



# Content Index

The Travelers Companies, Inc. (together with its consolidated subsidiaries, Travelers or the Company) provides this Content Index to accompany the sustainability disclosures on its integrated website. This index assists readers in locating Travelers disclosures relevant to the GRI framework. In addition, this index incorporates principles and content elements of the International Integrated Reporting Council (IIRC) <IR> Framework, as well as SASB disclosures associated with the topics covered in this index.<sup>1</sup>

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
<b>General Disclosures</b>			
<b>GRI 102: General Disclosures 2016</b>	Organizational Profile (IIRC 4A – Organizational overview and external environment)		
	102-1	Name of the organization	The Travelers Companies, Inc.
	102-2	Activities, brands, products, and services	<a href="#">Company</a> ; <a href="#">Travelers at a glance</a> ; <a href="#">2018 Annual Report on Form 10-K</a> , pgs. 3–27
	102-3	Location of headquarters	New York, NY
	102-4	Location of operations	<a href="#">Company</a> ; <a href="#">Travelers at a glance</a>
	102-5	Ownership and legal form	Publicly traded company
	102-6	Markets served	<a href="#">Company</a> ; <a href="#">Travelers at a glance</a> ; <a href="#">2018 Annual Report on Form 10-K</a> , pg. 4
	102-7	Scale of the organization	<a href="#">Company</a> ; <a href="#">Travelers at a glance</a> ; <a href="#">2018 Annual Report on Form 10-K</a> , pg. 57
	102-8	Information on employees and other workers	<a href="#">Company</a> ; <a href="#">Travelers at a glance</a> ; <a href="#">Analyst Data</a> ; <a href="#">2018 Annual Report on Form 10-K</a> , pg. 27; <a href="#">Diversity &amp; Inclusion</a>
	102-9	Supply chain	<a href="#">Disaster Preparedness &amp; Response</a> ; <a href="#">Diversity &amp; Inclusion &gt; Supplier Diversity</a>
	102-10	Significant changes to the organization and its supply chain	This is the first year the Company is providing comprehensive sustainability reporting; accordingly, the organizational profile represents the Company's current size, structure, ownership and supply chain.
	102-11	Precautionary Principle or approach	For a discussion of the Company's approach to risk management, see the Company's <a href="#">2018 Annual Report on Form 10-K</a> , pg. 26; <a href="#">Capital &amp; Risk Management &gt; Risk Leadership &amp; Methods</a>
	102-12	External initiatives	<a href="#">About Our Sustainability Reporting &gt; Frameworks, Standards &amp; Surveys</a>
	102-13	Membership of associations	<a href="#">Commitment to Participation in the Political Process</a> ; <a href="#">Policy for the Commitment to Participation in the Political Process</a> ; <a href="#">Apply for Sponsorship</a>
<b>Strategy</b>			
102-14	Statement from senior decision-maker	<a href="#">CEO Message</a>	

<sup>1</sup> The inclusion of information contained in this index should not be construed as a characterization regarding the materiality of that information. For a discussion of information that is material to Travelers, please see our Annual Report on Form 10-K.

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
	102-15 IIRC 4D	Key impacts, risks and opportunities	About Our Sustainability Reporting; Business Strategy & Competitive Advantages; Capital & Risk Management > Risk Management Leadership & Methods; TCFD Report; 2018 Annual Report on Form 10-K, pgs. 37–56
	IIRC 3A	Strategic focus and future orientation	Business Strategy & Competitive Advantages; Innovation
	IIRC 4C	Business model	Business Strategy & Competitive Advantages
	IIRC 4E	Strategy and resource allocation	Business Strategy & Competitive Advantages; Capital & Risk Management; Innovation
	IIRC 4G	Outlook	Innovation > Forces of Change; TCFD Report
<b>Ethics and Integrity</b>			
	102-16	Values, principles, standards, and norms of behavior	Ethics & Values
	102-17	Mechanisms for advice and concerns about ethics	Ethics & Values
<b>Governance (IIRC 4B – Governance)</b>			
	102-18	Governance structure	Governance; Proxy Statement for 2019 Annual Meeting of Shareholders, pgs. 4–13
	102-20	Executive-level responsibility for economic, environmental, and social topics	Governance
	102-22	Composition of the highest governance body and its committees	Governance; Proxy Statement for 2019 Annual Meeting of Shareholders, pgs. 4–13
	102-23	Chair of the highest governance body	Alan Schnitzer, Chairman and Chief Executive Officer; John H. Dasburg, Lead Independent Director
	102-24	Nominating and selecting the highest governance body	Governance > Board Independence & Diversity; Proxy Statement for 2019 Annual Meeting of Shareholders, pgs. 14–16
	102-35	Remuneration Policies	Governance > Board & Executive Compensation; Proxy Statement for 2019 Annual Meeting of Shareholders, pgs. 27–65
	102-36	Process for determining remuneration	Governance > Board & Executive Compensation; Proxy Statement for 2019 Annual Meeting of Shareholders, pgs. 27–65
<b>Stakeholder Engagement</b>			
	102-40	List of stakeholder groups	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization
	102-41	Collective bargaining agreements	2018 Annual Report on Form 10-K, pg. 27
	102-42	Identifying and selecting stakeholders	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization
	102-43 IIRC 3C	Approach to stakeholder engagement	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization; Proxy Statement for 2019 Annual Meeting of Shareholders, pg. 50
	102-44	Key topics and concerns raised	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization; Proxy Statement for 2019 Annual Meeting of Shareholders, pg. 50
<b>Reporting Practice (IIRC 3B: Connectivity of information; 3G: Consistency and comparability; 4H: Basis of preparation &amp; presentation)</b>			
	102-45	Entities included in the consolidated financial statements	2018 Annual Report on Form 10-K, pgs. 289–292
	102-46	Defining report content and topic boundaries	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization
	102-47 IIRC 3D	List of relevant topics	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
	102-48	Restatements of information	Not applicable
	102-49	Changes in reporting	This is the Company's first year providing comprehensive sustainability reporting.
	102-50	Reporting period	January 1, 2018 through December 31, 2018
	102-51	Date of most recent report	Not applicable
	102-52	Reporting cycle	Annual
	102-53	Contact point for questions regarding the report	Yafit Cohn, Associate Group General Counsel ( <a href="mailto:sustainability@travelers.com">sustainability@travelers.com</a> )
	102-54	Claims of reporting in accordance with the GRI Standards	This report references the relevant GRI Standards listed in this index.
	102-55	GRI content index	This document represents the Company's content index.
	102-56	External assurance	Our GHG emissions data is externally assured.

## Economic Topics

### Economic Performance

<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	<a href="#">Capital &amp; Risk Management</a> ; <a href="#">Climate Strategy</a> ; <a href="#">Financial Performance</a> ; <a href="#">SASB Report</a> ; <a href="#">Investment Management</a>
	103-2	The management approach and its components	<a href="#">Capital &amp; Risk Management</a> ; <a href="#">Climate Strategy</a> ; <a href="#">Financial Performance</a> ; <a href="#">SASB Report</a> ; <a href="#">Investment Management</a>
	103-3	Evaluation of the management approach	<a href="#">Capital &amp; Risk Management</a> ; <a href="#">Climate Strategy</a> ; <a href="#">Financial Performance</a> ; <a href="#">SASB Report</a> ; <a href="#">Investment Management</a>
<b>GRI 201: Economic Performance 2016</b>	201-1	Direct economic value generated and distributed	<a href="#">Financial Performance</a>
	201-2	Financial implications and other risks and opportunities due to climate change	<a href="#">Climate Strategy</a> ; <a href="#">TCFD Report</a>
<b>IIRC Indicators</b>	IIRC 4F	Performance	<a href="#">Financial Performance</a> ; <a href="#">Analyst Data</a>

### Anti-Corruption

<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	<a href="#">Ethics &amp; Values</a>
	103-2	The management approach and its components	<a href="#">Ethics &amp; Values</a>
	103-3	Evaluation of the management approach	<a href="#">Ethics &amp; Values</a>
<b>GRI 205: Anti-Corruption 2016</b>	205-2	Communication and training about anti-corruption policies and procedures	<a href="#">Ethics &amp; Values &gt; Ethics Training, Compliance, Respectful Workplace &amp; Dispute Resolution</a>

### Capital & Risk Management

<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	<a href="#">Capital &amp; Risk Management</a>
	103-2	The management approach and its components	<a href="#">Capital &amp; Risk Management</a>
	103-3	Evaluation of the management approach	<a href="#">Capital &amp; Risk Management</a>
<b>Other Indicators</b>	KPI	Average percent increase of annual dividends per share	<a href="#">Capital &amp; Risk Management &gt; Balanced Approach to Capital Management</a>
	KPI	Percent increase of book value per share	<a href="#">Capital &amp; Risk Management &gt; Balanced Approach to Capital Management</a>

### Investment Management

<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	<a href="#">Investment Management</a>
	103-2	The management approach and its components	<a href="#">Investment Management</a>
	103-3	Evaluation of the management approach	<a href="#">Investment Management &gt; Approach</a>

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
<b>SASB Indicators</b>	FN-IN-410a.1	Total invested assets by industry and asset class	SASB Report, pg.7
	FN-IN-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	Investment Management > ESG Factors in Investment Decisions; SASB Report, pg.8
<b>Innovation</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Business Strategy & Competitive Advantages; Innovation
	103-2	The management approach and its components	Business Strategy & Competitive Advantages; Innovation
	103-3	Evaluation of the management approach	Business Strategy & Competitive Advantages; Innovation
<b>Other Indicators</b>	KPI	Number of employee participants in Travelers innovative idea-generating event	Innovation > Building an Innovation Ecosystem
<b>Environmental Topics</b>			
<b>Eco-Efficient Operations</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Eco-Efficient Operations
	103-2	The management approach and its components	Eco-Efficient Operations
	103-3	Evaluation of the management approach	Eco-Efficient Operations
<b>GRI 302: Energy 2016</b>	302-4	Reduction of energy consumption	Eco-Efficient Operations > GHG Inventory & Goals; Eco-Efficient Operations > Office Renovations—Boost Engagement and Save Energy
<b>GRI 305: Emissions 2016</b>	305-1	Direct (Scope 1) GHG emissions	Eco-Efficient Operations > GHG Inventory & Goals
	305-2	Energy indirect (Scope 2) GHG emissions	Eco-Efficient Operations > GHG Inventory & Goals
	305-3	Other indirect (Scope 3) GHG emissions	Eco-Efficient Operations > GHG Inventory & Goals
<b>Other Indicators</b>	KPI	Percentage of Electricity from Renewable Sources	Eco-Efficient Operations > GHG Inventory & Goals
	KPI	Percentage of Total Energy from Renewable Sources	Eco-Efficient Operations > GHG Inventory & Goals
<b>Social Topics</b>			
<b>Employment</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Human Capital Management
	103-2	The management approach and its components	Human Capital Management
	103-3	Evaluation of the management approach	Human Capital Management
<b>GRI 401: Employment 2016</b>	401-1	New employee hires and employee turnover	Human Capital Management > Engagement & Inclusion
	401-3	Parental Leave	Human Capital Management > Total Rewards
<b>Occupational Health and Safety</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Safety & Health
	103-2	The management approach and its components	Safety & Health
	103-3	Evaluation of the management approach	Safety & Health
<b>GRI 403: Occupational Health and Safety 2018</b>	403-2	Hazard identification, risk assessment, and incident investigation	Safety & Health
	403-5	Worker training on occupational health and safety	Safety & Health > Transportation Safety; Safety & Health > Fire & Life Safety; Safety & Health > Safety Awareness & Culture

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
<b>SASB Indicators</b>	FIN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	SASB Report, pg.8; Safety & Health
<b>Training and Education</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Human Capital Management
	103-2	The management approach and its components	Human Capital Management
	103-3	Evaluation of the management approach	Human Capital Management
<b>GRI 404: Training and Education 2016</b>	404-2	Programs for upgrading employee skills and transition assistance programs	Human Capital Management > Learning & Development
	404-3	Percentage of employees receiving regular performance and career development reviews	Human Capital Management > Performance & Succession
<b>Diversity and Equal Opportunity</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Diversity & Inclusion
	103-2	The management approach and its components	Diversity & Inclusion
	103-3	Evaluation of the management approach	Diversity & Inclusion
<b>GRI 405: Diversity and Equal Opportunity</b>	405-1	Diversity of governance bodies and employees	Governance > Board Independence & Diversity; Diversity & Inclusion; Analyst Data
<b>Local Communities</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Community
	103-2	The management approach and its components	Community
	103-3	Evaluation of the management approach	Community
<b>GRI 413: Local Communities 2016</b>	413-1	Operations with local community engagement, impacts assessments, and development programs	Community > Our Giving Priorities; Supporting Underrepresented Students; Our Signature Community Event; Educating Business About Risk; Rewarding Leadership in Community Response; Veterans Deploy With Disaster Responders; Building Strong, Resilient Communities; Creating Neighborhood Playspaces
<b>Public Policy</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Public Policy
	103-2	The management approach and its components	Public Policy
	103-3	Evaluation of the management approach	Public Policy
<b>GRI 415: Public Policy 2016</b>	415-1	Political contributions	Public Policy > Political Process Commitments & Contributions
<b>Customer Experience</b>			
<b>GRI 103: Management Approach 2016</b>	103-1	Explanation of the topic and its boundary	Customer Experience; SASB Report
	103-2	The management approach and its components	Customer Experience; SASB Report
	103-3	Evaluation of the management approach	Customer Experience; SASB Report
<b>SASB Indicators</b>	FN-IN-270a.2	Complaints-to-claims ratio	SASB Report, pg.4
	FN-IN-270a.3	Customer retention rate	SASB Report, pg.4
<b>Disaster Preparedness &amp; Response</b>			
	103-1	Explanation of the topic and its boundary	Disaster Preparedness & Response

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
<b>GRI 103: Management Approach 2016</b>	103-2	The management approach and its components	<a href="#">Disaster Preparedness &amp; Response</a> ; <a href="#">Climate Strategy</a> ; <a href="#">TCFD Report</a>
	103-3	Evaluation of the management approach	<a href="#">Disaster Preparedness &amp; Response</a> ; <a href="#">Climate Strategy</a> ; <a href="#">TCFD Report</a>
<b>SASB Indicators</b>	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	<a href="#">SASB Report, pg.11</a>
	FN-IN-450a.2	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	<a href="#">SASB Report, pg.13</a>
<b>Other Indicators</b>	KPI	Percent largest CAT claims resolved within 30 days	<a href="#">Disaster Preparedness &amp; Response &gt; Customer Outcomes</a>
	KPI	Percent of CAT claims paid within a week of inspection	<a href="#">Disaster Preparedness &amp; Response &gt; Customer Outcomes</a>
	KPI	Percent of catastrophe (CAT) claims paid the same day as inspected	<a href="#">Disaster Preparedness &amp; Response &gt; Customer Outcomes</a>