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 41-0518860

(Commission File Number) (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 5. Other Events and Regulation FD Disclosure.

On January 28, 2004, The St. Paul Companies, Inc. (**The St. Paul**) issued a press release announcing that the Western MacArthur Bankruptcy Court approved The St. Paul s 2002 asbestos settlement. A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 7(c). Exhibits.

Exhibit Number

Description

99.1

Press release dated January 28, 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: January 29, 2004

THE ST. PAUL COMPANIES, INC.

By: /s/ Bruce A. Backberg

Name: Bruce A. Backberg
Title: Senior Vice President

EXHIBIT INDEX

Exhibit

<u>Number</u> <u>Description</u>

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99.1 Press release dated January 28, 2004.