TRAVELERS COMPANIES, INC.

Form 4

September 04, 2007

FORM 4

Check this box

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

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if no longer

may continue.

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

1(b).

(Print or Type Responses)

See Instruction

1. Name and Address of Reporting Person * LACHER JOSEPH P JR			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, NC., 385 WASHINGTON STREET		3. Date of Earliest Transaction (Month/Day/Year) 08/31/2007	Director 10% Owner X Officer (give title Other (specify below) Below) Executive Vice President		
ST. PAUL, M	(Street) N 55102		4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person		

(City)	(State)	(Zip) Tabl	e I - Non-D	erivative	Secur	rities Acqu	uired, Disposed o	f, or Beneficial	ly 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 on(A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		
Common Stock	08/31/2007		M	152	A	\$ 42.7	60,613	D	
Common Stock	08/31/2007		M	240	A	\$ 44.29	60,853	D	
Common Stock	08/31/2007		M	374	A	\$ 46.61	61,227	D	
Common Stock	08/31/2007		M	378	A	\$ 46.95	61,605	D	
Common Stock	08/31/2007		S	240	D	\$ 50.5	61,365	D	

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Common Stock	08/31/2007	S	152	D	\$ 50.5	61,213	D	
Common Stock	08/31/2007	S	378	D	\$ 50.5	60,835	D	
Common Stock	08/31/2007	S	374	D	\$ 50.5	60,461	D	
Common Stock						308.18	I	401(k) Plan
Common Stock						47	I	By spouse

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

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SEC 1474 (9-02)

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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. Transactic Code (Instr. 8)	Deriv Secu Acqu (A) o Disp of (E	or osed () r. 3, 4,	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)	\$ 42.7	08/31/2007		M		152	10/19/2004	09/24/2007	Common Stock	152
Stock Options (Right to buy)	\$ 44.29	08/31/2007		M		240	02/02/2006	09/24/2007	Common Stock	240
Stock Options (Right to buy)	\$ 46.61	08/31/2007		M		374	05/18/2006	09/24/2007	Common Stock	374
	\$ 46.95	08/31/2007		M		378	07/06/2006	09/24/2007		378

Stock Common
Options Stock
(Right to

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

LACHER JOSEPH P JR THE TRAVELERS COMPANIES, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102

Executive Vice President

Signatures

buy)

Bruce A. Backberg, by power of attorney 09/04/2007

**Signature of Reporting Person Date

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).

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.

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