

## Travelers Environmental Policy

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Travelers is committed to a long-term sustainable approach to protecting the environment, balancing environmental considerations and social responsibility with our overall business goals. We continuously look for cost-effective ways to minimize our impact on the environment, which can also reduce our operating expenses.

We regularly monitor and analyze all of our operations and facilities to help us determine how we can be more efficient and environmentally friendly. Some of the steps we take include:

- continuously reviewing our equipment and technology, and installing more efficient versions when needed;
- conducting assessments with utility providers to better understand and adjust our energy usage; and
- monitoring waste output to ensure we're recycling as much as possible.

In addition, all Travelers-owned campuses are ENERGY STAR® certified and undergo an annual recertification process.