

ST PAUL TRAVELERS COMPANIES INC  
 Form 4  
 November 21, 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)  
 11/18/2005

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)
			Code	V	Amount or Price (A) or (D)		
Common Stock	11/18/2005		M		254 A \$ 38.67	D	
Common Stock	11/18/2005		M		681 A \$ 38.83	D	
Common Stock	11/18/2005		F		604 D \$ 46.61	D	
Common Stock	11/18/2005		F		225 D \$ 46.61	D	
					128.11	I	

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Common  
Stock

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)

**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	
				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

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buy)						
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)	\$ 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)	\$ 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 (Right to buy)	\$ 60.74				02/09/2001	11/02/2008	Common Stock	1,298
Stock Options (Right to buy)	\$ 38.67	11/18/2005	M	254	08/07/2005	09/24/2007	Common Stock	254
Stock Options (Right to buy)	\$ 38.83	11/18/2005	M	681	01/16/2005	09/24/2007	Common Stock	681
Stock Options (Right to buy)	\$ 46.61	11/18/2005	A	604	05/18/2006	09/24/2007	Common Stock	604
Stock Options (Right to buy)	\$ 46.61	11/18/2005	A	225	05/18/2006	09/24/2007	Common Stock	225

## 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  
11/21/2005

\*\*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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