

TRAVELERS COMPANIES, INC.  
 Form 3  
 May 14, 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 * ^ CLIFFORD JOHN P JR (Last) (First) (Middle)  385 WASHINGTON STREET (Street)  ST PAUL, ^ MN ^ 55102 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 05/05/2010	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, Human Resources	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	26,632	D	^

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 (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable      Expiration Date	Title      Amount or Number of			

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				Shares		(I) (Instr. 5)	
Stock Options (Right to Buy)	04/01/2004	02/06/2011	Common Stock	10,035	\$ 48.39	D	Â
Stock Options (Right to Buy)	04/01/2004	03/04/2012	Common Stock	35,000	\$ 48.5	D	Â
Stock Options (Right to Buy)	11/13/2007	02/04/2013	Common Stock	9,752	\$ 52.91	D	Â
Stock Options (Right to Buy)	12/18/2007	02/05/2012	Common Stock	1,632	\$ 53.56	D	Â
Stock Options (Right to Buy)	02/02/2008	02/02/2014	Common Stock	50,000	\$ 42.88	D	Â
Stock Options (Right to Buy)	02/20/2008	02/04/2013	Common Stock	287	\$ 53.3	D	Â
Stock Options (Right to Buy)	05/14/2008	02/05/2012	Common Stock	5,900	\$ 56.26	D	Â
Stock Options (Right to Buy)	05/14/2008	02/04/2013	Common Stock	5,250	\$ 56.26	D	Â
Stock Options (Right to Buy)	06/18/2008	02/05/2012	Common Stock	1,830	\$ 53.41	D	Â
Stock Options (Right to Buy)	10/04/2008	02/05/2012	Common Stock	328	\$ 53.55	D	Â
Stock Options (Right to Buy)	11/30/2008	02/05/2012	Common Stock	3,388	\$ 53.11	D	Â
Stock Options (Right to Buy)	12/10/2008	02/04/2013	Common Stock	2,200	\$ 55.18	D	Â
Stock Options (Right to Buy)	02/06/2009	02/06/2016	Common Stock	22,444	\$ 44.79	D	Â
Stock Options (Right to Buy)	02/06/2010	02/06/2017	Common Stock	13,143	\$ 52.76	D	Â
Stock Options (Right to Buy)	02/05/2011	02/05/2018	Common Stock	19,624	\$ 47.23	D	Â
Stock Options (Right to Buy)	02/03/2012	02/03/2019	Common Stock	21,097	\$ 39.19	D	Â
Stock Options (Right to Buy)	02/02/2013	02/02/2020	Common Stock	20,032	\$ 51.09	D	Â

## Reporting Owners

### Reporting Owner Name / Address

### Relationships

Director 10% Owner Officer Other

CLIFFORD JOHN P JR  
385 WASHINGTON STREET   Â   Â   Â EVP, Human Resources   Â  
ST PAUL,Â MNÂ 55102

## Signatures

/s/Wendy C. Skjerven, by power of  
attorney

05/14/2010

\_\_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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