

ST PAUL TRAVELERS COMPANIES INC  
 Form 4  
 November 14, 2005

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL  
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**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 \*  
 BENET JAY S

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)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 Vice Chairman and CFO

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

3. Date of Earliest Transaction (Month/Day/Year)  
 11/11/2005

ST. PAUL, MN 55102  
 (City) (State) (Zip)

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

**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 Ownership (Instr. 4)
				(A) or (D) Code V Amount Price			
Common Stock	11/11/2005		M	5,567 A \$ 38.47	76,433	D	
Common Stock	11/11/2005		F	4,927 D \$ 46.23	71,506	D	
Common Stock					377.1215	I	401(k) Plan

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

Persons who respond to the collection of information contained in this form are not SEC 1474 (9-02)

required to respond unless the form displays a currently valid OMB control number.

**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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 23.64					04/01/2004	06/30/2007	Common Stock	169
Stock Options (Right to buy)	\$ 34.17					04/01/2004	06/30/2008	Common Stock	116
Stock Options (Right to buy)	\$ 36.97					01/25/2007	01/25/2015	Common Stock	44,455
Stock Options (Right to buy)	\$ 36.97					01/25/2009	01/26/2015	Common Stock	73,447
Stock Options (Right to buy)	\$ 38.43					06/30/2000	06/30/2009	Common Stock	104
Stock Options (Right to buy)	\$ 39.09					04/01/2004	09/24/2007	Common Stock	1,265
Stock Options (Right to buy)	\$ 40.87					07/13/2004	11/02/2008	Common Stock	36
Stock Options (Right to buy)	\$ 42.55					04/27/2006	04/27/2014	Common Stock	64,096

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buy)						
Stock Options (Right to buy)	\$ 42.69		03/22/2003	03/22/2012	Common Stock	86,680
Stock Options (Right to buy)	\$ 44.63		02/03/2006	11/02/2008	Common Stock	738
Stock Options (Right to buy)	\$ 45.14		02/23/2006	11/02/2008	Common Stock	4,306
Stock Options (Right to buy)	\$ 49.42		07/18/2001	04/18/2010	Common Stock	17,264
Stock Options (Right to buy)	\$ 55.26		04/01/2004	09/24/2007	Common Stock	1,039
Stock Options (Right to buy)	\$ 55.26		04/01/2004	11/02/2008	Common Stock	4,563
Stock Options (Right to buy)	\$ 55.71		04/01/2004	09/24/2007	Common Stock	1,082
Stock Options (Right to buy)	\$ 55.71		04/01/2004	11/02/2008	Common Stock	4,761
Stock Options (Right to buy)	\$ 59.08		07/16/2002	01/16/2011	Common Stock	15,730
Stock Options (Right to buy)	\$ 61.31		04/01/2004	09/24/2007	Common Stock	966
Stock Options (Right to buy)	\$ 61.93		04/01/2004	09/24/2007	Common Stock	1,010

