

ST PAUL COMPANIES INC /MN/  
Form 8-K  
January 29, 2004

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**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): January 28, 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.**

**Exhibit  
Number**

**Description**

99.1 Press release dated January 28, 2004.

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

On January 28, 2004, The St. Paul Companies, Inc. issued a press release announcing fourth-quarter and full-year 2003 earnings. A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

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**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: January 29, 2004

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

By: /s/ Bruce A. Backberg

Name: Bruce A. Backberg  
Title: Senior Vice President

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**EXHIBIT INDEX**

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