

TRAVELERS COMPANIES, INC.  
 Form 4  
 January 25, 2013

**FORM 4**

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

OMB APPROVAL

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**STATEMENT OF CHANGES IN 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 \*  
**RUSSELL DOUGLAS K**

2. Issuer Name and Ticker or Trading Symbol  
**TRAVELERS COMPANIES, INC.  
 [TRV]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
**THE TRAVELERS COMPANIES,  
 INC., 385 WASHINGTON STREET**  
 (Street)

3. Date of Earliest Transaction  
 (Month/Day/Year)  
**01/24/2013**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
**SVP & Controller**

**ST. PAUL, MN 55102**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 \_\_\_ Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A) or (D)	Price		
				Code	V	Amount	
Common Stock	01/24/2013		M	3,785	A	\$ 52.76	25,502.672 D
Common Stock	01/24/2013		S	3,785	D	\$ 78.089 <u>(1)</u>	21,717.672 D
Common Stock	01/24/2013		M	3,152	A	\$ 47.23	24,869.672 D
Common Stock	01/24/2013		S	3,152	D	\$ 78.095 <u>(2)</u>	21,717.672 D

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Common Stock	01/24/2013	M	3,196	A	\$ 39.19	24,913.672	D	
Common Stock	01/24/2013	S	3,196	D	\$ <u>78.096</u> <sup>(3)</sup>	21,717.672	D	
Common Stock	01/24/2013	S	2,500	D	\$ 78.303	19,217.672	D	
Common Stock						307.295	I	401(k) Plan

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

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**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 of 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)	8. Amount or Number of Shares
Stock Options (Right to Buy)	\$ 52.76	01/24/2013		M	3,785	02/06/2010 02/06/2017	Common Stock	3,785
Stock Options (Right to Buy)	\$ 47.23	01/24/2013		M	3,152	02/05/2011 02/05/2018	Common Stock	3,152
Stock Options (Right to Buy)	\$ 39.19	01/24/2013		M	3,196	02/03/2012 02/03/2019	Common Stock	3,196

