

ST PAUL TRAVELERS COMPANIES INC  
 Form 4  
 January 24, 2006

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

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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)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)  
 01/23/2006

\_\_\_\_ Director  
 Officer (give title below)  
 \_\_\_\_ 10% Owner  
 \_\_\_\_ Other (specify below)  
 Executive Vice President

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

(Street)

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

ST. PAUL, MN 55102

(City) (State) (Zip)

**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)
				(A) or (D) Code V Amount (D) Price			
Common Stock	01/23/2006		F	1,088 D \$ 45.405	23,753.65	D	
Common Stock					129.345	I	401(k) Plan

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

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SEC 1474 (9-02)

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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. Price or Value 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)	\$ 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)	\$ 39.87					12/30/2005	11/02/2008	Common Stock	292
Stock Options (Right to buy)	\$ 40.99					01/13/2006	09/24/2007	Common Stock	435
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

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buy)						
Stock Options (Right to buy)	\$ 42.69		03/22/2003	03/22/2012	Common Stock	16,035
Stock Options (Right to buy)	\$ 44.02		02/01/2006	11/02/2008	Common Stock	354
Stock Options (Right to buy)	\$ 45.14		02/23/2006	11/02/2008	Common Stock	662
Stock Options (Right to buy)	\$ 46.61		05/18/2006	09/24/2007	Common Stock	829
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
Stock Options (Right to buy)	\$ 60.74		02/09/2001	07/24/2006	Common Stock	2,300

Stock					
Options	\$ 60.74	02/09/2001	11/02/2008	Common	1,298
(Right to buy)				Stock	

## 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  
01/24/2006

\*\*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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