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ST PAUL TRAVELERS COMPANIES INC

Form 8-K October 06, 2004

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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 6, 2004

The St. Paul Travelers Companies, Inc. (Exact name of registrant as specified in its charter)

Minnesota 001-10898 41-0518860
(State or other jurisdiction of (Commission File Number) (IRS Employer incorporation) Identification Number)

385 Washington Street Saint Paul, Minnesota

(Address of principal executive offices)

55102

(Zip Code)

(651) 310-7911 (Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- $|_|$ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- $|_|$ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- $|_|$ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- $|_|$ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition.

On October 6, 2004, The St. Paul Travelers Companies, Inc. (the "Company") issued a press release announcing its preliminary estimate for losses from Hurricane Ivan for the third quarter and adjusting the Company's diluted earnings per share for the third quarter. The press release is attached as

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Exhibit 99 to this Report, is incorporated herein by reference and shall be deemed "filed" for purposes of the Securities Exchange Act of 1934, as amended.

Item 8.01. Other Events.

The information set forth in Item 2.02 above is hereby incorporated herein by reference

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is filed herewith:

Exhibit No. Description

Press release issued by The St. Paul Travelers Companies, Inc. on October 6, 2004.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: October 6, 2004 THE ST. PAUL TRAVELERS COMPANIES, INC.

By: /s/ Bruce A. Backberg

Name: Bruce A. Backberg Title: Senior Vice President

EXHIBIT INDEX

Exhibit No. Description

99 Press release issued by The St. Paul Travelers Companies, Inc. on October 6, 2004.