employee referrals	29%	32%	30%
Learning			
Total hours (future skills and compliance related)	1,700,000	1,407,252	1,915,406
Hours per employee	90	76	103
Total hours (future skills)	1,596,746	1,309,245	1,814,531
Engagement			
Employee satisfaction (% engagement on 2024 Annual Survey - top quartile)	85%	87%	86%
Employee survey participation rate	90%	91%	93%
% of eligible employees receiving feedback²	98%	97%	98%
Societal Impact	2024	2023	2022
Lives impacted through employee volunteerism and corporate philanthropic donations (per year)	1.6M	1.8M	2.3M
Community investment spend (per year)	\$11.5M	\$11.5M	\$13.8M
Employee hours spent volunteering (per year)	145,644	115,731	107,600

Governance			
Performance Summary	2024	2023	2022
Board Composition and Independence³			
Size of board	10	11	10
Board average age	64.4	62.9	63.3
Mandatory retirement age	Yes	Yes	Yes
Average director tenure	7.3	6.9	6.5
Director tenure policy	No	No	No
% of directors who are independent	90.0%	90.9%	90.0%
Independent chairman	No	No	No
Independent lead director	Yes	Yes	Yes
Women on the board	3	4	4
People of color on the board	4	4	3
Compliance			
% of employees who have read and understood the Code of Ethics and Business Conduct	100%	100%	100%
Human Rights			
UN Global Compact Signatory	Yes	Yes	Yes
Equitable Pay Statement	Yes	Yes	Yes
Human Rights Statement	Yes	Yes	Yes
Equal Employment Opportunity Policy	Yes	Yes	Yes

¹ These numbers result from a separate statistical pay gap analysis that compares average 2024 base pay for all U.S. roles, including single incumbent roles (i.e., roles with only one employee), as of April 1, 2024 for workers hired in 2023 or prior. When we perform this analysis, we make adjustments to annualize pay for part-time and hourly workers and for the difference in pay based on job tier or title. As such, these numbers do not represent the unadjusted or “raw” pay gap. We do not adjust for geographic location, performance rating, education level or years of work experience.

² Percent of employees who receive performance reviews annually; 3% are too new to review due to the timing of their hiring.

³ Information provided is as of the conclusion of the Annual Meeting of Shareholders for the stated year, unless otherwise noted.

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