



ESG Analyst Data

This document contains non-GAAP financial measures. For reconciliations to GAAP financial measures, please see page 5.

| Topic | Metric | 2025 | 2024 | 2023 |
|------------------------------|---|-----------------------------|-----------------------------|-----------------------------|
| Economic | | | | |
| | Earned Premiums (million USD) | \$43,914 | \$41,941 | \$37,761 |
| | Total Revenues (million USD) | \$48,828 | \$46,423 | \$41,364 |
| | Core Income (million USD) | \$6,325 | \$5,025 | \$3,072 |
| | Net Income (million USD) | \$6,288 | \$4,999 | \$2,991 |
| | Net Income per Diluted Share | \$27.43 | \$21.47 | \$12.79 |
| | Total Assets (million USD) | \$143,708 | \$133,189 | \$125,978 |
| Financial Performance | Shareholders' Equity (million USD) | \$32,894 | \$27,864 | \$24,921 |
| | Return on Equity | 21.0% | 19.2% | 13.6% |
| | Core Return on Equity | 19.4% | 17.2% | 11.5% |
| | Book Value per Share | \$151.21 | \$122.97 | \$109.19 |
| | Dividends per Share | \$4.35 | \$4.15 | \$3.93 |
| | Amount of Excess Capital Returned to Shareholders through Dividends and Share Repurchases (million USD) | \$4,183 | \$2,108 | \$1,944 |
| | Total Investments (million USD) ¹ | \$104,529 | \$94,223 | \$88,810 |
| Investments | Percentage of Invested Assets in Fixed Maturity and Short-Term Investments ¹ | 95% | 94% | 93% |
| | Net Investment Income Pre-Tax (million USD) | \$3,959 | \$3,590 | \$2,922 |
| Customers | Customer Retention Rate | SASB Report | SASB Report | SASB Report |

¹ Includes \$3,347 million of invested assets classified as held for sale as of December 31, 2025.

| Topic | Metric | 2025 | 2024 | 2023 |
|----------------------------|--|---------------------------------------|--------|--------|
| Environmental | | | | |
| GHG Emissions | Scope 1 GHG Emissions (metric tons CO ₂ e) ¹ | 19,121 | 19,069 | 19,586 |
| | Emissions from Mobile Combustion (metric tons CO ₂ e) | 18,064 | 18,064 | 18,555 |
| | Emissions from Office Activity (metric tons CO ₂ e) | 1,057 | 1,005 | 1,031 |
| | Scope 2 GHG Emissions (metric tons CO ₂ e) ^{1,2} | 19,430 | 18,938 | 19,049 |
| | Total Scope 1 and Scope 2 GHG Emissions (metric tons CO ₂ e) ¹ | 38,551 | 38,007 | 38,635 |
| | Total Scope 1 and Scope 2 GHG Emissions per Revenue (metric tons CO ₂ e per million USD) ^{1,2} | 0.79 | 0.82 | 0.93 |
| | Total Scope 1 and Scope 2 GHG Emissions per Employee (metric tons CO ₂ e per person) ^{1,2} | 1.15 | 1.12 | 1.16 |
| | Scope 3 Emissions from Business Travel (metric tons CO ₂ e) ³ | 15,334 | 20,210 | 17,129 |
| | Percentage of Electricity from Renewable Sources | 27% | 29% | 24% |
| | Percentage of Total Energy from Renewable Sources | 8% | 8% | 7% |
| | Emissions Reduction Initiatives (y/n) | Y | Y | Y |
| | GHG Emissions Reduction Goal (y/n) | Y | Y | Y |
| | Climate | Climate Opportunities Discussed (y/n) | Y | Y |
| | Climate Risks Discussed (y/n) | Y | Y | Y |
| Social | | | | |
| Workforce Data | Global Headcount | 33,604 | 34,016 | 33,302 |
| | Percentage of Employees Located in the United States | 89.9% | 90.0% | 90.1% |
| | Voluntary Turnover Rate (U.S. only) ⁴ | 7.6% | 7.4% | 7.5% |
| | Voluntary Turnover Rate (Global) ⁴ | 7.7% | 7.5% | 7.6% |
| | Workforce Diversity | EEO-1 | | |
| Supplier Management | Supplier Management Policy (y/n) | Y | Y | Y |

¹ Scope 1 and 2 GHG emissions from owned operations. Owned operations do not include real estate holdings for investment purposes.

² Location-based method.

³ Includes business air travel and rental cars.

⁴ Excludes Simply Business.

| Topic | Metric | 2025 | 2024 | 2023 |
|---|--|---------|---------|---------|
| Social | | | | |
| | Equitable Pay Statement (y/n) | Y | Y | Y |
| Human Rights | Human Rights Statement (y/n) | Y | Y | Y |
| | Equal Employment Opportunity Policy (y/n) | Y | Y | Y |
| | Anti-Bribery and Anti-Corruption Policy (y/n) | Y | Y | Y |
| | Code of Business Conduct and Ethics (y/n) | Y | Y | Y |
| Ethics | Whistleblowing and Non-Retaliation Policy (y/n) | Y | Y | Y |
| | Mandatory Code of Conduct Training for Employees (y/n) | Y | Y | Y |
| | Anonymous Ethics and Compliance Helpline (y/n) | Y | Y | Y |
| | Total Giving (million USD) | \$24.0 | \$23.8 | \$23.9 |
| | Annual Cash/Volunteer Match Offer per Employee | \$1,500 | \$1,500 | \$1,500 |
| Community | Community Connections Matching Gifts and Volunteer Rewards Contributions (million USD) | \$2.8 | \$2.4 | \$2.0 |
| | Employee Volunteer Hours | 125,873 | 121,238 | 103,070 |
| Governance¹ | | | | |
| | Size of the Board (Number of Nominees Elected at the Annual Meeting) | 10 | 11 | 14 |
| | Board Average Age | 62 | 62 | 64 |
| | Mandatory Retirement Age (y/n) | Y | Y | Y |
| | Average Director Tenure | 6 | 6 | 9 |
| | Number of Independent Directors | 9 | 10 | 13 |
| Board Composition & Independence | Percentage of Directors Who Are Independent | 90% | 91% | 93% |
| | Independence of Committees (Other than Executive Committee) (y/n) | Y | Y | Y |
| | Independent Chairman (y/n) | N | N | N |
| | Independent Lead Director (y/n) | Y | Y | Y |
| | Annual Board and Committee Assessments (y/n) | Y | Y | Y |
| | Overboarding Policy Limit on Other Public Company Boards (y/n) | Y | Y | Y |

¹ Information provided is as of the conclusion of the Annual Meeting of Shareholders for the stated year. Updated information, as applicable, is reflected in the Governance Practices section of our sustainability site. In 2026, the size of our Board decreased to eight; seven of our directors are independent (88%), two are women (25%) and two are racially/ethnically diverse (25%).

| Topic | Metric | 2025 | 2024 | 2023 |
|--|--|------|------|------|
| Governance | | | | |
| <u>Board Diversity</u> | Number of Women on the Board | 3 | 3 | 5 |
| | Percentage of Directors Who Are Women | 30% | 27% | 36% |
| | Number of Diverse Directors | 3 | 3 | 2 |
| | Percentage of Directors Who Are Diverse | 30% | 27% | 14% |
| <u>Board & Committee Meetings</u> | Number of Board and Committee Meetings during the Calendar Year | 32 | 33 | 33 |
| | Number of Directors Attending Less than 75% of Meetings during the Calendar Year | — | — | — |
| | Executive Session (y/n) | Y | Y | Y |
| <u>Shareholder Rights</u> | Annual Election of Directors (y/n) | Y | Y | Y |
| | Majority Voting Standard for Director Elections (y/n) | Y | Y | Y |
| | Single Voting Class (y/n) | Y | Y | Y |
| | Proxy Access (y/n) | Y | Y | Y |
| | Poison Pill (y/n) | N | N | N |
| | Clawback Provision for Executive Compensation (y/n) | Y | Y | Y |
| <u>Executive Compensation</u> | Single-Trigger Vesting (y/n) | N | N | N |
| | CEO Stock Ownership Guidelines (y/n) | Y | Y | Y |
| | CEO Stock Ownership Multiple of Base Salary | 6 | 6 | 6 |
| | Vice Chairmen and Executive Vice Presidents Stock Ownership Guidelines (y/n) | Y | Y | Y |
| | Vice Chairmen and Executive Vice Presidents Stock Ownership Multiple of Base Salary ¹ | 3 | 3 | 3 |
| | Director Stock Ownership Guidelines (y/n) | Y | Y | Y |
| | Director Stock Ownership Multiple of Annual Deferred Stock Award | 4 | 4 | 4 |

¹ Under the Compensation Committee's executive stock ownership policy, the CEO has a target ownership level of the equivalent value of 600% of base salary, vice chairmen and executive vice presidents have target ownership levels of the equivalent value of 300% of base salary, and senior vice presidents have target ownership levels of the equivalent value of 100% of base salary.

Non-GAAP Reconciliations

Reconciliation of Net Income to Core Income

| (dollars in millions, after-tax) | For the year ended December 31, | | |
|----------------------------------|---------------------------------|----------------|----------------|
| | 2025 | 2024 | 2023 |
| Net income | \$6,288 | \$4,999 | \$2,991 |
| Adjustments | | | |
| Net realized investment losses | 37 | 26 | 81 |
| Core income | \$6,325 | \$5,025 | \$3,072 |

Reconciliation of Shareholders' Equity to Adjusted Shareholders' Equity

| (dollars in millions) | As of December 31, | | |
|--|--------------------|-----------------|-----------------|
| | 2025 | 2024 | 2023 |
| Shareholders' equity | \$32,894 | \$27,864 | \$24,921 |
| Adjustments | | | |
| Net unrealized investment losses, net of tax, included in shareholders' equity | 1,478 | 3,640 | 3,129 |
| Net realized investment losses, net of tax | 37 | 26 | 81 |
| Adjusted shareholders' equity | \$34,409 | \$31,530 | \$28,131 |

Calculation of Return on Equity and Core Return on Equity

| (dollars in millions, after-tax) | For the year ended December 31, | | |
|---------------------------------------|---------------------------------|----------------|----------------|
| | 2025 | 2024 | 2023 |
| Net income | \$6,288 | \$4,999 | \$2,991 |
| Average shareholders' equity | \$29,924 | \$25,993 | \$22,031 |
| Return on equity | 21.0% | 19.2% | 13.6% |
| Core income | \$6,325 | \$5,025 | \$3,072 |
| Adjusted average shareholders' equity | \$32,643 | \$29,295 | \$26,772 |
| Core return on equity | 19.4% | 17.2% | 11.5% |

Average shareholders' equity is (a) the sum of total shareholders' equity at the beginning and end of each of the quarters for the period presented divided by (b) the number of quarters in the period presented times two.

Adjusted shareholders' equity is shareholders' equity excluding net unrealized investment gains (losses), net of tax, included in shareholder's equity, net realized investment gains (losses), net of tax, for the period presented and the effect of a change in tax laws and tax rates at enactment (excluding the portion related to net unrealized investment gains (losses)). Adjusted average shareholders' equity is (a) the sum of adjusted shareholders' equity at the beginning and end of each of the quarters for the period presented divided by (b) the number of quarters in the period presented times two.

Return on equity is the ratio of (a) net income for the period presented to (b) average shareholders' equity for the period presented. Core return on equity is the ratio of (a) core income for the period presented to (b) adjusted average shareholders' equity for the period presented.

Definitions of certain terms used in this data download are included in the Glossary of Selected Insurance Terms portion of the [Form 10-K](#).

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Important Legal Information

The inclusion of information in this document should not be construed as a characterization regarding the materiality or financial impact of that information. For additional information regarding Travelers, please see our current and periodic reports with the Securities and Exchange Commission, including our Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q.

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