

ST PAUL TRAVELERS COMPANIES INC
 Form 4
 February 16, 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 *
 LACHER JOSEPH P JR

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

3. Date of Earliest Transaction (Month/Day/Year)
 02/14/2005

____ Director
 Officer (give title below) _____ 10% Owner
 _____ Other (specify below)
 Executive Vice President

(Street)
 ST. PAUL, MN 55102

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

(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 Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| Common Stock | 02/14/2005 | | F | 418 ⁽¹⁾ D | \$ 39.105 | 47,058 | D |
| Common Stock | | | | | 185.9483 | I | 401(k) Plan |
| Common Stock | | | | | 47 | I | By spouse |

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

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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. P | |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--------------|----------------------------|
| | | | | Code | V (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| Stock Options (Right to buy) | \$ 23.64 | | | | | 06/30/1998 | 06/30/2007 | Common Stock | 169 |
| Stock Options (Right to buy) | \$ 34.15 | | | | | 03/24/2005 | 09/24/2007 | Common Stock | 460 |
| Stock Options (Right to buy) | \$ 34.17 | | | | | 06/30/1999 | 06/30/2008 | Common Stock | 116 |
| Stock Options (Right to buy) | \$ 36 | | | | | 06/01/2004 | 11/30/2008 | Common Stock | 943 |
| Stock Options (Right to buy) | \$ 36.71 | | | | | 03/24/2004 | 09/24/2007 | Common Stock | 271 |
| Stock Options (Right to buy) | \$ 36.97 | | | | | 01/25/2009 | 01/25/2015 | Common Stock | 113,391 |
| Stock Options (Right to buy) | \$ 37.61 | | | | | 05/03/2004 | 11/02/2008 | Common Stock | 853 |

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| | | | | | |
|------------------------------|----------|------------|------------|--------------|--------|
| Stock Options (Right to buy) | \$ 37.98 | 10/23/2003 | 10/27/2005 | Common Stock | 221 |
| Stock Options (Right to buy) | \$ 38.43 | 06/30/2000 | 06/30/2009 | Common Stock | 104 |
| Stock Options (Right to buy) | \$ 38.47 | 11/15/2003 | 11/02/2008 | Common Stock | 742 |
| Stock Options (Right to buy) | \$ 38.54 | 02/04/2004 | 09/24/2007 | Common Stock | 424 |
| Stock Options (Right to buy) | \$ 39.09 | 11/16/2003 | 09/24/2007 | Common Stock | 421 |
| Stock Options (Right to buy) | \$ 40.87 | 07/13/2004 | 11/02/2008 | Common Stock | 96 |
| Stock Options (Right to buy) | \$ 42.55 | 04/27/2006 | 04/27/2014 | Common Stock | 22,434 |
| Stock Options (Right to buy) | \$ 42.69 | 03/22/2003 | 03/22/2012 | Common Stock | 54,175 |
| Stock Options (Right to buy) | \$ 42.7 | 10/19/2004 | 09/24/2007 | Common Stock | 152 |
| Stock Options (Right to buy) | \$ 42.85 | 10/20/2004 | 11/30/2008 | Common Stock | 844 |
| Stock Options (Right to buy) | \$ 49.42 | 07/18/2001 | 04/18/2010 | Common Stock | 14,387 |
| | \$ 51.44 | 05/02/2002 | 11/02/2008 | | 726 |

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| | | | | | |
|------------------------------|----------|------------|------------|--------------|-------|
| Stock Options (Right to buy) | | | | Common Stock | |
| Stock Options (Right to buy) | \$ 52.4 | 06/30/2001 | 06/30/2010 | Common Stock | 76 |
| Stock Options (Right to buy) | \$ 53.79 | 05/30/2002 | 11/30/2008 | Common Stock | 753 |
| Stock Options (Right to buy) | \$ 54.66 | 09/27/2002 | 10/27/2005 | Common Stock | 196 |
| Stock Options (Right to buy) | \$ 54.98 | 05/30/2001 | 11/30/2008 | Common Stock | 748 |
| Stock Options (Right to buy) | \$ 55.85 | 01/24/2002 | 07/24/2006 | Common Stock | 512 |
| Stock Options (Right to buy) | \$ 55.99 | 01/13/2001 | 02/24/2006 | Common Stock | 3,325 |
| Stock Options (Right to buy) | \$ 55.99 | 01/13/2001 | 07/24/2006 | Common Stock | 1,533 |
| Stock Options (Right to buy) | \$ 57.49 | 05/02/2001 | 11/02/2008 | Common Stock | 690 |
| Stock Options (Right to buy) | \$ 59.08 | 07/16/2002 | 01/16/2011 | Common Stock | 8,992 |
| Stock Options (Right to buy) | \$ 59.22 | 01/24/2001 | 07/24/2006 | Common Stock | 504 |
| | \$ 59.5 | 03/27/2001 | 10/27/2005 | | 419 |

Stock
Options
(Right to
buy)

Common
Stock

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|--------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| LACHER JOSEPH P JR THE ST. PAUL TRAVELERS COMPANIES, INC. 385 WASHINGTON STREET ST. PAUL, MN 55102 | | | Executive Vice President | |

Signatures

Anthony M. Pepper,
Attorney-in-Fact

02/16/2005

__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).

(1) Shares of common stock withheld to pay taxes upon vesting of previously awarded shares of restricted stock.

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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.