

The Hartford

Advocates Fund

2025 Annual Report

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Frequently Asked Questions

What is a Political Action Committee (PAC)?

Political Action Committees (PACs) formed by individuals, groups or companies allow individual contributions to be pooled and used to support candidates and incumbents whose views are consistent with the mission of the group or organization. Many different constituencies, including business groups, trade associations, labor unions, and elected officials establish PACs. PACs are a transparent way for citizens to meaningfully engage in the political process.

The Hartford PACs

The Hartford Insurance Group, Inc. (The Hartford) has two PACs, The Hartford Advocates Fund and The Hartford Advocates Federal Fund (collectively the Funds). They are solely funded through voluntary contributions from eligible employees in management level roles and the directors of The Hartford Insurance Group, Inc. The Funds support candidates for federal and state office who are interested in understanding public policy issues facing the insurance industry.

Purpose

At The Hartford, we believe in underwriting human achievement. Members of the Funds help to amplify the voice of our company, customers, and shareholders by reinforcing our commitment through education and advocacy. We want to be a leader within our industry by driving long-term and sustainable public policy outcomes. The Funds are a crucial advocacy tool to help amplify The Hartford's exceptional voice with public officials and lawmakers across the nation. The Funds create opportunities to support candidate campaigns and facilitate education opportunities on key issues facing the insurance industry.

Why is participation important?

The Hartford's voice is best amplified in Washington, D.C. and across state capitols when we help elect thoughtful lawmakers. As a part of our Code of Ethics and Business Conduct, The Hartford does not make corporate contributions to political candidates or parties, even where allowed by law. Through employees' voluntary contributions, The Funds provide us the ability to engage with and reelect thoughtful candidates and lawmakers.

Governance

The Funds are governed by a Board of Directors, their by-laws, federal law (Federal Election Campaign Act) and various state laws. Every contribution is reviewed to ensure it is consistent with applicable federal and state laws, our giving guidelines, and is subject to final approval by the President of the Funds. To comply with the SEC's pay-to-play rule, employees of The Hartford who are considered "covered associates" make contributions to the Federal Fund, which supports federal candidates only. Transparency of the Funds' activities is provided through monthly public reporting of receipts and disbursements to the Federal Election Commission (this is public on www.fec.gov) and to state campaign finance departments as required by state law.

Board of Directors

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Counsel

Officers are elected annually. The Board oversees both The Hartford Advocates Fund and The Hartford Advocates Federal Fund PACs.

2025 Financial Statement

2025 Financial Summary

	Hartford Advocates Fund (State-Federal PAC)	Hartford Advocates Federal Fund (Federal-Only PAC)
Receipts		
Payroll Deduction	\$165,497.83	\$51,473.24
Check Contribution	\$651.00	\$30,135.00
Credit Card Contribution	\$560.00	\$14,450.00
Refunded Candidate Contributions	\$1,000.00	\$0.00
Voided 2024 PAC Contributions		\$5,000.00
Total Receipts	\$167,708.83	\$101,058.24
Disbursements		
Federal Level Contributions	(\$45,000.00)	(\$43,000.00)
State Level Contributions	(\$63,000.00)	\$0.00
Caucus PAC to PAC Contributions	(\$15,000.00)	\$0.00
Trade Association PAC to PAC Contributions	(\$49,800.00)	(\$12,500.00)
Operating Expenses	(\$430.95)	(\$2,425.11)
Refunded Employee PAC Contributions	(\$20.00)	(\$4.20)
Total Disbursements	(\$173,250.95)	(\$57,929.31)
Net Income/(Loss)	(\$5,542.12)	\$43,128.93
Cash Balance - Prior Year-End	\$116,505.73	\$49,800.31
Net Income/(Loss)	(\$5,542.12)	\$43,128.93
Cash Balance - December	\$110,963.61	\$92,929.24

Our Strategy

While the overall strategy of political giving for The Hartford Advocates Fund (HAFPAC) may not be readily apparent from simply perusing the list of candidates we've supported, a lot goes into our decision to support a particular candidate. Generally, HAFPAC enables us to efficiently connect with lawmakers across the nation on key public policy issues facing the insurance industry. The following sections break down the key considerations of our holistic evaluation.

By the numbers and letter of the law

State and federal election laws place restrictions on how much HAFPAC can contribute within each election cycle. For example, for U.S. House of Representatives, the maximum contribution over a two-year election cycle is \$5,000 for the primary election and \$5,000 for the general election. For U.S. Senators, the same monetary limits apply but over a six-year election cycle. Federal leadership, trade association and caucus PACs can receive up to \$5,000 annually. For state candidates, the limits differ depending on each state. Political giving is less restrictive in states like New York and California, whereas there are significant limitations in Connecticut, Pennsylvania and Missouri where our giving tends to be limited to trade associations or state parties.

Education and enrichment

HAFPAC has always used engagement with policymakers to educate them on issues important to The Hartford and how they relate to our business strategy. We also meet regularly with The Hartford's employees to share details of our advocacy efforts. We have arranged meetings between The Hartford's executives and employees with state and federal policymakers to share experience about our business and the need for bipartisan public policy solutions. Meeting lawmakers where they are and sharing the priorities of our company is an essential component of HAFPAC's mission.

Evaluating candidates

When evaluating candidates, one of the primary considerations is the committees on which they serve and relevant leadership positions. Insurance is primarily a state-regulated industry. Nevertheless, federal Congressional committees do exercise broad jurisdiction over matters that affect our industry. Insurance is a highly regulated industry, and we work with leaders across the political spectrum to highlight potential implications from policy proposals and ensure that the insurance industry, our employees, and our customers are represented fairly.

Commitment to continuous improvement and enhanced transparency

HAFPAC is committed to reviewing governance practices, evaluating candidates, and making changes as appropriate to ensure we are representing The Hartford, our employees, and all stakeholders at the highest standard. As the political landscape evolves, so should our engagement and strategy. We have created feedback opportunities for HAFPAC members to share their thoughts through member surveys, and HAFPAC hosted webinars and educational sessions. Additionally, The Hartford was recognized as a First Tier company in the 2025 CPA-Zicklin Index of Corporate Political Disclosure and Accountability for our clear disclosure of political spending, the policies in place and our oversight and governance of these policies. In 2025, The Hartford was a member of the Corporate Political Responsibility Taskforce (CPRT) which was founded to explore ways in which businesses can take a principled approach to engaging responsibly in civic and political affairs.

Disbursements

The Hartford Advocates Fund: state and federal contribution strategies

Federal giving in 2025 focused on building relationships with key lawmakers in Washington, as well as continued engagement with longstanding champions of our industry. It is our view that bipartisan legislation generally results in the most sustainable long-term policy, and with that outcome and a continued focus on civic engagement in mind, many of the individual policymakers that we supported through HAFPAC have demonstrated a willingness to work across the aisle to advance sound policy. Many of the members we contributed to serve on or work with the Congressional committees most focused on industry issues, such as the House Financial Services Committee, Senate Banking Committee, Ways & Means Committee, and Finance Committee. We also supported members in districts where The Hartford has significant employee presence. In addition, we partnered with our industry trade association PACs to amplify our support for candidates who are willing to understand our issues.

The Hartford Advocates Fund: contributions to federal candidates

Candidate	State	Office	Amount
Rep. French Hill (R)	AR	House	\$2,500.00
Rep. Mike Thompson (D)	CA	House	\$1,500.00
Rep. Robert Garcia (D)	CA	House	\$1,000.00
Rep. Juan Vargas (D)	CA	House	\$1,500.00
Rep. Jimmy Panetta (D)	CA	House	\$1,500.00
Rep. Young Kim (R)	CA	House	\$1,000.00
Rep. Darrell Issa (R)	CA	House	\$1,500.00
Rep. Brittany Pettersen (D)	CO	House	\$2,500.00
Rep. John Larson (D)	CT	House	\$5,000.00
Rep. Jim Himes (D)	CT	House	\$5,000.00
Rep. Zach Nunn (R)	IA	House	\$5,000.00
Sen. Bill Foster (D)	IL	House	\$1,000.00
Rep. Darin LaHood (R)	IL	House	\$1,000.00
Rep. Richard Neal (D)	MA	House	\$2,500.00
Rep. April McClain Delaney (D)	MD	House	\$1,000.00
Rep. Lisa McClain (R)	MI	House	\$2,500.00
Rep. Emanuel Cleaver (D)	MO	House	\$1,000.00
Rep. Ann Wagner (R)	MO	House	\$2,000.00
Rep. Sam Graves (R)	MO	House	\$2,500.00

Candidate	State	Office	Amount
Rep. Jason Smith (R)	MO	House	\$3,000.00
Rep. Troy Downing (R)	MT	House	\$2,500.00
Rep. Deborah Ross (D)	NC	House	\$1,000.00
Rep. Mike Flood (R)	NE	House	\$2,500.00
Sen. Tom Suozzi (D)	NY	House	\$1,500.00
Rep. Gregory Meeks (D)	NY	House	\$1,000.00
Rep. Ritchie Torres (D)	NY	House	\$2,500.00
Sen. Timothy Kennedy (D)	NY	House	\$1,000.00
Rep. Andrew Garbarino (R)	NY	House	\$3,000.00
Rep. Mike Lawler (R)	NY	House	\$4,000.00
Rep. Mike Carey (R)	OH	House	\$1,000.00
Rep. Janelle Bynum (D)	OR	House	\$1,000.00
Rep. Brendan Boyle (D)	PA	House	\$1,000.00
Rep. Madeleine Dean (D)	PA	House	\$1,500.00
Rep. Chrissy Houlahan (D)	PA	House	\$2,500.00
Rep. David Kustoff (R)	TN	House	\$500.00
Rep. Suzan DelBene (D)	WA	House	\$1,000.00
Rep. Gwen Moore (D)	WI	House	\$1,500.00
Rep. Scott Fitzgerald (R)	WI	House	\$1,000.00

Candidate	State	Office	Amount
Sen. Katie Britt (R)	AL	Senate	\$2,000.00
Cand. Ashley Hinson (R)	IA	House	\$2,500.00
Sen. Mike Crapo (R)	ID	Senate	\$2,500.00
Sen. Steve Daines (R)	MT	Senate	\$1,500.00

Candidate	State	Office	Amount
Sen. Maggie Hassan (D)	NH	Senate	\$1,000.00
Sen. Bill Hagerty (R)	TN	Senate	\$2,500.00
Sen. Mark Warner (D)	VA	Senate	\$2,000.00

Disbursements continued

The Hartford Advocates Fund: federal leadership/trade association/caucus PAC

PAC	Amount
American Council of Life Insurers Political Action Committee ¹	\$2,500
American Property Casualty Insurance Association Federal Only PAC ²	\$5,000
Equality PAC ³	\$2,500
The Surety & Fidelity Association of America Political Action Committee ⁴	\$5,000

Leadership PACs – As defined by the Federal Election Commission, Leadership PACs are nonconnected committees established by Members of Congress and other political leaders to “support candidates for federal and nonfederal offices.” The Hartford Advocates Fund requires leadership PACs to agree that their funds will only support candidates for U.S. Congress who are either incumbents or working in the private sector, and who are not state or municipal public officials.

¹ American Council of Life Insurers PAC – “...leading trade association driving public policy and advocacy on behalf of the life insurance industry.”

² American Property Casualty Insurance Association PAC – “...primary national trade association for home, auto, and business insurers. APCI promotes and protects the viability of private competition for the benefit of consumers and insurers.”

³ Equality PAC – “the political arm of the Congressional Equality Caucus and is dedicated to the full legal and societal equality for LGBTQ Americans.

⁴ The Surety & Fidelity Association of America PAC – “...nonprofit, nonpartisan trade association that represents all segments of the surety and fidelity industry...[promoting] the value of surety and fidelity bonding...”

Disbursements continued

2025 giving across the states was focused on building relationships with many lawmakers who are new to insurance issues, as well as strengthening relationships with our industry advocates. Public policy issues continue to increase in complexity and include climate management and resiliency, artificial intelligence and data governance, legal system abuse reform, residual market expansion, affordability and availability and paid family medical leave. Contributions followed similar patterns from years past with much of the budget being directed toward California and New York. This trend is largely due to The Hartford's market positions in those states as well as various states' legal restrictions preventing The Hartford Advocates from contributing. Support was directed toward thoughtful lawmakers who have jurisdiction over the business of insurance, such as Senate or Assembly Insurance Committees, as well as Committees on Judiciary; Appropriations, Budget and Consumer Protection; Banking and Finance; Labor and Employment to name a few. Through HAFPAC, we have been able to engage directly with lawmakers who are willing to work across the aisle to advance long-term durable policy.

The Hartford Advocates Fund: contributions to state candidates

Candidate	Office Sought	State	Amount
California			
Asm. Chris Rogers (D)	Assembly District 002	CA	\$1,000.00
Asm. Cecilia Aguiar-Curry (D)	Assembly District 004	CA	\$1,000.00
Asm. Maggy Krell (D)	Assembly District 006	CA	\$1,000.00
Asm. Maggy Krell (D)	Assembly District 006	CA	\$1,000.00
Asm. Stephanie Nguyen (D)	Assembly District 010	CA	\$1,000.00
Asm. Stephanie Nguyen (D)	Assembly District 010	CA	\$1,000.00
Asm. Anamarie Farias (D)	Assembly District 015	CA	\$1,000.00
Asm. Anamarie Farias (D)	Assembly District 015	CA	\$1,000.00
Asm. Matt Haney (D)	Assembly District 017	CA	\$1,000.00
Asm. Catherine Stefani (D)	Assembly District 019	CA	\$1,000.00
Asm. Diane Papan (D)	Assembly District 021	CA	\$1,000.00
Asm. Marc Berman (D)	Assembly District 024	CA	\$1,000.00
Asm. Dawn Addis (D)	Assembly District 030	CA	\$1,000.00
Cand. Charles Hughes (D)	Assembly District 034	CA	\$1,000.00
Asm. Juan Carrillo Ventura (D)	Assembly District 039	CA	\$1,000.00
Cand. Honorable Pilar Schiavo (D)	Assembly District 040	CA	\$1,000.00
Asm. Blanca Rubio (D)	Assembly District 048	CA	\$3,000.00
Asm. Rick Zbur (D)	Assembly District 051	CA	\$1,000.00
Asm. Lisa Calderon (D)	Assembly District 056	CA	\$1,000.00
Asm. Josh Lowenthal (D)	Assembly District 069	CA	\$1,000.00
Asm. Cottie Petrie-Norris (D)	Assembly District 073	CA	\$1,500.00
Asm. Tasha Boerner (D)	Assembly District 077	CA	\$1,000.00
Asm. Christopher Ward (D)	Assembly District 078	CA	\$1,000.00
Asm. David Alvarez (D)	Assembly District 080	CA	\$2,000.00
Asm. Joe Patterson (R)	Assembly District 005	CA	\$2,000.00
Asm. Josh Hoover (R)	Assembly District 007	CA	\$1,000.00
Asm. David Tangipa (R)	Assembly District 008	CA	\$1,000.00
Asm. Heath Flora (R)	Assembly District 009	CA	\$2,500.00
Asm. Alexandra Macedo (R)	Assembly District 033	CA	\$1,000.00
Asm. Greg Wallis (R)	Assembly District 047	CA	\$1,000.00

Disbursements continued

The Hartford Advocates Fund: contributions to state candidates continued

Candidate	Office Sought	State	Amount
California			
Asm. Natasha Johnson (R)	Assembly District 063	CA	\$1,000.00
Asm. Kate Sanchez (R)	Assembly District 071	CA	\$1,000.00
Asm. Laurie Davies (R)	Assembly District 074	CA	\$1,000.00
Asm. Heather Hadwick (R)	Assembly District 001	CA	\$1,000.00
Cand. Tim Grayson (D)	Office of State Controller	CA	\$1,000.00
Cand. Anna Caballero (D)	Office of State Treasurer	CA	\$1,000.00
Sen. Roger Niello (R)	Senate District 006	CA	\$1,000.00
Sen. Jesse Arreguín (D)	Senate District 007	CA	\$1,000.00
Sen. Aisha Wahab (D)	Senate District 010	CA	\$1,000.00
Cand. Nathan Magsig (R)	Senate District 012	CA	\$2,000.00
Sen. Josh Becker (D)	Senate District 013	CA	\$2,000.00
Sen. Steve Padilla (D)	Senate District 018	CA	\$1,000.00
Sen. Caroline Menjivar (D)	Senate District 020	CA	\$1,000.00
Cand. Sion Roy (D)	Senate District 024	CA	\$1,000.00
Cand. Avelino Valencia (D)	Senate District 034	CA	\$1,000.00
Sen. Laura Richardson (D)	Senate District 035	CA	\$1,000.00
Cand. Tony Strickland (R)	Senate District 036	CA	\$3,500.00
Sen. Catherine Blakespear (D)	Senate District 038	CA	\$1,000.00

Candidate	Office Sought	State	Amount
Missouri			
Sen. Jim Boyd (R)	Senate District 021	FL	\$2,500.00

Candidate	Office Sought	State	Amount
New York			
Asm. David Weprin (D)	Assembly District 024	NY	\$1,000.00
Sen. Jamaal Bailey (D)	Assembly District 036	NY	\$1,000.00

Disbursements continued

The Hartford Advocates Fund: state trade association/caucus PAC

PAC	Amount
American Property Casualty Insurance Association of America California PAC ⁵	\$7,800.00
Association of California Life and Health Insurance Companies Political Action Committee ⁶	\$5,000.00
Connecticut Democratic State Central Committee ⁷	\$1,000.00
Disability Political Action Committee, Sponsored by Association of California Life & Health Insurance	\$3,000.00
FairPAC (Civil Justice Association of California) ⁸	\$5,000.00
Life Insurance Council of New York PAC (LICONY PAC) ⁹	\$5,000.00
Missouri Insurance Coalition PAC ¹⁰	\$1,500.00
NYS Democratic Committee ¹¹	\$10,000.00
NYS Democratic Assembly Campaign Committee ¹¹	\$2,000.00
NYS Democratic Senate Campaign Committee ¹¹	\$2,000.00
Pennsylvania Insurance PAC (PIPAC) ¹²	\$20,000.00

⁵ American Property Casualty Insurance Association PAC – a subset of the national trade association dedicated to supporting California state legislators that are willing to listen to and work with the industry.

⁶ Association of California Life & Health Insurance Co – a Life and Health insurance trade association that advocates for key insurance issues before legislative and administrative bodies.

⁷ Democratic State Central Committee – Connecticut Democratic Party – the affiliate of the Democratic Party in the state of Connecticut.

⁸ FairPAC, sponsored by the Civil Justice Association of California, “...is a bipartisan PAC that supports candidates at the state level who recognize the importance of fairness in our civil justice system.”

⁹ Life Insurance Council of New York PAC – state trade association representing life insurers and working “...to create and maintain a legislative and regulatory environment that encourages its members to conduct and grow their life insurance businesses...in New York State.”

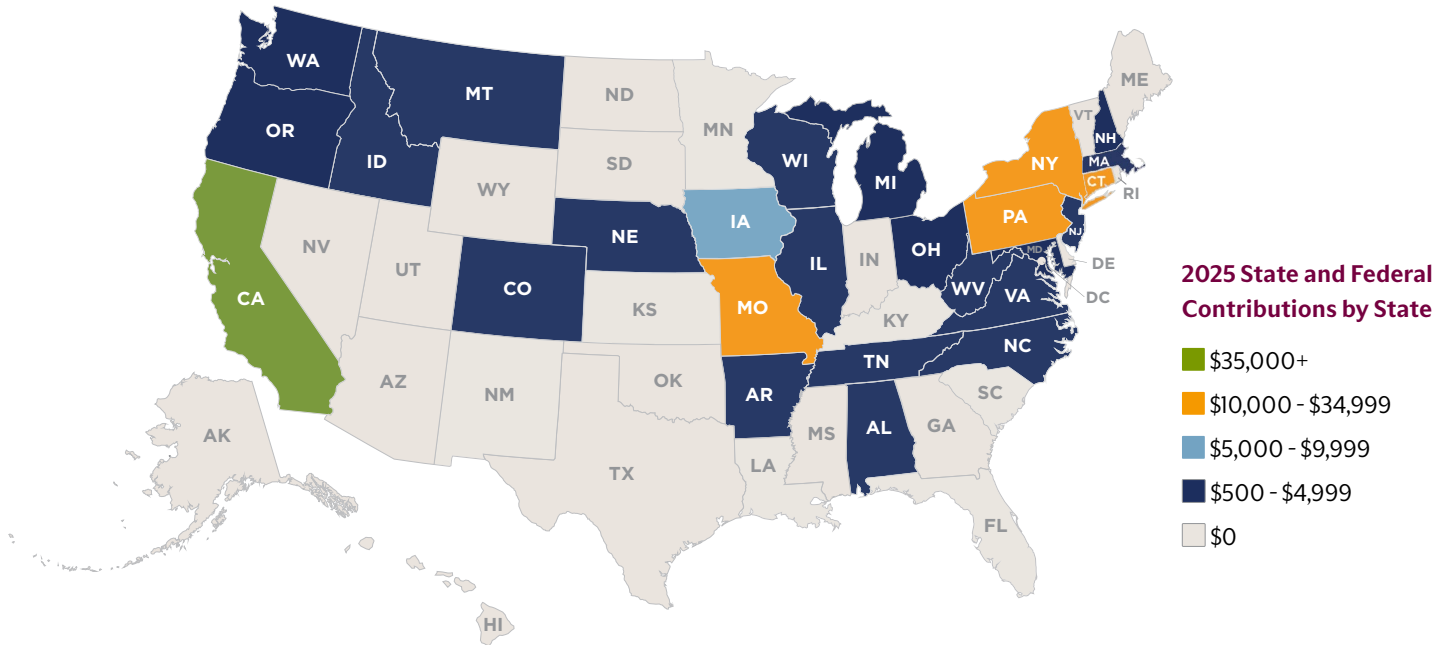
¹⁰ Missouri Insurance Coalition (MIC PAC) – state trade association representing the insurance industry in Missouri.

¹¹ NYS Democratic Committee, NYS Democratic Assembly Campaign Committee and NYS Democratic Senate Campaign Committee – party caucus PACs whose goals are to help democratic candidates win election in the state of New York.

¹² Insurance Federation of Pennsylvania – Pennsylvania Insurance PAC (PIPAC), a nonprofit state trade association whose advocacy “focuses on legislative and regulatory matters...” facing the insurance industry.

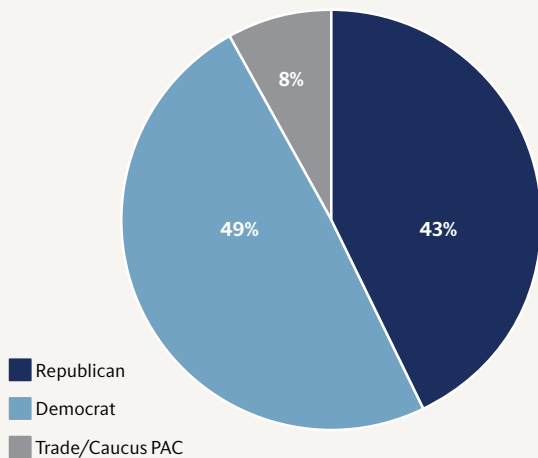
Disbursements continued

The Hartford Advocates Fund: state and federal contributions by state



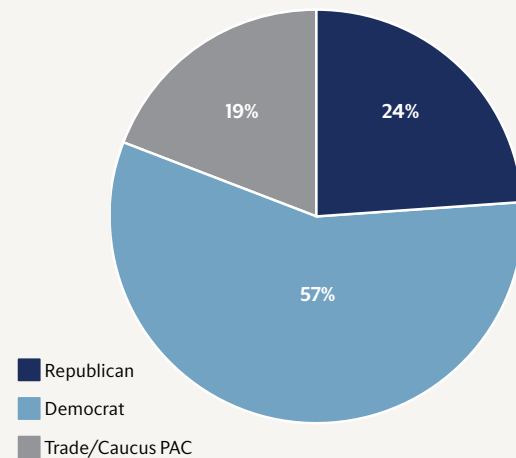
The Hartford Advocates Fund: federal metrics

2025 Federal Contributions By Party¹³



The Hartford Advocates Fund: state metrics

2025 State Contributions By Party¹⁴



¹³ Historically, we have targeted a 50-50 split at the federal level representative of the balance of power between Democrats and Republicans in Congress.

¹⁴ At the state level, the split between Democrat versus Republican contribution reflects the fact that Democrats control the Governor's office and legislatures in many of those jurisdictions where we are legally allowed to contribute.

Public Policies and Practices

Political Compliance

Corporate Contributions for Political Purposes

As part of our Code of Ethics and Business Conduct, The Hartford does not make corporate contributions to political candidates or parties, even where allowed by law. Accordingly, we require that no portion of our dues paid to trade associations be used for political contributions.

Our Code of Ethics and Business Conduct permits the use of corporate resources to support non-partisan political activities, including contributions to eligible trade associations, 527, 501(c)(4), and 501(c)(6) organizations engaged in nonpartisan efforts. Any such expenditure will be disclosed in our Annual Political Activities and Contributions Report, in addition to all disclosures required by law. Consistent with federal and state law, these activities include non-partisan voter education, including issue education, voter registration and grassroots lobbying to influence legislation or ballot referenda. These contributions may not be tied to the procurement of The Hartford's products and services and must comply with all applicable laws and regulations.

In 2025, The Hartford did not disburse corporate or PAC funds for Independent Expenditures made in support or opposition to a political candidate.

The Hartford did allocate \$21,000 in corporate resources to support, "Nat. Assc. Mutual Ins Co. Administrative Fund", a 527 organization, in their grassroots campaign supporting Americans for Litigation Tax Fairness, in 2025. The coalition aimed at influencing public policies that narrowly focused on tax and legal reforms targeting third-party litigation funding with the goal of:

- Eliminating perceived tax loopholes
- Taxing litigation funding profits like other investments
- Discouraging speculative litigation through tax neutrality and transparency

Any non-partisan political contributions are publicly reported, updated quarterly and approved in advance by the Chief Executive Officer, the General Counsel and the Chief Government Relations Officer. This activity is also reported annually to the Nominating and Corporate Governance Committee of The Hartford's Board of Directors.

All political contributions promote the interest of the company and are made without regard to the personal political preferences of executives, directors, or employees. As part of the company's internal review process, all political contributions are vetted and approved by both PAC Counsel and the PAC Board President prior to disbursement to ensure compliance with applicable state and federal regulations, as well as company policy.

The Hartford Membership in Trade Associations and Coalitions

The Hartford is a member of state and federal trade associations and coalitions. These memberships further our public policy goals. The Hartford has requested information regarding state and federal lobbying expenses from trade associations and coalitions to which The Hartford pays \$25,000 or more in annual dues. The portion of membership dues not attributable to lobbying is used to support non-political activities, including industry research and data analysis, regulatory and technical guidance, education and professional development, development of industry standards and best practices, member services, and general association operations. Based on the information we receive each quarter, the following dues or payments to trade associations and coalitions were used for lobbying in 2025:

Organization	Total Dues	Lobbying \$ (% of Total Dues)
AdvanceCT	\$25,000.00	\$0.00
American Council of Life Insurers (ACLI)	\$330,775.00	\$58,877.95
American Tort Reform Association (ATRA)	\$50,000.00	\$17,500.00
APCIA - American Property Casualty Insurance Association	\$1,571,064.00	\$628,425.60
Association of CA Life & Health Insurance Companies (ACLHIC)	\$44,000.00	\$5,060.00
Civil Justice Association of California (CJAC)	\$30,000.00	\$8,400.00
Coalition Against Insurance Fraud (Fed)	\$34,200.00	\$0.00
Connecticut Business & Industry Association (CBIA)	\$100,000.00	\$10,000.00
HR Policy Association (NOW CHRO Association)	\$42,500.00	\$25,500.00
Institute for Legal Reform (U.S. Chamber of Commerce)	\$700,000.00	\$385,000.00
Insurance Association of CT (IAC)	\$111,650.00	\$33,495.00
Insurance Federation of PA	\$33,220.00	\$6,644.00
Investment Company Institute (ICI)	\$582,699.47	\$43,702.46
Lawyers for Civil Justice	\$25,000.00	\$2,500.00
MetroHartford Alliance	\$225,000.00	\$0.00
Reinsurance Association of America	\$50,000.00	\$7,500.00
Surety & Fidelity Association of America (SFAA)	\$132,892.13	\$7,165.39
U.S. Chamber of Commerce (President Advisory Group Membership)	\$100,000.00	\$40,000.00

A Section 527 organization is formed under IRS Code section 527 and is considered tax-exempt. A political organization subject to section 527 is a party, committee, association, fund, or other organization (whether or not incorporated) organized and operated primarily for the purpose of directly or indirectly accepting contributions or making expenditures, or both, for an exempt function.

A 501(c)(4) organization is a federal-tax exempt organization that may engage in political lobbying and political campaign activities, including contributions to support or oppose ballot measures, bond issues, recalls or referenda. These entities include social welfare organizations and local associations of employees.

A 501(c)6 organization is a tax-exempt organization/business league, which is not organized for profit and no part of the net earnings of which inures to the benefit of any private shareholder or individual.

Visit [The Hartford Advocates Fund website](#)

