



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 2022 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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Travelers Canada's History

We Have a Long History in Canada

At Travelers Canada, our team of 1,400 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 130 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

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 2022 we contributed a total of \$385,454 to charities and other community initiatives.

Charitable Donations

In 2022, Travelers Canada donated \$222,644 to 34 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 2022 included \$35,731 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 2022 totaled \$16,487 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 \$50,000 to the Canadian Red Cross to support those in Atlantic Canada who were devastated by the destruction of Hurricane Fiona in September of 2022.

Travelers Canada donated an additional \$70,426 to a variety of charitable organizations throughout the country including: Autism Speaks Canada, BC Children's Hospital Foundation, Big Brothers Big Sisters of South-Central Niagara, Campfire Circle (formerly Camp Ooch and Camp Trillium), Black Educators' Association, Canadian Cancer Society, Daily Bread Food Bank, Food Banks Alberta, Global Aid Network, Greater Vancouver Food Bank, Leukemia & Lymphoma Society of Canada, Okanagan Boys and Girls Club, Starlight Children's Foundation Canada, and more.

Other Community Support

In addition to charitable donations, Travelers Canada contributed financial support of \$162,810 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. Other Community Support in 2022

included a financial contribution of \$60,000 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 \$102,810 to 31 community initiatives in 2022 including: Camp Goodtimes, Camp Kindle, Camp Papillon, the Daniel T. Craig Memorial Fund, Menkes Charity Golf Classic, the Rankin Cancer Run, and Women in Insurance Cancer Crusade.

A summary of the 2022 charitable donations and Community Support is below:

CAD \$	Charitable Donations	Community Support	Total
Nature Force	50,000	-	50,000
Canadian Red Cross for Hurricane Fiona	50,000	-	50,000
Other Charitable Donations and Other Community Support	70,426	102,810	173,326
<i>Travelers Community Connections:</i>			
Habitat for Humanity	-	60,000	60,000
Employee Match	35,731	-	35,731
Volunteer Hours Awards	16,487	-	16,487
TOTAL CONTRIBUTIONS	222,644	162,810	385,454

Taxes

In 2022, Travelers Canada paid \$52.4 million in provincial and federal income tax, \$57.0 million in provincial premium taxes and \$10.8 million in provincial auto levies. Collectively, Travelers Canada paid \$120.2 million in taxes and levies to the Canadian federal and provincial governments for 2022.

CAD \$ 000's	Income Tax	Provincial Premium Tax	Provincial Auto Levies	Total
Federal	29,686	-	-	29,686
Newfoundland	855	2,503	429	3,786
Prince Edward Island	224	761	317	1,302
Nova Scotia	796	2,159	786	3,742
New Brunswick	615	1,253	800	2,669
Quebec	875	1,783	-	2,658
Ontario	14,192	31,050	5,674	50,916
Manitoba	286	703	-	989
Saskatchewan	219	523	-	741
Alberta	2,609	10,607	2,728	15,944
British Columbia	2,045	5,496	-	7,541
Yukon	34	79	-	113
Northwest Territories	28	72	-	100
Nunavut	5	11	-	16
Total Canada	52,470	57,000	10,734	120,204

Our Employees

As of December 31, 2022, Travelers Canada employed 1,408 individuals across Canada.

Province	Full-Time	Part-Time	Total
Alberta	79	2	81
British Columbia	55	2	57
Nova Scotia	37	0	37
Ontario	1188	10	1198
Quebec	33	2	35
Total	1392	16	1408

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 \$37 billion in 2022. 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.

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