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ST PAUL TRAVELERS COMPANIES INC

Form 3

February 04, 2005

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

OMB

Number:

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF **SECURITIES**

Expires: 2005 Estimated average

OMB APPROVAL

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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 *

LACHER JOSEPH P JR

(Last) (First) (Middle)

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

(Street)

ST. PAUL, MNÂ 55102

(City) (State) (Zip)

1. Title of Security (Instr. 4)

2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Statement

(Month/Day/Year)

01/26/2005

ST PAUL TRAVELERS COMPANIES INC [STA]

4. Relationship of Reporting

Person(s) to Issuer

5. If Amendment, Date Original

Filed(Month/Day/Year)

10% Owner Director

_X__ Officer Other (give title below) (specify below) **Executive Vice President**

(Check all applicable)

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

Person

Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

2. Amount of Securities Beneficially Owned

(Instr. 4)

3. Ownership Form:

4. Nature of Indirect Beneficial Ownership

(Instr. 5)

Direct (D) or Indirect (I)

(Instr. 5)

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a

currently valid OMB control number.

SEC 1473 (7-02)

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

1. Title of Derivative Security 2. Date Exercisable and (Instr. 4)

Expiration Date (Month/Day/Year)

3. Title and Amount of Securities Underlying **Derivative Security**

4. Conversion or Exercise

5. Ownership Form of Derivative

6. Nature of Indirect Beneficial

Ownership

(Instr. 5)

(Instr. 4) Price of Security: Derivative Amount or

Date Exercisable Expiration Date

Title

Number of

Security

Direct (D)

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				Shares		or Indirect (I) (Instr. 5)	
Stock Options (Right to buy)	03/27/2001	10/27/2005	Common Stock	419	\$ 59.5	D	Â
Stock Options (Right to buy)	07/24/2001	02/24/2006	Common Stock	1,528	\$ 61.03	D	Â
Stock Options (Right to buy)	07/04/2001	02/24/2006	Common Stock	2,405	\$ 61.1	D	Â
Stock Options (Right to buy)	07/04/2001	11/02/2008	Common Stock	659	\$ 61.1	D	Â
Stock Options (Right to buy)	07/04/2001	11/30/2008	Common Stock	701	\$ 61.1	D	Â

Reporting Owners

Reporting Owner Name / Address		Relationships					
18	Director	10% Owner	Officer	Other			
LACHER JOSEPH P JR							
THE ST. PAUL TRAVELERS COMPANIES, INC.	Â	Â	Executive Vice President	Â			
385 WASHINGTON STREET	A	А	A Executive vice riesident	А			
ST. PAUL, MN 55102							

Signatures

Anthony M. Pepper, Attorney-in-Fact 02/04/2005

**Signature of Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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. 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.

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