

**Contact Management, the Audit Committee,
the Independent Directors and/or the Board of Directors**

Our Audit Committee and our Board of Directors have established procedures for the receipt, retention and treatment of complaints pursuant to Rule 10A-3(b)(3) under the Securities Exchange Act of 1934 and have established a means for communicating with the non-management members of the Board of Directors pursuant to Section 303A.03 of the New York Stock Exchange Listed Company Manual.

To (1) contact the Board of Directors of Travelers; (2) report complaints about Travelers accounting, internal accounting controls or auditing matters or other concerns to the Audit Committee; (3) communicate with the non-management members of the Board of Directors as a group (the “Independent Directors”); or (4) communicate with Travelers management (“Management”), mail correspondence as follows:

- Address correspondence to the full Board of Directors to the **Chairman of the Board**
- Address correspondence to the Independent Directors to the **Independent Lead Director**
- Address correspondence to the Audit Committee to the **Chair of the Audit Committee**
- Address correspondence to Management to the **Chief Executive Officer**

All such correspondence should be sent to the following address:

c/o Corporate Secretary
The Travelers Companies, Inc.
385 Washington Street
St. Paul, MN 55102

When possible, we will acknowledge receipt of your complaint or concern. All complaints and concerns will be processed promptly.