

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 Standards (issued by the Global Reporting Initiative) and the Integrated Reporting Framework (IRF; maintained by the IFRS Foundation). It also incorporates relevant disclosures from Sustainability Accounting Standards Board (SASB) Standards (maintained by the IFRS Foundation) that are associated with the topics covered in this index. Travelers has reported the information cited in this GRI content index for the period January 1, 2022 through December 31, 2022 with reference to the GRI Standards.^[1]

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
Universal Standards			
GRI 2: General Disclosures 2021	Organizational Profile (IRF 4A – Organizational overview and external environment)		
	2-1	Organizational details	Legal name: The Travelers Companies, Inc. 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. Location of headquarters: New York, NY Countries of operation: Company ; Travelers at a glance ;
	2-2	Entities included in the organization's sustainability reporting	2022 Annual Report on Form 10-K, - Exhibit 21.1 ^[2]
	2-3	Reporting period, frequency and contact point	Reporting period: January 1, 2022 through December 31, 2022 Reporting frequency: Annual Reporting contact point: Yafit Cohn, Vice President, Chief Sustainability Officer and Group General Counsel (sustainability@travelers.com)
	2-4	Restatements of information	Not applicable
	2-5	External assurance	Our GHG emissions data is externally assured
	2-6	Activities, value chain, and other business relationships	Company ; Travelers at a glance ; 10-K, pg. 27 ^[2] 2022 Annual Report on Form 10-K, pg. 28 ; 2022 Annual Report on Form 10-K, pg. 83 ; 2022 Annual Report on Form 10-K, pg. 88 ; 2022 Annual Report on Form 10-K, pg. 145 ; 2022 Annual Report on Form 10-K, pg. 150 Disaster Preparedness & Response ; Diversity & Inclusion > Supplier Diversity No significant changes to business activities, value chain, and other business relationships since previous reporting period.

[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](#).

[2] All page numbers refer to the PDF numbers, rather than the numbers at the bottom of the document page

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
	2-7	Employees	ESG Analyst Data ; 2022 Annual Report on Form 10-K, pg. 54 ; Diversity & Inclusion
	2-8	Workers who are not employees	Company
	2-28	Membership associations	Commitment to Participation in the Political Process ; Policy: Commitment to Participation in the Political Process ; Apply for Sponsorship
Strategy			
	2-22	Statement on sustainable development strategy	CEO Message ; Lead Director Message
	2-23	Policy commitments	Capital & Risk Management ; Capital & Risk Management > Enterprise Risk Management Ethics & Responsible Business Practices
	IRF 4D	Key impacts, risks and opportunities	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization ; Business Strategy & Competitive Advantages ; Capital & Risk Management ; TCFD Report ; 2022 Annual Report on Form 10-K, pgs. 67
	IRF 3A	Strategic focus and future orientation	Business Strategy & Competitive Advantages ; Innovation
	IRF 4C	Business model	Business Strategy & Competitive Advantages
	IRF 4E	Strategy and resource allocation	Business Strategy & Competitive Advantages ; Capital & Risk Management ; Innovation
	IRF 4G	Outlook	Innovation ; TCFD Report
Ethics and Integrity			
	2-26	Mechanisms for seeking advice and raising concerns	Ethics & Responsible Business Practices
Governance (IIRC 4B – Governance)			
	2-9	Governance Structure and composition	Governance Practices ; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 15
	2-10	Nomination and selection of the highest governance body	Governance Practices > Board Independence & Diversity ; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 26

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
	2-11	Chair of the highest governance body	Alan Schnitzer, Chairman and Chief Executive Officer; Todd C. Schermerhorn, Independent Lead Director; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 21
	2-12	Role of the highest governance body in overseeing the management of impacts	<p>About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 6; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 26</p> <p>Governance Practices; Lead Director Message; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 29</p> <p>Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 31; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 36</p> <p>Capital & Risk Management; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 25</p>
	2-13	Delegation of responsibility for managing impacts	Governance Practices
	2-14	Role of the highest governance body in sustainability reporting	About Our Sustainability Reporting
	2-15	Conflicts of interest	Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 25; Governance Guidelines; Code of Business Conduct and Ethics
	2-16	Communication of critical concerns	Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 32
	2-17	Collective knowledge of highest governance body	<p>Governance Practices; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 22</p> <p>In addition, each of our key drivers have in place specific governance structures outlined in the Approach section under each of our Other Key Drivers</p>
	2-18	Evaluation of the performance of the highest governance body	Governance Practices; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 25.
	2-19	Remuneration policies	Governance Practices > Board & Executive Compensation; Proxy Statement for 2021 Annual Meeting of Shareholders, pg. 42
	2-20	Process to determine remuneration	Governance Practices > Board & Executive Compensation; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 42
	2-21	Annual total compensation ratio	Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 118

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
	Stakeholder Engagement		
	2-29 IIRC 3C	Approach to stakeholder engagement	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 9 ; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 11 ; Proxy Statement for 2023 Annual Meeting of Shareholders, pg. 71
	Reporting Practice (IRF 3B: Connectivity of information; 3G: Consistency and comparability; 4H: Basis of preparation & presentation)		
GRI 3: Material Topics 2021	3-1	Process to determine material topics	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization
	3-2 IRF 3D	List of material topics	About Our Sustainability Reporting > Stakeholder Engagement & Topic Prioritization
Economic Topics			
Economic Performance			
GRI 3: Material Topics 2021	3-3	Management of material topics	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
IIRC Indicators	IIRC 4F	Performance	Financial Performance ; ESG Analyst Data
Anti-Corruption			
GRI 3: Material Topics 2021	3-3	Management of material topics	Ethics & Responsible Business Practices
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Ethics & Responsible Business Practices > Ethics & Compliance Training & Awareness
Capital & Risk Management			
GRI 3: Material Topics 2021	3-3	Management of material topic	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

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
SASB Indicators	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	TCFD Report
Investment Management			
GRI 3: Material Topics 2021	3-3	Management of material topics	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			
RI 3: Material Topics 2021	3-3	Explanation of the topic and its boundary	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 3: Material Topics 2021	3-3	Explanation of the topic and its boundary	Eco-Efficient Operations
GRI 302: Energy 2016	302-4	Reduction of energy consumption	Eco-Efficient Operations > GHG Inventory & Goals; Eco-Efficient Operations Illustrative 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
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
SASB Indicators	FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	SASB Report, pg.7
Social Topics			
Employment			
GRI 3: Material Topics 2021	3-3	Management of material topics	Human Capital Management

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GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Human Capital Management > Engagement & Inclusion ; Human Capital Management ; ESG Analyst Data
	401-3	Parental Leave	Human Capital Management > Total Rewards
Occupational Health and Safety			
GRI 3: Material Topics 2021	3-3	Management of material topics	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 Indicator	FN-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 3: Material Topics 2021	3-3	Management of material topics	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
Diversity and Equal Opportunity			
GRI 3: Material Topics 2021	3-3	Management of material topics	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 3: Material Topics 2021	3-3	Management of material topics	Community

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GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impacts assessments, and development programs	Community Illustrative Initiatives ; Diversity & Inclusion Illustrative Initiatives ; Eco-Efficient Operations Illustrative Initiatives
Public Policy			
GRI 3: Material Topics 2021	3-3	Management of material topics	Public Policy
GRI 415: Public Policy 2016	415-1	Political contributions	Public Policy > Political Process Commitments & Contributions ; Political Contributions Reports
Customer Privacy			
GRI 3: Material Topics 2021	3-3	Management of material topics	Data Privacy & Cybersecurity
Other Indicators	KPI	Compounded annual growth rate of gross written premium from cyber coverage	Data Privacy & Cybersecurity > Cyber Product Offerings
Customer Experience			
GRI 3: Material Topics	3-3	Management of material topics	Customer Experience ; SASB Report, pg. 3
SASB Indicators	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	SASB Report, pg. 3
	FN-IN-270a.2	Complaints-to-claims ratio	We do not believe a complaints-to-claims ratio is a meaningful metric for assessing a company's claim handling process. For more information for how Travelers assesses our claim handling process, see our SASB Report, pg. 3
	FN-IN-270a.3	Customer retention rate	Customer Experience ; SASB Report, pg. 4
	FN-IN-270a.4	Description of approach to informing customers about products	TCFD Report
Disaster Preparedness & Response			
GRI 3: Material Topics	3-3	Management of material topics	Disaster Preparedness & Response
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

GRI STANDARD	DISCLOSURE NUMBER	GENERAL DESCRIPTION	LOCATION OR RELEVANT INFORMATION
Other Indicators	KPI	Percent property claims arising out of catastrophe (CAT) events resolved within 30 days of receipt of claim notice	Disaster Preparedness & Response > Customer Outcomes
	KPI	Percent of CAT claims paid within a week of inspection	Disaster Preparedness & Response > Customer Outcomes
	KPI	Percent of CAT claims paid the same day as inspection	Disaster Preparedness & Response > Customer Outcomes