

ST PAUL COMPANIES INC /MN/  
Form 8-K  
January 23, 2004

**SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**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): January 23, 2004

**The St. Paul 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 No.)

**385 Washington Street  
Saint Paul, MN**  
(Address of Principal Executive Offices)

**55102**  
(Zip Code)

**(651) 310-7911**  
(Registrant's Telephone Number, Including Area Code)

(Former Name or Former Address, if Changed Since Last Report)

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**Item 7(c). Exhibits.**

<b><u>Exhibit Number</u></b>	<b><u>Description</u></b>
99.1	Press release dated January 23, 2004.

**Item 12. Results of Operations and Financial Condition.**

On January 23, 2004, The St. Paul Companies, Inc. issued the press release that is attached hereto as Exhibit 99.1. The information contained in the press release is incorporated herein by reference.

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**SIGNATURES**

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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: January 23, 2004

**THE ST. PAUL COMPANIES, INC.**

By: /s/ Bruce A. Backberg

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Name: Bruce A. Backberg  
Title: Senior Vice President

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**EXHIBIT INDEX**

**Exhibit  
Number**

**Description**

99.1 Press release dated January 23, 2004.

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