



Content Index

The Travelers Companies, Inc. (together with its consolidated subsidiaries, Travelers or the Company) provides this Content Index to accompany the disclosures on its sustainability site. This index assists readers in locating Travelers disclosures relevant to the GRI framework and the International Integrated Reporting Council (IIRC) <IR> Framework. It also incorporates Sustainability Accounting Standards Board (SASB) disclosures that are associated with the topics covered in this index.¹

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
General Disclosures			
GRI 102: General Disclosures 2016	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	Company ; Travelers at a glance ; 2019 Annual Report on Form 10-K , pgs. 3–27
	102-3	Location of headquarters	New York, NY
	102-4	Location of operations	Company ; Travelers at a glance ; 2019 Annual Report on Form 10-K , pgs. 137–138
	102-5	Ownership and legal form	Travelers is a publicly traded company. It is incorporated as a general business corporation under the laws of the State of Minnesota.
	102-6	Markets served	Company ; Travelers at a glance ; 2019 Annual Report on Form 10-K , pg. 4
	102-7	Scale of the organization	Company ; Travelers at a glance ; 2019 Annual Report on Form 10-K , pg. 61; 2019 Annual Report on Form 10-K , pg. 66; 2019 Annual Report on Form 10-K , pgs. 123–127; 2019 Annual Report on Form 10-K , pgs. 137–138
	102-8	Information on employees and other workers	Company ; Travelers at a glance ; ESG Analyst Data ; 2019 Annual Report on Form 10-K , pg. 28; Diversity & Inclusion
	102-9	Supply chain	Disaster Preparedness & Response ; Diversity & Inclusion > Supplier Diversity
	102-10	Significant changes to the organization and its supply chain	None
	102-11	Precautionary principle or approach	For a discussion of the Company's approach to risk management, see the Company's 2019 Annual Report on Form 10-K , pg. 27; Capital & Risk Management > Risk Management Leadership & Methods
	102-12	External initiatives	About Our Sustainability Reporting > Frameworks, Standards & Surveys
102-13	Membership of associations	Commitment to Participation in the Political Process ; Policy for the Commitment to Participation in the Political Process ; Apply for Sponsorship	

¹ 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
	Strategy		
	102-14	Statement from senior decision-maker	CEO Message; Independent Lead Director Message
	102-15 IIRC 4D	Key impacts, risks and opportunities	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization; Business Strategy & Competitive Advantages; Capital & Risk Management; TCFD Report; 2019 Annual Report on Form 10-K, pgs. 38–56
	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; TCFD Report
	Ethics and Integrity		
	102-16	Values, principles, standards, and norms of behavior	Ethics & Values
	102-17	Mechanisms for advice and concerns about ethics	Ethics & Values
	Governance (IIRC 4B – Governance)		
	102-18	Governance structure	Governance Practices; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 4–14
	102-20	Executive-level responsibility for economic, environmental, and social topics	Governance Practices
	102-21	Consulting stakeholders on economic, environmental, and social topics	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization; Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 2; Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 21; Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 55
	102-22	Composition of the highest governance body and its committees	Governance Practices; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 4–14
	102-23	Chair of the highest governance body	Alan Schnitzer, Chairman and Chief Executive Officer; Todd C. Schermerhorn, Independent Lead Director; Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 9
	102-24	Nominating and selecting the highest governance body	Governance Practices > Board Independence & Diversity; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 14–17
	102-25	Conflicts of interest	Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 21; Governance Guidelines; Code of Business Conduct and Ethics
	102-26	Role of highest governance body in setting purpose, values, and strategy	Governance Practices; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 18–19
	102-30	Effectiveness of risk management processes	Capital & Risk Management; Governance Practices; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 18–19
	102-31	Review of economic, environmental, and social topics	Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 10–14
	102-33	Communicating critical concerns	Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 20
	102-35	Remuneration policies	Governance Practices > Board & Executive Compensation; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 29–69

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
	102-36	Process for determining remuneration	Governance Practices > Board & Executive Compensation; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 29–69; Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 12
	102-38	Annual total compensation ratio	Proxy Statement for 2020 Annual Meeting of Shareholders, pg. 73
Stakeholder Engagement			
	102-40	List of stakeholder groups	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization
	102-41	Collective bargaining agreements	2019 Annual Report on Form 10-K, pg. 28
	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 2020 Annual Meeting of Shareholders, pgs. 2, 21, 55
	102-44	Key topics and concerns raised	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization; Proxy Statement for 2020 Annual Meeting of Shareholders, pgs. 2, 21, 55
Reporting Practice (IIRC 3B: Connectivity of information; 3G: Consistency and comparability; 4H: Basis of preparation & presentation)			
	102-45	Entities included in the consolidated financial statements	2019 Annual Report on Form 10-K, pgs. 298-301 (Exhibit 21.1)
	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
	102-48	Restatements of information	Not applicable
	102-49	Changes in reporting	None
	102-50	Reporting period	January 1, 2019 through December 31, 2019
	102-51	Date of most recent (sustainability) report	June 19, 2020
	102-52	Reporting cycle	Annual
	102-53	Contact point for questions regarding the report	Yafit Cohn, Vice President, Chief Sustainability Officer and Group General Counsel (sustainability@travelers.com)
	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

GRI 103: Management Approach 2016	103-1	Explanation of the topic and its boundary	Business Strategy; Capital & Risk Management; Financial Performance; SASB Report; Investment Management
	103-2	The management approach and its components	Business Strategy; Capital & Risk Management; Financial Performance; SASB Report; Investment Management
	103-3	Evaluation of the management approach	Business Strategy; Capital & Risk Management; Financial Performance; SASB Report; Investment Management
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Financial Performance
	201-2	Financial implications and other risks and opportunities due to climate change	Climate Strategy; TCFD Report

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
IIRC Indicators	IIRC 4F	Performance	Financial Performance; ESG Analyst Data
Anti-Corruption			
GRI 103: Management Approach 2016	103-1	Explanation of the topic and its boundary	Ethics & Values
	103-2	The management approach and its components	Ethics & Values
	103-3	Evaluation of the management approach	Ethics & Values
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Ethics & Values > Ethics & Compliance Training & Awareness
Capital & Risk Management			
GRI 103: Management Approach 2016	103-1	Explanation of the topic and its boundary	Capital & Risk Management
	103-2	The management approach and its components	Capital & Risk Management
	103-3	Evaluation of the management approach	Capital & Risk Management
Other Indicators	KPI	Average percent increase of annual dividends per share	Capital & Risk Management > Balanced Approach to Capital Management; Financial Performance
	KPI	Percent increase of book value per share	Capital & Risk Management > Balanced Approach to Capital Management; Financial Performance
Investment Management			
GRI 103: Management Approach 2016	103-1	Explanation of the topic and its boundary	Investment Management
	103-2	The management approach and its components	Investment Management
	103-3	Evaluation of the management approach	Investment Management
SASB Indicators	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
Innovation			
GRI 103: Management Approach 2016	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
Other Indicators	KPI	Number of employee participants in Travelers innovative idea-generating event	Innovation > Driving an Innovation Mindset & Velocity
Environmental Topics			
Eco-Efficient Operations			
GRI 103: Management Approach 2016	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
GRI 302: Energy 2016	302-4	Reduction of energy consumption	Eco-Efficient Operations > GHG Inventory & Goals; Eco-Efficient Operations Key Initiatives
GRI 305: Emissions 2016	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

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
Other Indicators	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
Social Topics			
Employment			
GRI 103: Management Approach 2016	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
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Human Capital Management > Engagement & Inclusion
	401-3	Parental Leave	Human Capital Management > Total Rewards
Occupational Health and Safety			
GRI 103: Management Approach 2016	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
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	Safety & Health
	403-2	Hazard identification, risk assessment, and incident investigation	Safety & Health
	403-3	Occupational health services	Safety & Health
	403-4	Worker participation, consultation, and communication on occupational health and safety	Safety & Health
	403-5	Worker training on occupational health and safety	Safety & Health
	403-6	Promotion of worker health	Safety & Health; Human Capital Management > Total Rewards
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Safety & Health
	403-8	Workers covered by an occupational health and safety management system	We have systems to address occupational health and safety for all Travelers employees.
SASB Indicators	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
Training and Education			
GRI 103: Management Approach 2016	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
GRI 404: Training and Education 2016	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

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
Diversity and Equal Opportunity			
GRI 103: Management Approach 2016	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
GRI 405: Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	Governance Practices > Board Independence & Diversity; Diversity & Inclusion; ESG Analyst Data
Local Communities			
GRI 103: Management Approach 2016	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
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impacts assessments, and development programs	Community; Community Key Initiatives; Diversity & Inclusion Key Initiatives, specifically: Metropolitan Economic Association Development Partnership; Minority Business Development Institute Partnership; Howard University F.I.R.M. Symposium; SHE Travels SM
Public Policy			
GRI 103: Management Approach 2016	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
GRI 415: Public Policy 2016	415-1	Political contributions	Public Policy > Political Process Commitments & Contributions
Customer Privacy			
GRI 103: Management Approach 2016	103-1	Explanation of the topic and its boundary	Data Privacy & Cybersecurity
	103-2	The management approach and its components	Data Privacy & Cybersecurity
	103-3	Evaluation of the management approach	Data Privacy & Cybersecurity
Other Indicators	KPI	Gross written premium from cyber coverage	Data Privacy & Cybersecurity > Cyber Product Offerings
Customer Experience			
GRI 103: Management Approach 2016	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
SASB Indicators	FN-IN-270a.2	Complaints-to-claims ratio	SASB Report, pg.3
	FN-IN-270a.3	Customer retention rate	Customer Experience > Approach; SASB Report, pg.4
Disaster Preparedness & Response			
GRI 103: Management Approach 2016	103-1	Explanation of the topic and its boundary	Disaster Preparedness & Response
	103-2	The management approach and its components	Disaster Preparedness & Response; Climate Strategy; TCFD Report
	103-3	Evaluation of the management approach	Disaster Preparedness & Response; Climate Strategy; TCFD Report

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
SASB Indicators	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	SASB Report, pg.11
	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)	SASB Report, pg.13
Other Indicators	KPI	Percent property claims arising out of CAT events resolved within 30 days	Disaster Preparedness & Response > Customer Outcomes
	KPI	Percent of CAT claims paid within a week of inspection	Disaster Preparedness & Response > Customer Outcomes
	KPI	Percent of catastrophe (CAT) claims paid the same day as inspection	Disaster Preparedness & Response > Customer Outcomes