GRI Standards Index

The Hartford provides this Content Index to accompany the disclosures in its Sustainability Report and on our sustainability website. This index was designed to assist readers in locating The Hartford disclosures relevant to the GRI framework. The Hartford has reported the information cited in this GRI report in accordance with the Core option for the period of January 1, 2025 through December 31, 2025.

Sustainable development goals

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

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



SUSTAINABLE DEVELOPMENT GOALS



GRI Standards Index

GRI Indicator	Disclosure Title	The Hartford's Response
Organizational Profile		
GRI 2-1	Organizational details	The Hartford Insurance Group, Inc. One Hartford Plaza Hartford, Connecticut, USA 06155 The Hartford website; The Hartford Fact Sheet
GRI 2-2	Entities included in the organization's sustainability reporting	2025 Form 10-K, p. 6-20; The Hartford website; The Hartford Fact Sheet
GRI 2-3	Reporting period, frequency and contact	Annual reporting for calendar year 2025 July 2026 - Report publish date Email: sustainability@thehartford.com The Hartford reports financial results each quarter on a calendar year basis. Our Sustainability Report is published annually.
GRI 2-4	Restatements of information	We have made significant progress in reducing our GHGe since we began reporting our data in 2007. Since that time, we've reduced our Scope 1 and 2 GHGe by 87.2%. Building on that progress, we set a goal in 2023 to reduce our Scope 1 and 2 emissions by 50% by the end of 2030 using 2019 as the base year.
GRI 2-5	External assurance	Our sustainability report has been reviewed externally but not externally assured. However, The Hartford receives annually external assurance that our greenhouse gas inventory is accurate and complete. Our Scope 1, 2 and select categories of Scope 3 GHG emissions data is assured by Apex Companies, an independent third party, in accordance with the ISO 14064-3 Second Edition 2019-04 Standard.
GRI 2-6	Activities, value chain and other business relationships	2025 Form 10-K, p. 6-20; The Hartford website The Hartford's Strategic Sourcing organization continues to advance best-in-class procurement strategies and fair contracting practices. Our sourcing professionals drive competitive procurement events, collaborate with internal stakeholders to meet evolving customer expectations and ensure compliance with rigorous standards. Through robust performance tracking and active participation in cross-functional initiatives, the team plays a vital role in advancing enterprise goals and delivering sustainable value in a rapidly changing world.

<table>
<tr><th>GRI Indicator</th><th>Disclosure Title</th><th>The Hartford's Response</th></tr>
<tr><td colspan="3">Organizational Profile</td></tr>
<tr><td>GRI 2-7</td><td>Employees</td><td>As of December 31, 2025:
Total number of employees by employment contract (permanent) by gender:
Permanent employees = 18,700
Female employees = 61.5%
Male employees = 38.4%
Not provided = 0.1%
Total number of employees by employment contract (permanent) by region:<table><tr><th>Country</th><th>Headcount</th></tr><tr><td>United States</td><td>18,909</td></tr><tr><td>Non-U.S.</td><td>289</td></tr></table>Total number of U.S. employees by employment type and by gender:<table><tr><th></th><th>Female</th><th>Male</th><th>Total Employees</th><th>Not Provided</th></tr><tr><td>Full-time employees*</td><td>11,564 (61.4%)</td><td>7,242 (38.5%)</td><td>18,827 (99.6%)</td><td>21 (0.1%)</td></tr><tr><td>Part-time/reduced work week employees</td><td>71 (86.6%)</td><td>11 (13.4%)</td><td>82 (0.4%)</td><td>0 (0.0%)</td></tr><tr><td>Individual contributors</td><td>10,037 (63.6%)</td><td>5,725 (36.3%)</td><td>15,781 (83.5%)</td><td>19 (0.1%)</td></tr></table>*21 employees did not self-identify gender
Data based on internal HR data as of 12/31/25 and excludes contractors.
For additional workforce data, please see our EEO-1 report and p. 52 of The Hartford's 2025 Sustainability Report.
</td></tr>
<tr><td>GRI 2-8</td><td>Workers who are not employees</td><td>The Hartford does engage workers who receive payment for their services from vendors of The Hartford and are typically employees or contractors of those third-party vendors.
However, we are unable to report the number of workers who are not employees as this information is not uniformly tracked across the organization. We hope to report this type of information in the near future.</td></tr>
<tr><td>GRI 2-9</td><td>Governance structure and composition</td><td>Corporate Governance; Corporate Governance Guidelines; TCFD Report (Governance); 2026 Proxy Statement, p. 16; Nominating & Corporate Governance Committee Charter</td></tr>
<tr><td>GRI 2-10</td><td>Nomination and selection of the highest governance body</td><td>2026 Proxy Statement, p. 12-15
</td></tr>
</table>

GRI Indicator	Disclosure Title	The Hartford's Response
Organizational Profile		
GRI 2-11	Chair of the highest governance body	Corporate Governance 
GRI 2-12	Role of the highest governance body in overseeing the management of impacts	The Hartford's 2025 Sustainability Report, p. 67; 2026 Proxy Statement, p. 21-24; TCFD Report (Governance); Corporate Governance Guidelines
GRI 2-13	Delegation of responsibility for managing impacts	Delegating authority: Corporate Governance; The Hartford's 2025 Sustainability Report, p. 66-69, TCFD Report (Governance), Nominating & Corporate Governance Committee Charter; 2026 Proxy Statement, p. 21-24 Sustainability Governance: Corporate Governance; The Hartford's 2025 Sustainability Report, p. 67, TCFD Report (Governance); 2025 Proxy Statement, p. 19-21
GRI 2-14	Role of the highest governance body in sustainability reporting	Chairman and CEO of The Hartford, Christopher J. Swift is responsible for the final review and approval of The Hartford's Sustainability Report. Working closely with the Sustainability Governance Committee and the Office of Sustainability team, he ensures all material aspects are covered in the report.
GRI 2-15	Conflicts of interest	2026 Proxy Statement, p. 16; Corporate Governance Guidelines; The Hartford's By-Laws 
GRI 2-16	Communication of critical concerns	The Hartford does not publicly report the number of critical concerns communicated to the Board as we view this information as confidential. 2026 Proxy Statement, p. 27
GRI 2-17	Collective knowledge of the highest governance body	2026 Proxy Statement, p. 21-24; The Hartford's 2025 Sustainability Report, p. 67
GRI 2-18	Evaluation of the performance of the highest governance body	2026 Proxy Statement, p. 14-15
GRI 2-19	Remuneration policies	2026 Proxy Statement, p. 38-72
GRI 2-20	Process to determine remuneration	2026 Proxy Statement, p. 38-72
GRI 2-21	Annual Total Compensation Ratio	2026 Proxy Statement, p. 70
GRI 2-22	Statement on sustainable development strategy	The Hartford's 2025 Sustainability Report, p. 3 from The Hartford's Chairman and CEO, Chris Swift.
GRI 2-23	Policy commitments	Ethics & Compliance; The Hartford's Code of Ethics and Business Conduct; The Hartford's 2025 Sustainability Report, p. 72; Human Rights Policy; The Hartford's Vendor Code of Ethics and Business Conduct; HR Policies and Processes The Hartford was recognized as one of the "World's Most Ethical Companies' by the Ethisphere Institute for the 17th time in 2026 (see press release). 

GRI Indicator	Disclosure Title	The Hartford's Response
Organizational Profile		
GRI 2-24	Embedding policy commitments	The Hartford's Code of Ethics and Business Conduct; The Hartford's Vendor Code of Ethics and Business Conduct
GRI 2-25	Processes to remediate negative impacts	Ethics & Compliance; The Hartford's Code of Ethics and Business Conduct; The Hartford's 2025 Sustainability Report, p. 71; SASB, FN-IN-270a.2
GRI 2-26	Mechanisms for seeking advice and raising concerns	Ethics & Compliance; The Hartford's Code of Ethics and Business Conduct; The Hartford's 2025 Sustainability Report, p. 71 
GRI 2-27	Compliance with laws and regulations	No fines or non-monetary sanctions were imposed on The Hartford in 2024.
GRI 2-29	Approach to stakeholder engagement	The key stakeholders that The Hartford engages in sustainability issues include shareholders; customers, agents and brokers; employees; suppliers; community partners; and regulators and policymakers. See The Hartford's 2025 Sustainability Report, p. 10.
GRI 2-30	Collective bargaining agreements	No employees are covered by collective bargaining agreements. Various laws protect the rights of employees to engage in various activities, even though they might not support the interests of their employer. For example, some laws may protect an employee's right to speak out publicly about matters of public concern or engage in certain activities relating to the terms and conditions of employment. Nothing in The Hartford's Code of Ethics and Business Conduct or in any company policy is intended to limit or interfere with an employee's right to engage in these protected activities, including an employee's right to engage in concerted action under Section 7 of the National Labor Relations Act, and nothing in this Code or any company policy should be construed to do so. See The Hartford's Code of Ethics and Business Conduct, p. 42. 
GRI 3-1	Process to determine material topics	GRI Standards Response, p. 12
GRI 3-2	List of material topics	GRI Standards Response, p. 12
Responsible Products		
GRI 3-3	Management of material topics	The Hartford's 2025 Sustainability Report, p. 9-15, TCFD Report (Risk Management); SASB Report (FN-IN-410b.1 and FN-IN-410b.2)

GRI Indicator	Disclosure Title	The Hartford's Response
Economic Performance		
GRI 3-3	Management of material topics	2026 Letter to Shareholders; SASB Report; 2025 Form 10-K, p. 3 The Hartford's Enterprise Risk Management practices are key to The Hartford's ability to manage its risk and associated financial results. A full description of these practices is found throughout The Hartford's 2025 Form 10-K, including an explanation beginning on p. 86.
GRI 201-1	Direct economic value generated and distributed	2026 Letter to Shareholders; SASB Report; 2025 Form 10-K, p. 37
GRI 201-2	Financial implications and other risks and opportunities due to climate change	TCFD (Strategy)
GRI 201-3	Defined benefit plan obligations and other retirement plans	Pension plans and other post-retirement benefits: 2025 Form 10-K, p. 108
GRI 201-4	Financial assistance received from government	The Hartford did not receive financial assistance from the government in 2025.
GRI 203-1	Infrastructure investments and services supported	There are no substantive indirect economic impacts related to infrastructure investments and supported services.
GRI 203-2	Significant indirect economic impacts	The Hartford's 2025 Sustainability Report, p. 55-64; Communities & Giving website
Ethical Business Practices		
GRI 3-3	Management of material topics	Ethics & Compliance; The Hartford's Code of Ethics and Business Conduct
GRI 205-1	Operations assessed for risks related to corruption	The Hartford's Code of Ethics and Business Conduct; The Hartford's 2025 Sustainability Report, p. 73
GRI 205-2	Communication and training about anti-corruption policies and procedures	The Hartford's Code of Ethics and Business Conduct; The Hartford's 2025 Sustainability Report, p. 72
GRI 205-3	Confirmed incidents of corruption and actions taken	No corruption incidents reported in 2025. See The Hartford's 2025 Sustainability Report, p. 73

<table>
<tr><th>GRI Indicator</th><th>Disclosure Title</th><th>The Hartford's Response</th></tr>
<tr><td colspan="3">Responsible Investing</td></tr>
<tr><td>GRI 3-3</td><td>Management of material topics</td><td>The Hartford's 2025 Sustainability Report, p. 15-17; TCFD (Risk Management); Sustainable Investing Policy Statement; SASB Report (FN-IN-410a.1 and FN-IN-410a.2)</td></tr>
<tr><td colspan="3">Climate</td></tr>
<tr><td>GRI 3-3</td><td>Management of material topics</td><td>The Hartford's 2025 Sustainability Report, p. 30-40; TCFD Report</td></tr>
<tr><td>GRI 302-1</td><td>Energy consumption within the organization</td><td>
<table>
<tr><th>Total GHG Emissions</th><th>2021</th><th>2022</th><th>2023</th><th>2024</th><th>2025</th></tr>
<tr><td>Scope 1, 2
GHGe (mT CO2e)*</td><td>22,663</td><td>20,316</td><td>18,096</td><td>16,865</td><td>16,665</td></tr>
</table>
TCFD (Metrics and Targets)
</td></tr>
<tr><td>GRI 302-2</td><td>Energy consumption outside of the organization</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td>GRI 302-3</td><td>Energy intensity</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td>GRI 302-4</td><td>Reduction of energy consumption</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td>GRI 302-5</td><td>Reductions in energy requirements of products and services</td><td>Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system. As such, reductions in energy requirements of our products and services are not applicable.</td></tr>
<tr><td>GRI 303-5</td><td>Water consumption</td><td>
<table>
<tr><th>Water Consumption</th><th>Unit</th><th>2021</th><th>2022</th><th>2023</th><th>2024</th><th>2025</th></tr>
<tr><td>Total water use</td><td>Million cubic meters</td><td>0.11923</td><td>0.11896</td><td>0.08248</td><td>0.08936</td><td>0.18117</td></tr>
<tr><td>Data coverage (%)</td><td>Percentage of 100</td><td>100</td><td>100</td><td>100</td><td>100</td><td>100</td></tr>
</table>
See p. 36 of The Hartford's 2025 Sustainability Report to learn more.
</td></tr>
<tr><td>GRI 305-1</td><td>Direct (Scope 1) GHG emissions</td><td>TCFD (Metrics and Targets)</td></tr>
</table>

<table>
<tr><th>GRI Indicator</th><th>Disclosure Title</th><th>The Hartford's Response</th></tr>
<tr><td colspan="3">Climate</td></tr>
<tr><td>GRI 305-2</td><td>Energy indirect (Scope 2) GHG emissions</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td colspan="3">Responsible Investing</td></tr>
<tr><td>GRI 305-3</td><td>Other indirect (Scope 3) GHG emissions</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td>GRI 305-4</td><td>GHG emissions intensity</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td>GRI 305-5</td><td>Reduction of GHG emissions the organization</td><td>TCFD (Metrics and Targets)</td></tr>
<tr><td>GRI 305-6</td><td>Emissions of ozone-depleting substances (ODS)</td><td>Not applicable. Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system and no emissions of ozone-depleting substances (ODS) are produced.</td></tr>
<tr><td>GRI 302-7</td><td>Nitrogen oxides (NOx), sulfur oxides (Sox) and other significant air emissions</td><td>Not applicable. Insurance is not a physical product. It is a transfer system in which the insured transfers the chance of financial loss to the insurer. The insurance contract (the policy) is the only physical manifestation of this transfer system and no additional air emissions are produced.</td></tr>
<tr><td>GRI 306-2</td><td>Waste by type and disposal method</td><td>
<table>
<tr><th>Waste Disposed</th><th>Unit</th><th>2021</th><th>2022</th><th>2023</th><th>2024</th><th>2025</th></tr>
<tr><td>Total waste generated</td><td>Metric tonnes</td><td>308</td><td>646</td><td>545</td><td>573</td><td>888</td></tr>
<tr><td>Data coverage (%)</td><td>Percentage of 100</td><td>58</td><td>61</td><td>64</td><td>64</td><td>100</td></tr>
</table>
The Hartford also seeks to improve its reputation as an environmental steward by reducing our use of resources, including paper and responsible printing methods.
See p. 36 of The Hartford's 2025 Sustainability Report to learn more.
</td></tr>
<tr><td>GRI 307-1</td><td>Non-compliance with environmental laws and regulations</td><td>$0 – No fines or non-monetary sanctions were imposed on The Hartford in 2025.</td></tr>
<tr><td>GRI 308-1</td><td>New suppliers that were screened using environmental criteria</td><td>The Hartford's 2025 Sustainability Report, p. 34; The Hartford's Vendor Code of Ethics and Business Conduct</td></tr>
</table>

GRI Indicator	Disclosure Title	The Hartford's Response
Occupational Health and Safety		
GRI 401-3	Parental leave	Paid Parental Leave Policy Pregnant and New Parent Leave Policy
GRI 403-1	Workers representation in formal joint management–worker health and safety committees	The Hartford's Health, Environment and Safety (HES) Program
Training and Education		
GRI 404-1	Average hours of training per year per employee	In 2025, The Hartford invested in our employees by providing them with 1.3 million hours of training. The Hartford's 2025 Sustainability Report, p. 51
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Career Benefits; The Hartford's 2025 Sustainability Report, p. 48-51 When an organizational change affects an employee, The Hartford routinely offers career transition services that may include career counseling, resume reviews and networking events.
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	The Hartford's 2025 Sustainability Report, p. 48 The Hartford has established an annual performance and career development review cycle for all employees that includes several key actions: • Setting development goals that align to enterprise objectives • Mid-year Check-In: used to check progress against goals and identify any adjustments needed to remain on track • Annual Performance Review: evaluates results to measure the impact each employee makes
Diversity and Equal Opportunity		
GRI 405-1	Diversity of governance bodies and employees	The Hartford's 2025 Sustainability Report, p. 41-54; Corporate Governance Website
GRI 405-2	Ratio of basic salary and remuneration of women to men	• 99.7% base salaries for women compared with men in comparable roles* • 99.4% base salaries for people of color compared with white people in comparable roles* *These numbers result from a statistical pay gap analysis that compares average 2026 base pay as of April 1, 2026 for all U.S. roles, including single incumbent roles (i.e., roles with only one employee), for workers active on February 17, 2026. When we perform this analysis, we make adjustments to annualize pay for part-time and hourly workers and for the difference in pay based on job tier and title. As such, these numbers do not represent the unadjusted or "raw" pay gap. We do not adjust for geographic location, performance rating, education level or years of work experience.

GRI Indicator	Disclosure Title	The Hartford's Response
Diversity and Equal Opportunity		
GRI 406-1	Incidents of discrimination and corrective actions taken	The Hartford is committed to providing a work environment where everyone is treated with dignity and respect as well as an environment that is free from discrimination and harassment. We do not currently report discriminatory incidents and actions publicly. See The Hartford's Reporting and Investigating Discrimination and Harassment Policy and The Hartford's Code of Ethics and Business Conduct for more information.
GRI 408-1	Operations and suppliers at significant risk for incidents of child labor	We do not currently report on this information publicly. Anti-Trafficking and Prohibition of Slavery Policy; The Hartford's Code of Ethics and Business Conduct
GRI 409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	We do not currently report on this information publicly. Anti-Trafficking and Prohibition of Slavery Policy; The Hartford's Code of Ethics and Business Conduct
GRI 412-1	Operations that have been subject to human rights reviews or impact assessments	The Hartford is consistently recognized for providing a workplace that meets the unique needs of our employees. We do not currently report on this information publicly. The Hartford's 2025 Sustainability Report, p. 71-72; The Hartford's Human Rights Policy
Local Communities		
GRI 413-1	Operations with local community engagement, impact assessments and development programs	The Hartford's 2025 Sustainability Report, p. 55-64; Communities & Giving website
GRI 413-2	Operations with significant actual and potential negative impacts on local communities	No negative impacts to local communities have been reported.
Supplier Social Assessment		
GRI 414-1	New suppliers that were screened using social criteria	The Hartford's 2025 Sustainability Report, p. 34; The Hartford's Vendor Code of Ethics and Business Conduct; TCFD Report
Public Policy		
GRI 415-1	Political contributions	The Hartford's Political Activities and Contributions Report

GRI Indicator	Disclosure Title	The Hartford's Response
Customer Privacy and Information Protection		
GRI 418-1	Substantiated regulator complaints concerning data breaches involving a loss of customer data	The Hartford has not identified any substantiated regulator complaints regarding data breaches involving loss of customer data.
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	The Hartford has not been subject to any significant fines or non-monetary sanctions related to non-compliance with laws or regulations in 2025.

Materiality Assessment Process

Our ability to create business value and generate positive societal impact through our sustainability initiatives depends on understanding the issues that matter most to both our stakeholders and our company. In 2023, we conducted our fourth formal sustainability materiality assessment in alignment with the GRI four-step process to engage key stakeholders and identify the topics most material to our business. This assessment informed our sustainability strategy, helped us prioritize risks and opportunities and guided how we integrated material issues into our disclosures and broader business planning.

Given the uncertainty in the external environment this year, we chose not to conduct a new formal materiality assessment. We determined that the timing was not conductive to generating the level of insight and rigor we expect from this process. However, our commitment to understanding and responding to stakeholder expectations remains strong. Throughout the year, we continued to engage regularly with stakeholders to discuss our sustainability approach and gather perspectives on emerging priorities, areas of interest and potential concerns. These ongoing touchpoints ensure that, even without a formal assessment cycle, stakeholder input continues to inform our strategy and support the long-term advancement of our sustainability efforts.

Our Methodology

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

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





The Hartford

Some of the language in this Index, including but not limited to that related to our goal of achieving net zero greenhouse gas ("GHG") emissions for the full range of our operations by 2050, may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Factors that could cause actual results to differ, possibly materially, from those in the forward-looking statements include, but are not limited to, our ability to formulate and implement plans to reduce our Scope 1 and 2 GHG emissions as anticipated; our reliance on third parties, whose actions are outside our control, to reduce our Scope 3 GHG emissions; and the lack of widely accepted standards for measuring greenhouse gas emissions associated with underwriting, insurance and investment activities, as well as other factors discussed in our 2025 Annual Report on Form 10-K, subsequent Quarterly Reports on Forms 10-Q, and the other filings we make with the Securities and Exchange Commission. The inclusion of information in this document should not be interpreted as a representation of the materiality or financial impact of that information. We assume no obligation to update this Index, which speaks as of the date issued.

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

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