TRAVELERS COMPANIES, INC.

Form 4

February 20, 2015

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Washington, D.C. 20549

Form 4 or Form 5 obligations may continue. See Instruction

Check this box

if no longer

subject to

Section 16.

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)

(11111 01 1) p	o responses)											
1. Name and Address of Reporting Person * HEYMAN WILLIAM H			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)		of Earliest /Day/Year	Transaction		Director K Officer (give title ow)	10% Ov Other (s				
THE TRAVELERS COMPANIES,			02/18/2015			Den	Vice Chairman	· · · · · · · · · · · · · · · · · · ·	Off			
INC., 385	WASHINGTON	STREET					, 100 Ciliani					
(Street)			4. If Amendment, Date Original			6. I	6. Individual or Joint/Group Filing(Check					
			Filed(Month/Day/Year)				Applicable Line)					
						Form filed by One F						
ST. PAUL, MN 55102							Form filed by More than One Reporting Person					
(City)	(State)	(Zip)	Ta	ble I - Noi	1-Derivative Securities A	cquire	d, Disposed of, or	Beneficially (Owned			
1.Title of	2. Transaction Date	2A. Deeme	d	3.	4. Securities Acquired (A	A) or	5. Amount of	6.	7. Na			
Security	(Month/Day/Year)	Execution 1	Date, if	Transacti	orDisposed of (D)		Securities	Ownership	of In			

(City)	(State)	Tal	ble I - Non	-Derivative Sec	urities	s 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. 4. Securities Acquired (A) or TransactionDisposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)				5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(I) (Instr. 4)	
Common Stock	02/18/2015		A <u>(1)</u>	28,089.664	A	\$0	233,258.646	D	
Common Stock	02/18/2015		F	15,680	D	\$ 107.73	217,578.646	D	
Common Stock							1,352.975	I	401(k) Plan
Common Stock							2,256	I	Held By Spouse
							250	I	

Common In Trust Stock For Stepson (2)

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

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SEC 1474

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transactio	5. orNumber	6. Date Exerc Expiration Da		7. Title Amount		8. Price of Derivative	9. Nu Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ving	Security	Secur
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	9		Securiti	ies	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3	3 and 4)		Own
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
								A	Amount		
						Data	Eiti		or		
						Date	Expiration	Title Numb	Number		
						Exercisable	Date	C	of		
				Code V	(A) (D)			S	Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

HEYMAN WILLIAM H THE TRAVELERS COMPANIES, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102

Vice Chairman & Chief Inv Off

Signatures

/s/Wendy C. Skjerven, by power of attorney 02/20/2015

**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).
- (1) Represents common stock paid out upon achievement of performance objectives contained in performance share rights granted in 2012.

Reporting Owners 2

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(2) The Reporting Person disclaims beneficial ownership of these shares.

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.