

LETTER FROM OUR PRESIDING DIRECTOR

Dear fellow shareholders:

The Hartford's Board believes that effective corporate governance and independent oversight of the company's strategic and operational initiatives help create and protect long-term shareholder value. We continually review our practices and policies, and make changes we believe will improve governance. I want to take this opportunity to highlight some of our work in 2016.

Responsiveness to Shareholders

The Board strives to understand the perspectives of the company's shareholders. In addition to routinely meeting with analysts and investors, the company has maintained an annual shareholder engagement program since 2011 focused on governance and compensation issues. In the fall, management reaches out to the company's largest shareholders and reports their feedback directly to the Nominating and Corporate Governance Committee and the Compensation and Management Development Committee at their December meetings. One of the most significant topics discussed with shareholders over the course of 2015 and 2016 was proxy access. Many of The Hartford's shareholders expressed their opinion that proxy access is a fundamental shareholder right and an important accountability mechanism. The Board considered this feedback, as well as best practices and trends among other large public companies, and, consistent with our long-standing commitment to strong corporate governance and responsiveness to shareholders, proactively adopted a proxy access By-law in July.

Board Effectiveness

The Board understands that it operates in a dynamic environment, and must remain vigilant to ensure it is discharging its duties effectively. To that end, we have improved the process by which we assess the Board's performance. As described in last year's proxy statement, commencing in 2016, I began leading individual one-on-one discussions with directors and a mid-year review of progress against goals. While, overall, there was agreement that the Board was functioning well, candid discussions did identify areas that we have leveraged to improve our effectiveness, including enhanced communication with management both during and between meetings, off-cycle communications on the status of initiatives and market developments, and even greater use of metrics, competitor analysis and benchmarking. As a result, the Board is more consistently discussing the company's strategic direction and priorities with management and receiving more frequent updates and greater visibility into management's execution of those plans. For my part, I am partnering more closely with the Chairman and CEO, and we are communicating more frequently than ever before.

Board Refreshment

The Board must also remain vigilant to ensure it has the right mix of skills and perspectives. We have had great success in recent years in on-boarding talented new directors with diverse perspectives, including the addition since 2010 of four female directors who bring valuable insights from distinguished careers in corporate finance, operations and technology, investment banking, and law. We like the mix of skills and perspectives we currently have; however, two of our directors will reach mandatory retirement age and be unable to stand for re-election in May 2018. In October, we launched a succession planning process to proactively anticipate retirements while aligning Board skills with the company's long-term strategy and major risks. We are taking stock of the skills and attributes the Board currently has, skills that are needed, and those skills that may be needed in the future. We look forward to sharing the outcome of our process.

As always, I am proud to work closely with the Chairman and CEO and my fellow independent directors as we strive to create greater shareholder value. On behalf of the entire Board, thank you for your continued support.

Sincerely,



Thomas A. Renyi
Presiding Director



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