

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

Form 13F

Form 13F COVER PAGE

THIS FILING RELATES TO SECURITIES HOLDINGS REPORTED ON THE FORM 13F
FILED ON MAY 14, 2002 PURSUANT TO A REQUEST FOR CONFIDENTIAL TREATMENT
AND FOR WHICH CONFIDENTIAL TREATMENT EXPIRED ON AUGUST 14, 2002
OR MAY 14, 2003.

Report for the Calendar Year or Quarter Ended: MARCH 31, 2002

Check here if Amendment []; Amendment Number: 1
This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: The Travelers Insurance Company
Address: One Tower Square
Hartford, Connecticut 06183

Form 13F File Number: 28-1299

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: Joseph B. Wollard
Title: Assistant Secretary
Phone: (212) 559-1000

Signature, Place, and Date of Signing:

/s/ Joseph B. Wollard New York, New York March 26, 2004

Report Type (Check only one.):

[] 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).)

[] 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:

Form 13F File Number 28-2427
Name: Citigroup Inc.