

ST PAUL TRAVELERS COMPANIES INC

Form 4

November 21, 2005

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

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

OMB APPROVAL

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(Print or Type Responses)

1. Name and Address of Reporting Person *
BESSETTE ANDY F

(Last) (First) (Middle)

THE ST. PAUL TRAVELERS
COMPANIES, INC., 385
WASHINGTON STREET

(Street)

ST. PAUL, MN 55102

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading
Symbol
ST PAUL TRAVELERS
COMPANIES INC [STA]

3. Date of Earliest Transaction
(Month/Day/Year)
11/17/2005

4. If Amendment, Date Original
Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

____ Director ____ 10% Owner
____X____ Officer (give title ____ Other (specify
below) below)
EVP and Chief Admin Officer

6. Individual or Joint/Group Filing(Check
Applicable Line)
____X____ 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. 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 Beneficial Ownership (Instr. 4)
Common Stock	11/17/2005		G	V 2,282 D \$ 0	19,773 ⁽¹⁾	D	
Common Stock					27	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. Pri Deriv Secur (Instr
				Code	V	(A)	(D)	
Stock Options (Right to buy)	\$ 30.94					04/01/2004	02/04/2013	Common Stock
								24,255
Stock Options (Right to buy)	\$ 36.97					01/25/2007	01/25/2015	Common Stock
								30,925
Stock Options (Right to buy)	\$ 38.09					05/06/2006	02/04/2013	Common Stock
								9,423
Stock Options (Right to buy)	\$ 40.45					04/01/2004	01/21/2012	Common Stock
								50,000
Stock Options (Right to buy)	\$ 42.88					02/02/2005	02/02/2014	Common Stock
								50,000
Stock Options (Right to buy)	\$ 45.72					11/07/2006	02/04/2013	Common Stock
								12,189

Reporting Owners

Reporting Owner Name / Address

Relationships

Director 10% Owner Officer Other
EVP and Chief Admin Officer

BESSETTE ANDY F
THE ST. PAUL TRAVELERS COMPANIES, INC.
385 WASHINGTON STREET
ST. PAUL, MN 55102

Signatures

Bruce A. Backberg, by power of
attorney

11/21/2005

__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).
- (1) The Reporting Person indirectly owns preferred shares through an employee benefit plan that are convertible into 911 common shares or the cash equivalent at the option of the Reporting Person.

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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