

## News Release

### **St. Paul Travelers to Join EPA's Climate Leaders Program**

#### ***Awarded Prestigious ENERGY STAR® Label for Buildings***

**SAINT PAUL, Minn., October 6, 2006** – The St. Paul Travelers Companies, Inc.

("St. Paul Travelers," NYSE:STA) announced today its participation in the U.S. Environmental Protection Agency's (EPA) "Climate Leaders" program as part of its continued commitment to sustainable business practices and focus on improving the environment of the communities in which it does business. St. Paul Travelers is one of the first insurance companies to join Climate Leaders, the EPA's industry-government partnership that works with companies to develop long-term comprehensive climate change strategies and reduce greenhouse gas (GHG) emissions.

"Protecting the environment and conserving natural resources are important principles at St. Paul Travelers," said Andy Bessette, Executive Vice President and Chief Administrative Officer, St. Paul Travelers. "While we've been focusing on limiting greenhouse gas emissions throughout the company for several years, Climate Leaders provides a tremendous opportunity to demonstrate our progress and further enhance our performance toward overall emissions reduction."

In addition to joining Climate Leaders, the EPA is recognizing St. Paul Travelers' two largest campuses in Saint Paul, Minn., and Hartford, Conn., with the ENERGY STAR® label for demonstrating superior energy performance. The ENERGY STAR label for buildings distinguishes these two St. Paul Travelers campuses as ranking among the top 25 percent nationwide in energy performance. Today, the company celebrated the certification in Saint Paul and Hartford by unveiling the ENERGY STAR plaques at both corporate offices with the help of city and state leaders and EPA representatives.

"Through EPA's Climate Leaders program, America's leading companies are proving that reducing greenhouse gas emissions can help boost the bottom line," said Marcus Peacock, EPA Deputy Administrator. "We applaud these partners for joining the Bush Administration's aggressive and practical strategy to reduce greenhouse gas emissions."

“I am pleased that St. Paul Travelers has taken the steps to participate in the Climate Leaders Program,” said Susan Cogswell, Connecticut Commissioner of Insurance. “Connecticut took the lead by holding one of the first informational meetings on climate change related to the insurance industry in October of 2005. There are a wide range of impacts on the insurance industry and the citizens created by climate change. Thank you to St. Paul Travelers for taking this important step.”

St. Paul Travelers is an early adopter of sustainable business practices to reduce the company’s environmental footprint. As part of this commitment, St. Paul Travelers has implemented environmentally sound programs within corporate operations, such as incorporating hybrid vehicles into the business fleet, and instituting an active recycling program for the proper disposal of office waste. Both the corporate headquarters in Saint Paul and the Hartford campus participate in shared heating and cooling systems that dramatically reduce environmental effects.

“St. Paul Travelers is once again leading the nation as an employer and corporate citizen, this time with their efforts in energy management and conservation,” said Glenn Wilson, Minnesota Commerce Commissioner. “This company’s conservation efforts will pay off in many ways, and I would encourage other Minnesota companies to follow their lead.”

St. Paul Travelers is a leader in corporate efforts to reduce the effects of climate change within the company, as well as with customers and partners. “St. Paul Travelers’ participation in the Climate Leaders and ENERGY STAR programs demonstrates its commitment to saving energy and reducing greenhouse gas emissions,” said Norm Niedergang, Acting Deputy Regional Administrator for EPA Region 5.

To help reduce greenhouse gas emissions, St. Paul Travelers’ initiatives include:

- Active involvement in the Business Roundtable Climate Resolve Project – focused on managing greenhouse gas emissions;
- Incentives for policyholders to buy hybrid vehicles by offering a 10 percent discount\* on auto insurance; and
- Building “green practice” criteria into corporate vendor and partner relationships.

St. Paul Travelers will also participate in the EPA and Department of Energy (DOE) “Change A Light, Change The World” campaign. The two month campaign, which begins this week, encourages individual citizens to replace a conventional bulb or fixture in their home or

workplace with a bulb that has earned the government's ENERGY STAR label for energy efficiency. ENERGY STAR qualified bulbs and fixtures use one-third the energy of traditional models and last up to 10 times longer. Consumers can save more than \$30 in utility costs over the lifetime of one bulb.

#### *About Climate Leaders*

Launched in 2002, Climate Leaders is a voluntary industry-government partnership that works with companies to develop long-term comprehensive climate change strategies, set corporate-wide greenhouse gas reduction goals and inventory their emissions to measure progress. Companies that participate in the Climate Leaders program report inventory data to the EPA, creating a lasting record of accomplishments and identifying the company as a corporate environmental leader. For more information about Climate Leaders, visit <http://www.epa.gov/climateleaders>.

#### *About ENERGY STAR*

The EPA introduced ENERGY STAR in 1992 as a voluntary, market-based partnership to reduce air pollution through increased energy efficiency. The program helps businesses and consumers save energy and money today while protecting the environment for future generations. Last year alone, Energy Star helped Americans save enough energy to power 20 million homes and reduce greenhouse gas emissions equivalent to those from 18 million cars - all while saving consumers and businesses \$9 billion.

#### *About St. Paul Travelers*

St. Paul Travelers is a leading provider of property casualty insurance. For more information, visit [www.stpaultravelers.com](http://www.stpaultravelers.com).

###

#### **Contacts**

##### Media:

Gail Liebl  
651.310.6902, or  
Jennifer Wislocki  
860.277.7458

##### Institutional Investors:

Mike Connelly  
860.277.1507, or  
David Schlosberg  
212.588.8412

##### Individual Investors:

Marc Parr  
860.277.0779

\*A discount of up to 10% applies only to certain coverages. The discount may not be available in all states and is subject to individual eligibility.