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TRAVELERS COMPANIES, INC.  
Form 13F-HR  
February 11, 2010

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2009  
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Check Here if Amendment / /; Amendment Number: -----

This Amendment (Check only one.): / / is a restatement.  
/ / adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: The Travelers Companies, Inc.  
-----  
Address: 485 Lexington Avenue  
-----  
New York, NY 10017-2630  
-----

Form 13F File Number: 28-62  
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The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Wendy Skjerven  
-----  
Title: Deputy Corporate Secretary  
-----  
Phone: (651) 310-6748  
-----

Signature, Place, and Date of Signing:

/s/ Wendy Skjerven St. Paul, Minnesota February 11, 2010  
-----  
[Signature] [City, State] [Date]

Report Type (Check only one.):

/X/ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

/ / 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

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/ / 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934.

### FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1  
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Form 13F Information Table Entry Total: 34  
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Form 13F Information Table Value Total: 410,492  
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List of Other Included Managers:

No.	Form 13F File Number	Name
01	28-29	ST. PAUL FIRE AND MARINE INSURANCE COMPANY

### FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES PRN/AMT	SH/ PRN	PUT/ CALL	INVE DISCRE
AT&T INC	COMM	00206R102	378	13,500	SH		SHARE
ACME PACKET INC	COMM	004764106	505	45,929	SH		SHARE
ASTROTECH CORP	COMM	046484101	30	15,700	SH		SHARE
BIGBAND NETWORKS INC	COMM	089750509	25	7,350	SH		SHARE
BOARDWALK PIPELINE PARTNERS LP	COMM	096627104	8,447	281,300	SH		SHARE
BUCKEYE PARTNERS LP	COMM	118230101	1,062	19,500	SH		SHARE
DYAX CORP	COMM	26746E103	1	255	SH		SHARE
(R) EV ENERGY PARTNER LP-(RESTRICTED)	COMM	26926V107	2,583	85,438	SH		SHARE
EL PASO PIPELINE PARTNERS LP	COMM	283702108	3,287	126,600	SH		SHARE
ENBRIDGE ENERGY PARTNERS LP	COMM	29250R106	9,487	176,700	SH		SHARE
ENTERPRISE PRODUCTS PARTNERS LP	COMM	293792107	24,434	777,916	SH		SHARE
(R) FANNIE MAE	COMM	313586109	0	101	SH		SHARE
GENVEC INC	COMM	37246C109	275	229,380	SH		SHARE
GLOBAL CASH ACCESS HOLDINGS	COMM	378967103	48	6,420	SH		SHARE
KINDER MORGAN MANAGEMENT LLC	COMM	49455U100	14,247	260,726	SH		SHARE
LEAR CORP W/I	COMM	521865204	0	-	SH		SHARE
MAGELLAN MIDSTREAM PARTNERS LP	COMM	559080106	9,884	228,100	SH		SHARE
MARKWEST ENERGY PARTNERS LP	COMM	570759100	3,366	115,000	SH		SHARE
NATL WESTMINSTER BK PLC SER C 7.76%	PREF	638539882	9,976	575,000	SH		SHARE
NUSTAR ENERGY LP	COMM	67058H102	5,054	90,100	SH		SHARE
ONEOK PARTNERS LP	COMM	68268N103	9,625	154,500	SH		SHARE
PLAINS ALL AMER PIPELINE LP	COMM	726503105	12,721	240,700	SH		SHARE

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PROGRESS ENERGY INC	COMM	743263105	1,948	47,500 SH	SHARE
PRUDENTIAL FINANCIAL INC	COMM	744320102	113	2,265 SH	SHARE
ROYAL BK OF SCOTLAND PLC PFD 6.25% SER P	PREF	780097762	818	80,000 SH	SHARE
SCANA CORP	COMM	80589M102	3,203	85,000 SH	SHARE
SOUTHERN COMPANY	COMM	842587107	2,232	67,000 SH	SHARE
SPECTRA ENERGY PARTNERS LP	COMM	84756N109	1,479	50,000 SH	SHARE
SUNOCO LOGISTICS PARTNERS LP	COMM	86764L108	5,619	84,000 SH	SHARE
THE TRAVELERS COMPANIES INC	COMM	89417E109	39,768	797,600 SH	SOLE
VERIZON COMMUNICATIONS INC	COMM	92343V104	928	28,000 SH	SHARE
VERISK ANALYTICS INC CL B	COMM	92345Y106	212,748	8,712,050 SH	SHARE
XCEL ENERGY INC	COMM	98389B100	2,589	122,000 SH	SHARE
MAX CAPITAL GROUP LTD	COMM	G6052F103	23,612	1,058,833 SH	SHARE