

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 |
|---|--|---|--|--|---|

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 ⁽¹⁾ | 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 ⁽¹⁾ | 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 ⁽²⁾ | 01/25/2015 | Common Stock | 30,925 | \$ 36.97 | D | Â |
| Stock Options (Right to buy) | 01/25/2009 ⁽³⁾ | 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 ⁽¹⁾ | 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 ⁽²⁾ | 04/27/2014 | Common Stock | 22,434 | \$ 42.55 | D | Â |
| Stock Options (Right to buy) | 03/22/2003 ⁽¹⁾ | 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 ⁽⁴⁾ | 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 ⁽¹⁾ | 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 ⁽⁵⁾ | 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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