



# Travelers Canada Public Accountability Statement

We are pleased to provide this public disclosure as required by the Canadian Federal Government as outlined in section 489.1 of the *Insurance Companies Act*, and the Public Accountability Statements (Banks, Insurance Companies, Trust and Loan Companies) Regulations. This information is provided for the year 2023 on a combined basis for Travelers Canada, which is comprised of The Dominion of Canada General Insurance Company and its two Canadian affiliates, Travelers Insurance Company of Canada and St. Paul Fire and Marine Insurance Company (Canada Branch). All dollar amounts are expressed in Canadian currency.

# Contact Us

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For any inquiries regarding this 2023 Canadian Public Accountability Statement please contact:

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## Travelers Canada's History

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### We Have a Long History in Canada

At Travelers Canada, our team of 1,500 employees work every day with one common goal — to support our brokers and customers across Canada when they need us most. It's been our goal for over 135 years. Whether it's providing the best coverage for your car, home or business, recommending ways to reduce risk, or managing a claim, at Travelers Canada we work to take care of our customers, our communities and each other.

- The Dominion of Canada General Insurance Company, or The Dominion, began operations in 1887 with offices located across Canada and its head office located in Toronto, Ontario.
- In 2009, St. Paul Fire and Marine Insurance Company and Travelers Guarantee Company of Canada merged their property casualty and surety operations under the name "Travelers Canada".
  - St. Paul Fire and Marine Insurance Company began operating in Canada in 1928
  - Travelers Guarantee traces its Canadian roots back to 1988
- In 2012, Travelers Guarantee Company of Canada changed its name to Travelers Insurance Company of Canada. The Canadian licensed insurers Travelers Insurance Company of Canada and St. Paul Fire and Marine Insurance Company of Canada were known as Travelers Canada.
- In 2013, The Travelers Companies, Inc. acquired The Dominion of Canada General Insurance Company.
- The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company and Travelers Insurance Company of Canada are collectively known as Travelers Canada.

# Community Development & Participation

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## The Travelers Promise

We are an insurance company that cares. The Travelers promise is to take care of our customers, our communities and each other. As part of keeping our promise, in 2023 we contributed a total of \$687,664 to charities and other community initiatives.

## Charitable Donations

In 2023, Travelers Canada donated \$458,457 to 54 charitable organizations.

Through the Employee Match Program, Travelers Canada matches our employees' charitable donations up to \$500 per employee per calendar year. Charitable donations for 2023 included \$31,991 in employer matching donations. When Travelers Canada's employees participate in volunteer activities, they are asked to log their volunteer hours. Travelers Canada provides \$20 per volunteer hour to charity to match our employee's service contributions of our communities as well. Travelers Canada's charitable donations in 2023 totaled \$31,087 for volunteer hour matching.

Travelers Canada is a founding sponsor of Nature Force, an industry-wide initiative to reduce the impact of flooding on our communities. This project was created in 2021 in partnership with Ducks Unlimited Canada and other major insurers. Travelers Canada has committed our financial support of \$50,000 per year for this initiative through 2025.

Travelers Canada also donated \$60,000 to the Canadian Red Cross to support those in Nova Scotia, British Columbia, and the Northwest Territories affected by the devastation of the wildfires in 2023.

Travelers Canada donated an additional \$285,379 to a variety of charitable organizations throughout the country including: Calgary Food Bank, Campfire Circle (formerly Camp Ooch and Camp Trillium), Central Okanagan Food Bank, Centre d'aide à la famille, Daily Bread Food Bank, Feed Nova Scotia, Food Banks Canada, Fred Victor, Global Aid Network, Greater Vancouver Food Bank, Holiday Helpers, Moisson Montreal, Sending Sunshine, Starlight Children's Foundation Canada, the United Way and more.

## Other Community Support

In addition to charitable donations, Travelers Canada contributed financial support of \$229,207 for community support activities, as follows:

- Travelers Canada's employees volunteer their time and donate their money to support the communities in which we live and work. For example, Travelers Canada provides financial support to Habitat for Humanity and our employees volunteer their time to build affordable homes for families across the country. In 2023, our Community Support included

a financial contribution of \$92,500 to Habitat for Humanity.

- Travelers Canada provides financial contributions to events and activities organized by insurance brokers, insurance customers, industry associations and other organizers where some of the proceeds are donated to charity. Travelers Canada contributed \$136,707 to 44 community initiatives in 2023, including: Camp Goodtimes, Camp Kindle, Camp Papillon, Daniel T. Craig Memorial Fund, Rankin Cancer Run, and Women in Insurance Cancer Crusade.

A summary of the 2023 charitable donations and Community Support is below:

CAD \$	Charitable Donations	Community Support	Total
<b>Nature Force</b>	50,000	-	50,000
<b>Canadian Red Cross for Hurricane Fiona</b>	60,000	-	60,000
<b>Other Charitable Donations and Other Community Support</b>	285,379	136,707	422,086
<i><b>Travelers Community Connections:</b></i>			
<b>Habitat for Humanity</b>	-	92,500	92,500
<b>Employee Match</b>	31,991	-	31,991
<b>Volunteer Hours Awards</b>	31,087	-	31,087
<b>TOTAL CONTRIBUTIONS</b>	<b>458,457</b>	<b>229,207</b>	<b>687,664</b>

# Taxes

In 2023, Travelers Canada paid \$38.0 million in provincial and federal income tax, \$59.0 million in provincial premium taxes and \$8.5 million in provincial auto levies. Collectively, Travelers Canada paid \$105.5 million in taxes and levies to the Canadian federal and provincial governments for 2023.

CAD \$ 000's	Income Tax	Provincial Premium Tax	Provincial Auto Levies	Total
<b>Federal</b>	21,440	-	-	21,440
<b>Newfoundland</b>	130	2,538	434	3,102
<b>Prince Edward Island</b>	64	819	350	1,233
<b>Nova Scotia</b>	338	2,274	955	3,567
<b>New Brunswick</b>	202	1,381	982	2,565
<b>Quebec</b>	1,425	1,775	-	3,200
<b>Ontario</b>	8,100	32,265	3,786	44,151
<b>Manitoba</b>	529	647	-	1,176
<b>Saskatchewan</b>	477	633	-	1,110
<b>Alberta</b>	2,087	10,000	1,936	14,023
<b>British Columbia</b>	3,173	6,488	-	9,661
<b>Yukon</b>	16	56	-	72
<b>Northwest Territories</b>	12	81	-	93
<b>Nunavut</b>	69	56	-	125
<b>Total Canada</b>	<b>38,062</b>	<b>59,013</b>	<b>8,443</b>	<b>105,518</b>

# Our Employees

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As of December 31, 2023, Travelers Canada employed 1,500 individuals across Canada.

Province	Full-Time	Part-Time	Total
Alberta	89	2	91
British Columbia	60	2	62
Nova Scotia	33	1	34
Ontario	1269	10	1279
Quebec	32	2	34
<b>Total</b>	<b>1483</b>	<b>17</b>	<b>1500</b>

Our parent company, The Travelers Companies, Inc. (“Travelers”) (NYSE: TRV) is a leading provider of property casualty insurance for auto, home and business. A component of the Dow Jones Industrial Average, Travelers has approximately 30,000 employees and generated revenues of approximately \$41 billion in 2023. For more information, visit [Travelers.com](https://www.travelers.com). Information about the company’s sustainability strategies and practices can be found at [sustainability.travelers.com](https://sustainability.travelers.com).

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