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ST PAUL TRAVELERS COMPANIES INC Form 8-K September 27, 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): September 24, 2004

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

Minnesota001-1089841-0518860(State or other(Commission File Number)(IRS Employerjurisdiction of incorporation)Identification Number)

385 Washington Street55102Saint Paul, Minnesota(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 8.01. Other Events.

On September 24, 2004, The St. Paul Travelers Companies, Inc. issued a press release reporting on the impact of Hurricane Frances. The press release is furnished as Exhibit 99 to this Report and is incorporated by reference herein.

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Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit No. Description

99 Press release issued by The St. Paul Travelers Companies, Inc. on September 24, 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: September 27, 2004 THE ST. PAUL TRAVELERS COMPANIES, INC.

By: /s/ Bruce A. Backberg Name: Bruce A. Backberg Title: Senior Vice President

EXHIBIT INDEX

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