Cunningham William E. Jr.

Form 4

November 02, 2012

OMB APPROVAL UNITED STATES SECURITIES AND EXCHANGE COMMISSION OMB 3235-0287 Washington, D.C. 20549 Number: Check this box January 31, Expires: if no longer 2005 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Estimated average **SECURITIES** Section 16. burden hours per Form 4 or response... 0.5 Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940 See Instruction 1(b). (Print or Type Responses) 1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading Cunningham William E. Jr. Issuer Symbol TRAVELERS COMPANIES, INC. (Check all applicable) [TRV] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner Other (specify X_ Officer (give title _ (Month/Day/Year) below) THE TRAVELERS COMPANIES. 11/01/2012 **EVP-Business Insurance** INC., 385 WASHINGTON STREET (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting ST. PAUL, MN 55102 (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securi	ties A	cquired	5. Amount of	6.	7. Nature of
Security	(Month/Day/Year)	Execution Date, if	Transactio	ion(A) or Disposed of (D)			Securities	Ownership	Indirect
(Instr. 3)		any	Code	(Instr. 3, 4 and 5)			Beneficially	Form: Direct	Beneficial
		(Month/Day/Year)	(Instr. 8)				Owned	(D) or	Ownership
							Following	Indirect (I)	(Instr. 4)
				(4)		Reported	(Instr. 4)		
					(A)		Transaction(s)		
			Code V	Amount		Price	(Instr. 3 and 4)		
Common	11/01/2012		$M_{(1)}$	8,715	A	\$ 52.76	17,044.816	D	
Stock	11,01,2012			0,710		Ψ υ Ξ ι / υ	17,01.11010		
						\$			
Common	11/01/2012		S(1)	8,715	D	70.782	8,329.816	D	
Stock	11,01,2012		_	0,710		(2)	0,525.010	2	
						_			
Common	11/01/2012		$M_{\underline{(1)}}$	7,299	A	\$ 47 23	15,628.816	D	
Stock	11,01,2012			,,_,		Ψ 17128	15,020.010	2	
						\$			
Common	11/01/2012		S(1)	7,299	D	70.789	8,329.816	D	
Stock	11/01/2012		S <u> </u>	,,2,,	ב	(3)	0,527.010	D	

 $\begin{array}{c} \text{Common} \\ \text{Stock} \end{array} \hspace{1cm} 256.148 \hspace{1cm} \text{I} \hspace{1cm} \begin{array}{c} 401(k) \\ \text{Plan} \end{array}$

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number composed Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to Buy)	\$ 52.76	11/01/2012		M <u>(1)</u>		8,715	02/06/2010	02/06/2017	Common Stock	8,715
Stock Options (Right to Buy)	\$ 47.23	11/01/2012		M <u>(1)</u>		7,299	02/05/2011	02/05/2018	Common Stock	7,299

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

EVP-Business Insurance

Signatures

/s/Wendy C. Skjerven, by power of attorney 11/02/2012

**Signature of Reporting Person Date

Reporting Owners 2

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(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).
- The sale transaction reported on this Form 4 was made pursuant to a trading plan entered into in accordance with Rule 10b5-1 under the (1) Securities Exchange Act of 1934. In its Form 10-Q filed on October 18, 2012, the Issuer previously disclosed the potential for executive sales of common stock, including through Rule 10b5-1 trading plans.
- Represents the weighted average sales price for price increments ranging from \$70.61 to \$71.03. The Reporting Person undertakes to (2) provide, upon request by the Securities and Exchange Commission staff, the Issuer or a security holder of the Issuer, full information regarding the number of shares sold at each separate price.
- Represents the weighted average sales price for price increments ranging from \$70.61 to \$70.89. The Reporting Person undertakes to provide, upon request by the Securities and Exchange Commission staff, the Issuer or a security holder of the Issuer, full information regarding the number of shares sold at each separate price.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.