

ST PAUL TRAVELERS COMPANIES INC
 Form 4
 July 14, 2005

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting Person *
 Spadorcia Doreen

2. Issuer Name and Ticker or Trading Symbol
 ST PAUL TRAVELERS COMPANIES INC [STA]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
 Executive Vice President

(Last) (First) (Middle)
 THE ST. PAUL TRAVELERS COMPANIES, INC., 385 WASHINGTON STREET
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 07/13/2005

ST. PAUL, MN 55102
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

Table I - Non-Derivative Securities 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. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
| | | | | (A) or (D) Code V Amount Price | | | |
| Common Stock | 07/13/2005 | | M | 491 A \$ 34.15 | 25,034.65 | D | |
| Common Stock | 07/13/2005 | | F | 435 D \$ 40.99 | 24,599.65 | D | |
| Common Stock | | | | | 128.11 | I | 401(k) Plan |

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

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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. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| Stock Options (Right to buy) | \$ 36.46 | | | | | 04/06/2004 11/02/2008 | Common Stock | 401 |
| Stock Options (Right to buy) | \$ 36.97 | | | | | 01/25/2009 01/24/2015 | Common Stock | 30,925 |
| Stock Options (Right to buy) | \$ 36.97 | | | | | 01/25/2007 01/25/2015 | Common Stock | 11,597 |
| Stock Options (Right to buy) | \$ 37.29 | | | | | 01/18/2004 11/02/2008 | Common Stock | 751 |
| Stock Options (Right to buy) | \$ 38.67 | | | | | 08/07/2005 09/24/2007 | Common Stock | 254 |
| Stock Options (Right to buy) | \$ 38.83 | | | | | 01/16/2005 09/24/2007 | Common Stock | 681 |
| Stock Options (Right to buy) | \$ 39.87 | | | | | 12/30/2005 11/02/2008 | Common Stock | 292 |

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|---------------------------------------|----------|------------|------------|-----------------|--------|
| Stock Options (Right to buy) | \$ 41.74 | 07/20/2004 | 11/02/2008 | Common Stock | 1,050 |
| Stock Options (Right to buy) | \$ 41.9 | 10/14/2004 | 09/24/2007 | Common Stock | 399 |
| Stock Options (Right to buy) | \$ 41.9 | 10/14/2004 | 11/02/2008 | Common Stock | 832 |
| Stock Options (Right to buy) | \$ 42.55 | 04/27/2006 | 04/27/2014 | Common Stock | 12,819 |
| Stock Options (Right to buy) | \$ 42.69 | 03/22/2003 | 03/22/2012 | Common Stock | 16,035 |
| Stock Options (Right to buy) | \$ 49.42 | 07/18/2001 | 04/18/2010 | Common Stock | 14,387 |
| Stock Options (Right to buy) | \$ 51.44 | 05/02/2002 | 11/02/2008 | Common Stock | 1,452 |
| Stock Options (Right to buy) | \$ 55.85 | 01/24/2002 | 07/24/2006 | Common Stock | 1,707 |
| Stock Options (Right to buy) | \$ 57.49 | 05/02/2001 | 11/02/2008 | Common Stock | 1,381 |
| Stock Options (Right to buy) | \$ 59.08 | 07/16/2002 | 01/16/2011 | Common Stock | 6,294 |
| Stock Options (Right to buy) | \$ 60.58 | 02/10/2001 | 07/24/2006 | Common Stock | 2,257 |
| | \$ 60.74 | 02/09/2001 | 07/24/2006 | | 2,300 |

| | | | | | | | | | |
|------------------------------|----------|------------|---|-----|------------|------------|------------|--------------|-------|
| Stock Options (Right to buy) | | | | | | | | Common Stock | |
| Stock Options (Right to buy) | \$ 60.74 | | | | | 02/09/2001 | 11/02/2008 | Common Stock | 1,298 |
| Stock Options (Right to buy) | \$ 34.15 | 07/13/2005 | M | 491 | 03/24/2005 | 09/24/2007 | | Common Stock | 491 |
| Stock Options (Right to buy) | \$ 40.99 | 07/13/2005 | A | 435 | 01/13/2006 | 09/24/2007 | | Common Stock | 435 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|--------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Spadorcia Doreen THE ST. PAUL TRAVELERS COMPANIES, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102 | | | Executive Vice President | |

Signatures

Bruce A. Backberg, by power of attorney
07/14/2005

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.

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