

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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**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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