

ST PAUL TRAVELERS COMPANIES INC
 Form 4
 January 24, 2006

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)

(Last) (First) (Middle)
 THE ST. PAUL TRAVELERS COMPANIES, INC., 385 WASHINGTON STREET

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

____ 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 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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