

EXHIBIT A-3

UNITED STATES DISTRICT COURT

DISTRICT OF MINNESOTA

In re ST. PAUL TRAVELERS  
SECURITIES LITIGATION

) Master File No. 04-CV-3801-JRT-FLN  
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This Document Relates To:

)  
) **SUMMARY NOTICE**  
)

ALL ACTIONS  
)  
)

TO: (1) ALL PERSONS WHO PURCHASED ST. PAUL COMPANIES, INC. (“ST. PAUL”) COMMON STOCK BETWEEN NOVEMBER 17, 2003 AND APRIL 1, 2004 (THE “PRE-MERGER PERIOD”), (2) EXCHANGED SHARES OF TRAVELERS PROPERTY CASUALTY CORP. (“TRAVELERS”) CLASS A OR B COMMON STOCK FOR SHARES OF ST. PAUL TRAVELERS COMPANIES, INC. (“STA”) IN THE MERGER OF ST. PAUL AND TRAVELERS (THE “MERGER”), OR (3) PURCHASED STA COMMON STOCK BETWEEN APRIL 1, 2004 AND AUGUST 5, 2004 (THE “POST-MERGER PERIOD”)

YOU ARE HEREBY NOTIFIED, pursuant to an Order of the United States District Court for the District of Minnesota, that a hearing will be held on December 27, 2005, at 1:30 p.m., before the Honorable John R. Tunheim, United States District Judge, at the United States Courthouse for the District of Minnesota, 300 South Fourth Street, Minneapolis, Minnesota (the “Hearing”), in order to consider a proposed settlement (the “Settlement”) of a consolidated class action (the “Action”). At the Hearing, the Court will determine: (1) whether the proposed Settlement of the Action, for the sum of Sixty seven million five hundred thousand dollars (\$67,500,000) in cash (the “Settlement Fund”) should be approved by the Court as fair, reasonable and adequate; (2) whether the Action should be dismissed with prejudice; (3) whether the Plan of Allocation of the Settlement Fund is fair and reasonable; (4) whether the Settlement Class should be certified pursuant to Rule 23 of the Federal Rules of Civil Procedure; and (5) whether the application of plaintiffs’ counsel for attorneys’

fees and reimbursement of out of pocket expenses, and the application of Lead Plaintiff for reimbursement of its out of pocket expenses, should be approved.

If you purchased St. Paul common stock in the Pre-Merger Period, STA common stock in the Post-Merger Period, or exchanged your Travelers A and/or B common shares in the Merger, your rights may be affected by the Settlement of this Action. If you have not received a detailed Notice of Pendency and a copy of the Proof of Claim and Release, you may obtain copies by writing to *In re St. Paul Travelers Securities Litigation*, c/o The Garden City Group, Inc., Claims Administrator, P.O. Box 9000 #6375, Merrick, NY 11566-9000. If you are a Settlement Class Member, in order to share in the distribution of the Settlement Fund (net of attorneys' fees and various expenses), you must submit a Proof of Claim and Release so that it is received no later than December 22, 2005, establishing that you are entitled to recovery.

If you desire to be excluded from the Settlement Class, you must submit a Request for Exclusion so that it is actually received by the Claims Administrator and counsel, by December 22, 2005, in the manner and form explained in the detailed Notice referred to above. All Members of the Settlement Class who have not requested exclusion from the Settlement Class will be bound by any judgment entered in the Action pursuant to the Stipulation of Settlement.

Any objection to the Settlement, must be mailed or delivered such that it is received by each of the following no later than December 22, 2005, and must indicate that it is an Objection to the Settlement in the action: *In re St. Paul Travelers Sec. Litig.*, 04-CV-3801 (JRT/FLN):

CLERK OF THE COURT  
UNITED STATES OF DISTRICT COURT  
DISTRICT OF MINNESOTA  
300 South Fourth Street  
Minneapolis, MN 55415

*Lead Counsel for Lead Plaintiff and the Settlement Class:*

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*Counsel for Defendants:*

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New York, New York 10017-3954  
Attn: Paul C. Curnin, Esq.

**PLEASE DO NOT CONTACT THE COURT OR THE CLERK'S OFFICE  
REGARDING THIS NOTICE.**

DATED: November 25, 2005

BY ORDER OF THE COURT  
UNITED STATES DISTRICT COURT  
DISTRICT OF MINNESOTA