

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 27, 2018, were mailed a Notice of Internet Availability of Proxy Materials (“Notice”) on or about April 6, 2018. 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 mail 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, by a toll-free call to 800-579-1639, or by e-mail to: 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 27, 2018 (the Record Date), please contact Travelers Shareholder Relations at 917-778-6877 or 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, by a toll-free call to 800-579-1639, or by e-mail to: 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 68 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 69 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. Please click on the link below for a map and directions for driving to the Hartford Marriott Downtown:

[Map to Hartford Marriott Downtown, 200 Columbus Boulevard Hartford, Connecticut](#)

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:

Equiniti Trust Company
EQ 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
shareowneronline.com

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