

ST PAUL TRAVELERS COMPANIES INC  
 Form 3  
 February 04, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 * Â LACHER JOSEPH P JR (Last) (First) (Middle)  THE ST. PAUL TRAVELERS COMPANIES, INC., Â 385 WASHINGTON STREET (Street)  ST. PAUL, Â MN Â 55102 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 01/26/2005	3. Issuer Name and Ticker or Trading Symbol ST PAUL TRAVELERS COMPANIES INC [STA]	4. Relationship of Reporting Person(s) to Issuer  (Check all applicable)  <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below) Executive Vice President	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
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**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	47,476	D	Â
Common Stock	119.3782	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.

SEC 1473 (7-02)

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

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Stock Options (Right to buy)	06/30/1998 <sup>(1)</sup>	06/30/2007	Common Stock	169	\$ 23.64	D	Â
Stock Options (Right to buy)	03/24/2005	09/24/2007	Common Stock	460	\$ 34.15	D	Â
Stock Options (Right to buy)	06/30/1999 <sup>(1)</sup>	06/30/2008	Common Stock	116	\$ 34.17	D	Â
Stock Options (Right to buy)	06/01/2004	11/30/2008	Common Stock	943	\$ 36	D	Â
Stock Options (Right to buy)	03/24/2004	09/24/2007	Common Stock	271	\$ 36.71	D	Â
Stock Options (Right to buy)	01/25/2007 <sup>(2)</sup>	01/25/2015	Common Stock	30,925	\$ 36.97	D	Â
Stock Options (Right to buy)	01/25/2009 <sup>(3)</sup>	01/25/2015	Common Stock	82,466	\$ 36.97	D	Â
Stock Options (Right to buy)	05/03/2004	11/02/2008	Common Stock	853	\$ 37.61	D	Â
Stock Options (Right to buy)	10/23/2003	10/27/2005	Common Stock	221	\$ 37.98	D	Â
Stock Options (Right to buy)	06/30/2000 <sup>(1)</sup>	06/30/2009	Common Stock	104	\$ 38.43	D	Â
Stock Options (Right to buy)	11/15/2003	11/02/2008	Common Stock	742	\$ 38.47	D	Â
Stock Options (Right to buy)	02/04/2004	09/24/2007	Common Stock	424	\$ 38.54	D	Â
Stock Options (Right to buy)	11/16/2003	09/24/2007	Common Stock	421	\$ 39.09	D	Â
Stock Options (Right to buy)	07/13/2004	11/02/2008	Common Stock	96	\$ 40.87	D	Â
Stock Options (Right to buy)	04/27/2006 <sup>(2)</sup>	04/27/2014	Common Stock	22,434	\$ 42.55	D	Â
Stock Options (Right to buy)	03/22/2003 <sup>(1)</sup>	03/22/2012	Common Stock	54,175	\$ 42.69	D	Â
Stock Options (Right to buy)	10/19/2004	09/24/2007	Common Stock	152	\$ 42.7	D	Â

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Stock Options (Right to buy)	10/20/2004	11/30/2008	Common Stock	844	\$ 42.85	D	Â
Stock Options (Right to buy)	07/18/2001 <sup>(4)</sup>	04/18/2010	Common Stock	14,387	\$ 49.42	D	Â
Stock Options (Right to buy)	05/02/2002	11/02/2008	Common Stock	726	\$ 51.44	D	Â
Stock Options (Right to buy)	06/30/2001 <sup>(1)</sup>	06/30/2010	Common Stock	76	\$ 52.4	D	Â
Stock Options (Right to buy)	05/30/2002	11/30/2008	Common Stock	753	\$ 53.79	D	Â
Stock Options (Right to buy)	09/27/2002	10/27/2005	Common Stock	196	\$ 54.66	D	Â
Stock Options (Right to buy)	05/30/2001	11/30/2008	Common Stock	748	\$ 54.98	D	Â
Stock Options (Right to buy)	01/24/2002	07/24/2006	Common Stock	512	\$ 55.85	D	Â
Stock Options (Right to buy)	01/13/2001	02/24/2006	Common Stock	3,325	\$ 55.99	D	Â
Stock Options (Right to buy)	01/13/2001	07/24/2006	Common Stock	1,533	\$ 55.99	D	Â
Stock Options (Right to buy)	05/02/2001	11/02/2008	Common Stock	690	\$ 57.49	D	Â
Stock Options (Right to buy)	07/16/2002 <sup>(5)</sup>	01/16/2011	Common Stock	8,992	\$ 59.08	D	Â
Stock Options (Right to buy)	01/24/2001	07/24/2006	Common Stock	504	\$ 59.22	D	Â

## 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	Â	Â	Â Executive Vice President	Â

## Signatures

Anthony M. Pepper,  
Attorney-in-Fact

02/04/2005

\*\*Signature of Reporting Person

Date

## 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).

(1) Option vests over five years in 20% annual increments beginning one year after the date of grant. The date exercisable reported in the table is the first 20% vesting date.

The option vests in the following installments: (i) 50% of the option shares on the second anniversary of the grant date and (ii) 25% of the option shares on each of the third and fourth anniversaries of the grant date. The date exercisable reported in the table is the first 50% vesting date.

(3) The option vests in the following installments: (i) 50% of the option shares on the fourth anniversary of the grant date and (ii) 50% of the option shares on the fifth anniversary of the grant date. The date exercisable reported in the table is the first 50% vesting date.

(4) Option vests over five years in 20% annual increments beginning fifteen months after the date of grant. The date exercisable reported in the table is the first 20% vesting date.

(5) Option vests over five years in 20% annual increments beginning eighteen months after the date of grant. The date exercisable reported in the table is the first 20% vesting date.

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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