

## NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIALS

We are pleased to have again utilized the Securities and Exchange Commission rule allowing companies to furnish proxy materials to their shareholders over the Internet.

In accordance with this rule, shareholders of record, at the close of business on March 21, 2017, were mailed a Notice of Internet Availability of Proxy Materials (“Notice”) on or about March 31, 2017. The Notice contains instructions on how to access our Proxy Statement and Annual Report and vote online. If you did not receive a printed copy of Travelers’ proxy materials and would like one, you should follow the instructions for requesting such materials included in the Notice.

### FREQUENTLY ASKED QUESTIONS:

#### **Q. What is “Notice and Access”?**

**A.** Notice and Access is a term used to refer to a Securities and Exchange Commission rule, which allows companies to furnish proxy materials to their shareholders over the Internet. Under the rule, companies provide shareholders with a notice indicating how to access the proxy materials online. This Notice and Access delivery replaces full package delivery of proxy materials with a much smaller two-page document. Full package delivery typically consists of an Annual Report, Proxy Statement, Proxy Card or Voter Instruction Form, and a Business Reply Envelope, all of which you can request, as described below.

#### **Q. How do I request paper copies of the Annual Report, Proxy Statement and my Proxy Card?**

**A.** Paper copies can be requested online at [www.proxyvote.com](http://www.proxyvote.com), by a toll-free call to 800-579-1639, or by e-mail to: [sendmaterial@proxyvote.com](mailto:sendmaterial@proxyvote.com). If requesting materials online or by telephone, simply provide your 16-digit number (which is printed in the box marked by the arrow on your Notice) and follow the instructions to receive paper copies. If requesting materials by e-mail, simply send a blank e-mail with your 16-digit number (which is printed in the box marked by the arrow on your Notice) in the subject line.

#### **Q. What can I do if I did not receive my proxy materials or have misplaced my original Notice?**

**A.** If you held your shares in certificate or book entry form as of March 21, 2017 (the Record Date), please contact Travelers Shareholder Relations at 917-778-6844 or [ShareholderRelations@travelers.com](mailto:ShareholderRelations@travelers.com).

If you held your shares as of the Record Date through a brokerage account, please contact your broker to obtain your 16-digit number. Once you obtain your 16-digit number, you can then request paper copies online at [www.proxyvote.com](http://www.proxyvote.com), by a toll-free call to 800-579-1639, or by e-mail to: [sendmaterial@proxyvote.com](mailto:sendmaterial@proxyvote.com). If requesting materials online or by telephone, simply provide your 16-digit number and follow the instructions to receive paper copies. If requesting materials by e-mail, simply send a blank e-mail with your 16-digit number in the subject line.

#### **Q. May I revoke my proxy or change my vote?**

**A.** Yes. The times and manners for doing so are explained on page 88 of the Proxy Statement.

#### **Q. Do I need a ticket to be admitted to the Annual Meeting?**

**A.** You will need proof of identification along with either your Notice, proxy card or proof of share ownership. Page 89 of the Proxy Statement includes information concerning admission to the Annual Meeting.

**Q. How do I get to 200 Columbus Boulevard in Hartford, Connecticut, to attend the Annual Meeting?**

**A.** The directions for driving to the Hartford Marriott Downtown in Hartford are set forth below:

**Westbound on I-84/Route 2 West:** Take EXIT 54/Downtown Hartford (Left Exit). Stay in left lane over the Founders Bridge. At the bottom of the bridge, turn left onto Columbus Boulevard. Turn left onto Grove Street (first light). Take your first right to enter the parking garage and valet area located behind the Hartford Marriott Downtown.

**Eastbound on I-84:** Take EXIT 52 to I-91 South, toward New Haven. Take EXIT 29A – Capitol Area/Convention Center (Right Exit). Take first exit – Columbus Boulevard/Convention Center (Right Exit). Turn right onto Columbus Boulevard. The Hartford Marriott Downtown/Connecticut Convention Center and its attached parking garage are located immediately on the right. If you prefer to valet park, continue on Columbus Boulevard and take a right onto Grove Street and your first right to enter the valet area located behind the Marriott.

**Southbound on I-91:** EXIT 29A – Capitol Area/Convention Center (Right Exit). Stay in right lane. Take first exit on right – Columbus Boulevard/Convention Center. Turn right on Columbus Boulevard. The Hartford Marriott Downtown/Connecticut Convention Center and its attached parking garage are located immediately on the right. If you prefer to valet park, continue on Columbus Boulevard and take a right onto Grove Street and your first right to enter the valet area located behind the Marriott.

**Northbound on I-91:** EXIT 29A – Capitol Area/Convention Center (Left Exit). Stay in right lane. Take first exit on right – Columbus Boulevard/Convention Center. Turn right on Columbus Boulevard. The Hartford Marriott Downtown/Connecticut Convention Center and its attached parking garage are located immediately on the right. If you prefer to valet park, continue on Columbus Boulevard and take a right onto Grove Street and your first right to enter the valet area located behind the Marriott.

**Northbound (or Southbound) on I-95:** Drive to I-91 North and follow directions described above.

Access to the Hartford Marriott Downtown is from Level 1 of the parking garage only. There are directional signs posted throughout the parking garage.

**Q. Who do I contact to change my address or if I have an account name change?**

**A.** If your shares are held in certificate or book entry form, please contact our transfer agent:

Wells Fargo Bank, N.A.  
Shareowner Services  
P.O. Box 64854  
Saint Paul, MN 55164-0854

Toll Free: 1-888-326-5102  
Outside U.S. and Canada: 651-450-4064  
[www.wellsfargo.com/shareownerservices](http://www.wellsfargo.com/shareownerservices)

If your shares are held in a brokerage account, please contact your broker for further assistance.