ST PAUL TRAVELERS COMPANIES INC Form 8-K August 05, 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): August 4, 2004

The St. Paul Travelers Companies, Inc.

(Exact name of registrant as specified in its charter)

Minnesota
(State or other jurisdiction of incorporation)

001-10898 (Commission File Number) 41-0518860 (IRS Employer Identification Number)

385 Washington Street
Saint Paul, Minnesota
(Address of principal executive offices)

55102 (Zip Code)

(651) 310-7911

(Registrant s telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition.

On August 4, 2004, The St. Paul Travelers Companies, Inc. (Company) issued a press release announcing the results of the Company s operations for the quarter ended June 30, 2004 and the availability of the Company s second quarter financial supplement on the Company s web site. The press release and the financial supplement are furnished as Exhibits 99.1 and 99.2 to this Report.

As provided in General Instruction B.6 of Form 8-K, the information and exhibits contained in this Form 8-K shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall they be deemed to be incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such a filing.

2

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: August 5, 2004 THE ST. PAUL TRAVELERS COMPANIES, INC.

By: /s/ Bruce A. Backberg

Name: Bruce A. Backberg Title: Senior Vice President

3

EXHIBIT INDEX

Exhibit No. Description

- 99.1 Press Release dated August 4, 2004, reporting results of operations
- 99.2 Second Quarter 2004 Financial Supplement of The St. Paul Travelers Companies, Inc.

4