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TRAVELERS COMPANIES, INC.  
Form 13F-HR  
February 10, 2011

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, 2010  
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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  
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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 10, 2011  
-----  
                  [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: 24  
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Form 13F Information Table Value Total: 232,471  
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(thousands)

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	INVESTM DISCRETN
AT&T INC	COMM	00206R102	397	13,500	SH		SHARED
BUCKEYE PARTNERS LP	COMM	118230101	1,303	19,500	SH		SHARED
EL PASO PIPELINE PARTNERS LP	COMM	283702108	4,235	126,600	SH		SHARED
ENBRIDGE ENERGY PARTNERS LP	COMM	29250R106	13,268	212,700	SH		SHARED
ENTERPRISE PRODUCTS PARTNERS LP	COMM	293792107	32,369	777,916	SH		SHARED
FORTINET INC	COMM	34959E109	49	1,518	SH		SHARED
KINDER MORGAN MANAGEMENT LLC	COMM	49455U100	18,736	280,141	SH		SHARED
MAGELLAN MIDSTREAM PARTNERS LP	COMM	559080106	20,120	356,100	SH		SHARED
MARKWEST ENERGY PARTNERS LP	COMM	570759100	4,981	115,000	SH		SHARED
MOTRICITY INC	COMM	620107102	83	4,481	SH		SHARED
NATL WESTMINSTER BK PLC SER C 7.76%	PREF	638539882	8,692	400,000	SH		SHARED
NUSTAR ENERGY LP	COMM	67058H102	8,761	126,100	SH		SHARED
ONEOK PARTNERS LP	COMM	68268N103	12,283	154,500	SH		SHARED
PLAINS ALL AMER PIPELINE LP	COMM	726503105	18,065	287,700	SH		SHARED
PROGRESS ENERGY INC	COMM	743263105	2,065	47,500	SH		SHARED
ROYAL BK OF SCOTLAND PLC PFD 6.25% SER P	PREF	780097762	1,166	80,000	SH		SHARED
SCANA CORP	COMM	80589M102	3,451	85,000	SH		SHARED
SOUTHERN COMPANY	COMM	842587107	2,561	67,000	SH		SHARED
SPECTRA ENERGY PARTNERS LP	COMM	84756N109	1,643	50,000	SH		SHARED
SUNOCO LOGISTICS PARTNERS LP	COMM	86764L108	7,022	84,000	SH		SHARED
THE TRAVELERS COMPANIES INC	COMM	89417E109	44,434	797,600	SH		SOLE

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VERIZON COMMUNICATIONS INC	COMM	92343V104	1,002	28,000	SH	SHARED
XCEL ENERGY INC	COMM	98389B100	2,873	122,000	SH	SHARED
ALTERRA CAPITAL HOLDINGS LTD	COMM	G0229R108	22,913	1,058,833	SH	SHARED