

ST PAUL TRAVELERS COMPANIES INC  
 Form 4  
 October 31, 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)

3. Date of Earliest Transaction (Month/Day/Year)  
 10/27/2006

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Executive Vice President

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

(Street)

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

ST. PAUL, MN 55102

(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 Ownership (Instr. 4)
				(A) or (D)	Price		
Common Stock	10/27/2006		M	A	\$ 40.99	35,168.65	D
Common Stock	10/27/2006		M	A	\$ 41.74	36,218.65	D
Common Stock	10/27/2006		M	A	\$ 41.9	37,050.65	D
Common Stock	10/27/2006		M	A	\$ 41.9	37,449.65	D
	10/27/2006		F	D		37,070.65	D

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Common Stock						\$ 50.66		
Common Stock	10/27/2006		F	734	D	\$ 50.66	36,336.65	D
Common Stock	10/27/2006		F	924	D	\$ 50.66	35,412.65	D
Common Stock	10/27/2006		F	352	D	\$ 50.66	35,060.65	D
Common Stock							243.71	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)

**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)	
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
				Code	V (A) (D)				
Stock Options (Right to buy)	\$ 40.99	10/27/2006		M	435	01/13/2006	09/24/2007	Common Stock	435
Stock Options (Right to buy)	\$ 41.74	10/27/2006		M	1,050	07/20/2004	11/02/2008	Common Stock	1,050
Stock Options (Right to buy)	\$ 41.9	10/27/2006		M	832	10/14/2004	11/02/2008	Common Stock	832
Stock Options (Right to buy)	\$ 41.9	10/27/2006		M	399	10/14/2004	09/24/2007	Common Stock	399

buy) Stock Options (Right to buy)	\$ 50.66	10/27/2006	A	734	04/27/2007	11/02/2008	Common Stock	734
Stock Options (Right to buy)	\$ 50.66	10/27/2006	A	352	04/27/2007	09/24/2007	Common Stock	352
Stock Options (Right to buy)	\$ 50.66	10/27/2006	A	924	04/27/2007	11/02/2008	Common Stock	924
Stock Options (Right to buy)	\$ 50.66	10/27/2006	A	379	04/27/2007	09/24/2007	Common Stock	379

## 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  
10/31/2006

\_\_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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.