

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. This method of delivery, referred to as Notice and Access, has allowed us over the last few years to expedite our shareholders' receipt of proxy materials, lower the costs of distribution, and reduce the environmental impact of our Annual Meeting of Shareholders.

In accordance with this rule, we sent shareholders of record at the close of business on March 26, 2012, a Notice of Internet Availability of Proxy Materials ("Notice") on or about April 10, 2012. 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 when and how to access the proxy materials online. This Notice and Access delivery replaces the more traditional 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. What are the benefits of utilizing the Notice and Access delivery method?

A. There are both economic and environmental benefits experienced by adopting this method. When utilizing Notice and Access, Travelers benefits through postage and printing cost savings, as the size of each package delivered to our shareholders, as well as the number of full sets printed, is reduced. The environment benefits as fewer natural resources are required to create and ship full package paper copies to each of our shareholders.

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 12-digit number, found on Page 3 of your Notice, and follow the instructions to receive paper copies. If requesting materials by e-mail, please send a blank e-mail and place your 12-digit number, found on Page 3 of 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 hold your shares in certificate or book entry form as of March 26, 2012 (the Record Date), please contact Travelers Shareholder Relations Department at 860-277-0779 or ShareholderRelations@travelers.com.

If you hold your shares as of the Record Date through a brokerage account, please contact your broker to obtain your 12-digit number. Once you obtain your 12-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 12-digit number and follow the instructions to receive paper copies. If requesting materials by e-mail, please send a blank e-mail and place your 12-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 4 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 your Notice, proxy card or proof of share ownership. Pages 4 and 5 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 I-84 West/Route 2 West to 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 I-84 East to 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: Take I-91 South to 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: Take I-91 North to 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

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