

ST PAUL TRAVELERS COMPANIES INC

Form FWP

June 16, 2006

Filed pursuant to Rule 433
Registration No. 333-130323

Free Writing Prospectus Dated June 15, 2006

10 Year Senior Fixed Rate Notes Offering

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|--------------------------|---|
| Issuer: | St. Paul Travelers Companies, Inc. |
| Ratings: | A3 / A- / A- |
| CUSIP | 792860 AJ 7 |
| Principal Amount: | \$400 million |
| Security Type: | Senior Unsecured Notes |
| Legal Format: | SEC Registered |
| Settlement Date: | June 20, 2006 |
| Maturity Date: | June 20, 2016 |
| Issue Price: | 99.648% |
| Coupon: | 6.250% |
| Benchmark | 5.125% due May 15, 2016 |
| Treasury: | |
| Spread to | 120 basis points (1.200%) |
| Benchmark: | |
| Treasury Strike: | 5.098% |
| Re-Offer Yield: | 6.298% |
| Daycount | 30/360; Unadjusted |
| Convention: | |
| Interest Payment | Semi-annually on June 20 and December 20, commencing on December 20, 2006 |
| Dates: | |
| Make-whole call: | At any time at a discount rate of Treasury plus 20 basis points |
| Denominations: | \$1,000 |
| Underwriters: | Goldman, Sachs & Co. Lehman Brothers Inc. (Billing & Delivering) |
| Co-Managers: | BB&T Capital Markets Deutsche Bank Securities Inc. HSBC Securities (USA) Inc. RBC Capital Markets Corporation UBS Securities LLC Wachovia Capital Markets, LLC |

The issuer has filed a registration statement (including a prospectus) with the U.S. Securities and Exchange Commission (SEC) for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR® on the SEC Web site at www.sec.gov. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling Goldman, Sachs & Co. at toll-free 1-866-471-2526 or Lehman Brothers Inc. at toll-free 1-888-603-5847.

30 Year Senior Fixed Rate Notes Offering

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|---------------------------|---|
| Issuer: | St. Paul Travelers Companies, Inc. |
| Ratings: | A3 / A- / A- |
| CUSIP | 792860 AK 4 |
| Principal Amount: | \$400 million |
| Security Type: | Senior Unsecured Notes |
| Legal Format: | SEC Registered |
| Settlement Date: | June 20, 2006 |
| Maturity Date: | June 20, 2036 |
| Issue Price: | 98.558% |
| Coupon: | 6.750% |
| Benchmark | 5.375% due February 15, 2031 |
| Treasury: | |
| Spread to | 165 basis points (1.650%) |
| Benchmark: | |
| Treasury Strike: | 5.214% |
| Re-Offer Yield: | 6.864% |
| Daycount | 30/360; Unadjusted |
| Convention: | |
| Interest Payment | Semi-annually on June 20 and December 20, commencing on December 20, 2006 |
| Dates: | |
| Make-whole call: | At any time at a discount rate of Treasury plus 25 basis points |
| Denominations: | \$1,000 |
| Joint Bookrunners: | Goldman, Sachs & Co. Lehman Brothers Inc. (Billing & Delivering) |
| Co-Managers: | BB&T Capital Markets Deutsche Bank Securities Inc. HSBC Securities (USA) Inc. RBC Capital Markets Corporation UBS Securities LLC Wachovia Capital Markets, LLC |

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