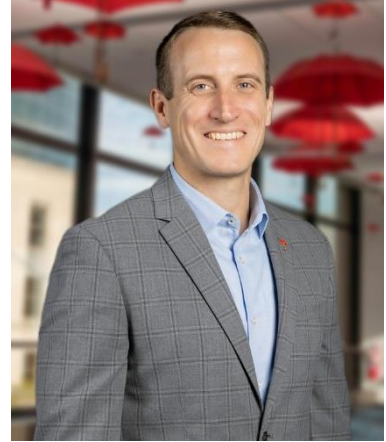




CALEB EARNEST

**VICE PRESIDENT AND CHIEF UNDERWRITING OFFICER
PERSONAL INSURANCE
TRAVELERS**



Caleb Earnest is Vice President and Chief Underwriting Officer (CUO) for Travelers Personal Insurance. As CUO, Caleb is responsible for underwriting strategy for all Personal Insurance lines of business and geographies. In addition to his underwriting responsibilities, he leads the following Product Management functions: Actuarial Pricing, Risk Analytics, National Product Services and Regulatory Support.

Prior to his current role, Caleb led the company's Canada Personal Insurance business and held the position of Product Manager 1 for the Personal Insurance West Region.

Caleb joined Travelers in 2006 after serving as an officer in the United States Air Force. During his tenure at Travelers, Caleb has managed multiple regions within Product Management and held various leadership roles on key initiatives, including serving as a business owner of the Quantum Auto 2.0 product.

Caleb holds a Master of Science degree in transportation from the Massachusetts Institute of Technology and a Bachelor of Science in operations research from the United States Air Force Academy.