

Cunningham William E. Jr.  
 Form 3  
 March 05, 2010

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person * Â Cunningham William E. Jr. (Last) (First) (Middle)  THE TRAVELERS COMPANIES, INC., Â 385 WASHINGTON STREET (Street)  ST. PAUL, Â MN Â 55102 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 03/01/2010	3. Issuer Name and Ticker or Trading Symbol TRAVELERS COMPANIES, INC. [TRV]	4. Relationship of Reporting Person(s) to Issuer  (Check all applicable)  <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below) EVP-Business Insurance	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
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**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	5,376	D	Â
Common Stock	237.983	I	401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Stock Options (Right to Buy)	06/30/2005	06/30/2010	Common Stock	76	\$ 52.4	D	Â
Stock Options (Right to Buy)	07/16/2006	01/16/2011	Common Stock	3,596	\$ 59.08	D	Â
Stock Options (Right to Buy)	02/06/2010	02/06/2017	Common Stock	11,215	\$ 52.76	D	Â
Stock Options (Right to Buy)	02/05/2011	02/05/2018	Common Stock	23,549	\$ 47.23	D	Â
Stock Options (Right to Buy)	02/03/2012	02/03/2019	Common Stock	47,468	\$ 39.19	D	Â
Stock Options (Right to Buy)	02/02/2013	02/02/2020	Common Stock	41,734	\$ 51.09	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Cunningham William E. Jr. THE TRAVELERS COMPANIES, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102	Â	Â	Â EVP-Business Insurance	Â

## Signatures

/s/Wendy C. Skjerven, by power of attorney 03/05/2010

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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