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TRAVELERS COMPANIES, INC.  
 Form 13F-HR  
 February 12, 2008

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, 2007  
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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:                 Travelers Companies, Inc.  
                            -----  
 Address:             385 Washington Street  
                            -----  
                            St. Paul, MN 55102-1396  
                            -----

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:     Bruce Backberg  
            -----  
 Title:    Corporate Secretary  
            -----  
 Phone:   (651) 310-7916  
            -----

Signature, Place, and Date of Signing:

/s/ Bruce Backberg -----	St. Paul, Minnesota -----	February 12, 2008 -----
[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).)

## FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1  
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Form 13F Information Table Entry Total: 71  
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Form 13F Information Table Value Total: 171,903  
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(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No.	Form 13F File Number	Name
01	28-29	ST. PAUL FIRE AND MARINE INSURANCE COMPANY
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[Repeat as necessary.]

## FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES PRN/AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION
ALLIANCE HOLDINGS GP LP	COMM	01861G100	712	30,000	SH		SHARED
ALLIANCE BERNSTEIN HOLDING LP	COMM	01881G106	1,114	14,800	SH		SHARED
BANK OF AMERICA CORP	COMM	060505104	1,815	44,000	SH		SHARED
BIGBAND NETWORKS INC	COMM	089750509	27	5,191	SH		SHARED
BLACKROCK MUNIYIELD QUALITY FUND II	COMM	09254G108	195	16,800	SH		SHARED
BOARDWALK PIPELINE PARTNERS LP	COMM	096627104	4,696	151,000	SH		SHARED
BRISTOW GROUP CONV PFD 5.50%	PREF	110394400	831	11,700	SH		SHARED
BUCKEYE PARTNERS LP	COMM	118230101	963	19,500	SH		SHARED
CAVIUM NETWORKS INC	COMM	14965A101	699	30,370	SH		SHARED
CEDAR FAIR LP	COMM	150185106	761	36,000	SH		SHARED

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COLEY PHARMACEUTICAL GROUP	COMM	19388P106	191	23,867	SH	SHARED
CROSSTEX ENERGY INC	COMM	22765Y104	335	9,000	SH	SHARED
DATA DOMAIN INC	COMM	23767P109	34	1,274	SH	SHARED
DEXCOM INC	COMM	252131107	851	96,430	SH	SHARED
DYAX CORP	COMM	26746E103	1	255	SH	SHARED
EBIX.COM INC	COMM	278715206	117	1,599	SH	SHARED
EL PASO PIPELINE PARTNERS LP	COMM	283702108	251	10,000	SH	SHARED
ENBRIDGE ENERGY PARTNERS LP	COMM	29250R106	2,881	57,000	SH	SHARED
ENERGY TRANSFER EQUITY LP	COMM	29273V100	1,621	46,000	SH	SHARED
ENTERPRISE GP HOLDINGS LP	COMM	293716106	148	4,000	SH	SHARED
ENTERPRISE PRODUCTS PARTNERS LP	COMM	293792107	6,137	192,500	SH	SHARED
EXTERRAN PARTNERS LP	COMM	30225N105	160	5,000	SH	SHARED
(R) FANNIE MAE	COMM	313586109	4	101	SH	SHARED
FIBERTOWER CORP	COMM	31567R100	56	24,459	SH	SHARED
GENERAL MOTORS CORP SER C 6.25%	PREF	370442717	2,024	103,100	SH	SHARED
GENERAL MOTORS CORP SER B 5.25%	PREF	370442733	160	8,300	SH	SHARED
GENVEC INC	COMM	37246C109	337	229,380	SH	SHARED
HANSEN MEDICAL INC	COMM	411307101	109	3,626	SH	SHARED
IKANOS COMMUNICATIONS INC	COMM	45173E105	7	1,352	SH	SHARED
INERGY LP	COMM	456615103	840	27,000	SH	SHARED
INFINERA CORP	COMM	45667G103	158	10,664	SH	SHARED
KINDER MORGAN MANAGEMENT LLC	COMM	49455U100	5,160	97,470	SH	SHARED
KITTY HAWK, INC	COMM	498326206	0	1,452	SH	SHARED
MAGELLAN MIDSTREAM PARTNERS	COMM	559080106	2,992	69,000	SH	SHARED
MARKWEST ENERGY PARTNERS LP	COMM	570759100	3,538	104,740	SH	SHARED
MEDIWARE INFORMATION SYSTEMS	COMM	584946107	781	116,110	SH	SHARED
NATL WESTMINSTER BK PLC SER C	PREF	638539882	14,346	575,000	SH	SHARED
NATURAL RESOURCE PARTNERS LP	COMM	63900P103	1,363	42,000	SH	SHARED
NUSTAR ENERGY LP	COMM	67058H102	2,825	53,000	SH	SHARED
NUSTAR GP HOLDINGS LLC	COMM	67059L102	2,113	74,000	SH	SHARED
OCCAM NETWORKS INC	COMM	67457P309	2	552	SH	SHARED
ONEOK PARTNERS LP	COMM	68268N103	3,203	52,300	SH	SHARED
PENN VIRGINIA RESOURCE PARTNERS LP	COMM	707884102	516	21,000	SH	SHARED
PENN VIRGINIA GP HOLDINGS LP	COMM	70788P105	859	30,000	SH	SHARED
PHARMION CORP	COMM	71715B409	48	757	SH	SHARED
PLAINS ALL AMER PIPELINE LP	COMM	726503105	4,878	93,800	SH	SHARED
PLUM CREEK TIMBER CO	COMM	729251108	460	10,000	SH	SHARED
PROGRESS ENERGY INC	COMM	743263105	2,010	41,500	SH	SHARED
PRUDENTIAL FINANCIAL INC	COMM	744320102	211	2,265	SH	SHARED
RAYONIER INC	COMM	754907103	732	15,500	SH	SHARED
REGENCY ENERGY PARTNERS LP	COMM	75885Y107	1,001	30,000	SH	SHARED
ROYAL BK OF SCOTLAND PLC PFD 6.25% SER P	PREF	780097762	1,540	80,000	SH	SHARED
SCANA CORP	COMM	80589M102	3,562	84,500	SH	SHARED

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SCHERING-PLOUGH 6.00% 8/13/10 SERIES	PREF	806605705	1,384	5,700	SH	SHARED
SMURFIT STONE 2/15/12 SER A CONV 7.00%	PREF	832727200	128	6,400	SH	SHARED
SOUTHERN COMPANY	COMM	842587107	2,596	67,000	SH	SHARED
SPACEHAB INC	COMM	846243400	24	15,700	SH	SHARED
SPECTRA ENERGY PARTNERS LP	COMM	84756N109	335	14,000	SH	SHARED
STONEMOR PARTNERS LP	COMM	86183Q100	441	22,000	SH	SHARED
SUNOCO LOGISTICS PARTNERS LP	COMM	86764L108	502	10,000	SH	SHARED
TEPPCO PARTNERS LP	COMM	872384102	3,373	88,000	SH	SHARED
TARGA RESOURCES PARTNERS LP	COMM	87611X105	415	14,000	SH	SHARED
TRANSDIGM GROUP INC	COMM	893641100	665	14,720	SH	SHARED
TRANSMONTAIGNE PARTNERS LP	COMM	89376V100	596	21,000	SH	SHARED
THE TRAVELERS COMPANIES INC	COMM	89417E109	42,911	797,600	SH	SOLE
US BANCORP	COMM	902973304	3,412	107,500	SH	SHARED
WACHOVIA CORP	COMM	929903102	1,825	48,000	SH	SHARED
WORLD WRESTLING ENTERTAINMENT INC	COMM	98156Q108	354	24,000	SH	SHARED
XCEL ENERGY INC	COMM	98389B100	2,483	110,000	SH	SHARED
MAX CAPITAL GROUP LTD	COMM	G6052F103	29,637	1,058,833	SH	SHARED
PLATINUM UNDERWRITERS SER A 6.00%	PREF	G7127P142	447	13,950	SH	SHARED