

## 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. We believe that this notice and access process will continue to expedite our shareholders' receipt of proxy materials, lower the costs of distribution and reduce the environmental impact of our annual meeting.

In accordance with this rule, we sent shareholders of record at the close of business on March 6, 2009 a Notice of Internet Availability of Proxy Materials on or about March 17, 2009. The Notice contains instructions on how to access our Proxy Statement and Annual Report and vote online. If you would like to receive a printed copy of our proxy materials from us instead of downloading a printable version from the Internet, 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 as well as environmental benefits experienced by adopting this method. Travelers benefits by recognizing 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 substantially reduced. The environment benefits as fewer natural resources are required to create and ship paper copies of all of our proxy materials.

**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 calling toll free 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 12-digit control number found on Page 3 of the Notice and follow the instructions to receive paper copies. If requesting materials by e-mail, please send a blank e-mail with your control number found on the 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 6, 2009 (the Record Date), please contact Travelers Shareholder Relations Department at 860-277-0779 or e-mail at [ShareholderRelations@travelers.com](mailto: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 control number. Once you obtain your 12-digit control number, you can then request paper copies online at [www.proxyvote.com](http://www.proxyvote.com), by calling toll free 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 12-digit control number and follow the instructions to receive paper copies. If

requesting materials by e-mail, please send a blank e-mail with your control number found on the Notice in the subject line.

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

A. Yes. The times and manners for doing so are explained at 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 or proof of ownership of shares. Page 4 of the Proxy Statement includes information concerning admission to the Annual Meeting.

**Q. How do I get to 385 Washington Street in Saint Paul, Minnesota to attend the Annual Meeting?**

A. The directions for driving to our office at 385 Washington Street in Saint Paul are set forth below:

**Westbound on I94:**

Take the Sixth Street exit. Take Sixth past Washington Street. The entrance to the visitor parking lot will be on your left.

**Southbound on 35E:**

Take the 10th and Wacouta exit. Follow Wacouta Street to Sixth Street, turn right. Take Sixth past Washington Street. The entrance to the visitor parking lot will be on your left.

**Eastbound from Twin Cities International Airport:**

Take Highway 5 East, which becomes West Seventh Street to Fifth Street. Turn right on Fifth Street and get into the left lane. Turn left on Washington Street. Go one block and turn left on Sixth Street. The entrance to the visitor parking lot will be on your left.

**Northbound on 35E:**

Take the Kellogg exit, turn right. Take Kellogg to Seventh Street and turn left. Turn right on Fifth Street. Turn left on Washington Street. Go one block and turn left on Sixth Street. The entrance to the visitor parking lot will be on your left.

**Eastbound on I94:**

Take the Fifth Street exit and follow to Washington Street, turn left. Go one block and turn left on Sixth Street. The entrance to the visitor parking lot will be on your left.

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

A. If you hold your shares 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 you hold your shares through a brokerage account, please contact your broker for further assistance.