

ST PAUL TRAVELERS COMPANIES INC  
 Form 4  
 October 05, 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 \*  
 DUBERSTEIN KENNETH M

(Last) (First) (Middle)

THE ST. PAUL TRAVELERS  
 COMPANIES, INC., 385  
 WASHINGTON STREET

(Street)

ST. PAUL, MN 55102

(City) (State) (Zip)

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

3. Date of Earliest Transaction  
 (Month/Day/Year)  
 10/03/2005

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director  10% Owner  
 Officer (give title below)  Other (specify below)

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 Indirect Ownership (Instr. 4)
Common Stock	10/03/2005		A	(A) Code V Amount 278.58 (1)	(D) Price \$ 44.87	(2) 8,031.69	D

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)**

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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. Price of Underlying Securities (Instr. 3 and 4)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 32.6875					11/03/2003	11/02/2009	Common Stock	6,000
Stock Options (Right to buy)	\$ 32.8					04/01/2004	10/31/2012	Common Stock	6,000
Stock Options (Right to buy)	\$ 34					11/03/2002	11/03/2008	Common Stock	6,000
Stock Options (Right to buy)	\$ 35.98					05/03/2006	05/03/2015	Common Stock	4,237
Stock Options (Right to buy)	\$ 37.4					07/28/2005	07/28/2014	Common Stock	3,889
Stock Options (Right to buy)	\$ 38.96					04/01/2004	11/04/2013	Common Stock	6,000
Stock Options (Right to buy)	\$ 39.9					03/13/2001	03/13/2007	Common Stock	1,692
Stock Options (Right to buy)	\$ 49.64					04/01/2004	11/06/2011	Common Stock	6,000

Stock Options (Right to buy)	\$ 50.4375	04/01/2004	11/09/2010	Common Stock	6,000
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
DUBERSTEIN KENNETH M THE ST. PAUL TRAVELERS COMPANIES, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102	X			

## Signatures

Bruce A. Backberg, by power of attorney	10/05/2005
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\_\_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).

(2) Includes the shares of deferred common stock units being reported and those previously granted under the Company's 2004 Stock Incentive Plan. Also includes 17.57 shares of deferred stock units acquired on 10/03/2005 pursuant to dividend reinvestment feature of that plan which will be distributed as described in footnote 1 above.

(1) These are deferred common stock units acquired pursuant to the Company's 2004 Stock Incentive Plan and the Deferred Compensation Plan for Non-Employee Directors. The deferred common stock units are converted into shares of Company common stock on a one-for-one basis upon distribution. Distribution of shares of common stock occurs six months after a director's service on the Board terminates or upon another date or dates designated by the director pursuant to the Company's Deferred Compensation Plan for Non-Employee Directors.

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.