ST PAUL COMPANIES INC /MN/ Form SC 13G/A February 12, 2002

Page 1 of 13 Pages

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13G

Under the Securities exchange Act of 1934

(AMENDMENT NO.1) \*

ST PAUL COS INC

(NAME OF ISSUER)

COM

(TITLE OF CLASS OF SECURITIES)

792860108

(CUSIP NUMBER)

December 31, 2001

(Date of event which requires filing of this Statement)

NOTE: A MAJORITY OF THE SHARES REPORTED IN THIS SCHEDULE 13G ARE HELD BY UNAFFILIATED THIRD-PARTY CLIENT ACCOUNTS MANAGED BY ALLIANCE CAPITAL MANAGEMENT L.P., AS INVESTMENT ADVISER. (ALLIANCE CAPITAL MANAGEMENT L.P. IS A MAJORITY-OWNED SUBSIDIARY OF AXA FINANCIAL, INC.)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

X Rule 13d-1(b)
Rule 13d-1(c)
Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be 'filed' for the purpose of Section 18 of the Securities Exchange Act of 1934 ('Act') or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

(CONTINUED ON FOLLOWING PAGE(S))

| (                           | CUSIP NO. 792860108   | 13G                             | Page 2 of 13 Pages |  |  |
|-----------------------------|---|---------------------------------|--------------------|--|--|
| 1.                          | 1. NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON |                                 |                    |  |  |
|                             | AXA Assurances I.A.R.D. Mutuelle  |                                 |                    |  |  |
| 2.                          | CHECK THE APPROPRIATE   | BOX IF A MEMBER OF A GROUP *    | (A) [X]<br>(B) [ ] |  |  |
| 3.                          | SEC USE ONLY  |                                 |                    |  |  |
| 4.                          | 4. CITIZENSHIP OR PLACE OF ORGANIZATION France                                |                                 |                    |  |  |
|                             | NUMBER OF SHARES<br>BENEFICIALLY  | 5. SOLE VOTING POWER            | 4,525,652          |  |  |
|                             | OWNED AS OF<br>December 31, 2001  | 6. SHARED VOTING POWER          | 1,120,859          |  |  |
|                             | ·   | 7. SOLE DISPOSITIVE POWER       | 9,581,967          |  |  |
|                             |   | 8. SHARED DISPOSITIVE POWER     | 0                  |  |  |
| 9.                          | AGGREGATE AMOUNT BENEF<br>REPORTING PERSON                                    | ICIALLY OWNED BY EACH           | 9,581,967          |  |  |
|                             | (Not to be construed a  | s an admission of beneficial ov | vnership)          |  |  |
| 10.                         | CHECK BOX IF THE AGGRE SHARES *   | GATE AMOUNT IN ROW (9) EXCLUDES | S CERTAIN          |  |  |
| 11.                         | PERCENT OF CLASS REPRE  | SENTED BY AMOUNT IN ROW 9       | 4.6%               |  |  |
| 12.                         | TYPE OF REPORTING PERS  |                                 |                    |  |  |
|                             | * SEE 1   | NSTRUCTIONS BEFORE FILLING OUT! |                    |  |  |
|                             | CUSIP NO. 792860108   | 13G                             | Page 3 of 13 Pages |  |  |
| 1.                          |   |                                 |                    |  |  |
| AXA Assurances Vie Mutuelle |   |                                 |                    |  |  |
| 2.                          | CHECK THE APPROPRIATE   | BOX IF A MEMBER OF A GROUP *    | (A) [X]<br>(B) []  |  |  |
| 3.                          | SEC USE ONLY  |                                 |                    |  |  |
| 4.                          | CITIZENSHIP OR PLACE O  | F ORGANIZATION                  |                    |  |  |
|                             |   | 5. SOLE VOTING POWER            | 4,525,652          |  |  |
|                             | BENEFICIALLY OWNED AS OF December 31, 2001                                    | 6. SHARED VOTING POWER          | 1,120,859          |  |  |

|     |  | 7. SOLE DISPOSITIVE POWER                              | 9,581,967          |
|-----|--|--|--------------------|
|     | REPORTING PERSON WITH:                           | 8. SHARED DISPOSITIVE POWER                            | 0                  |
| 9.  | AGGREGATE AMOUNT BENEF REPORTING PERSON          | ICIALLY OWNED BY EACH                                  | 9,581,967          |
|     | (Not to be construed a                           | s an admission of beneficial own                       | nership)           |
| 10. | CHECK BOX IF THE AGGRE SHARES *                  | GATE AMOUNT IN ROW (9) EXCLUDES                        | CERTAIN            |
| 11. | PERCENT OF CLASS REPRE                           | SENTED BY AMOUNT IN ROW 9                              | 4.6%               |
| 12. | TYPE OF REPORTING PERS                           | ON *   |                    |
|     | IC<br>* SEE I                                    | NSTRUCTIONS BEFORE FILLING OUT!                        |                    |
|     | CUSIP NO. 792860108                              | 13G  | Page 4 of 13 Pages |
| 1.  | NAME OF REPORTING PERS<br>S.S. OR I.R.S. IDENTIF | ON<br>ICATION NO. OF ABOVE PERSON                      |                    |
|     | AXA Conseil Vie Ass                              | urance Mutuelle  |                    |
| 2.  | CHECK THE APPROPRIATE                            | BOX IF A MEMBER OF A GROUP *                           | (A) [X]<br>(B) [ ] |
| 3.  | SEC USE ONLY                                     |  |                    |
| 4.  | CITIZENSHIP OR PLACE O                           | F ORGANIZATION   |                    |
|     | DENEFICIALLY                                     | 5. SOLE VOTING POWER                                   | 4,525,652          |
|     | OWNED AS OF                                      | 6. SHARED VOTING POWER                                 | 1,120,859          |
|     | BY EACH  | 7. SOLE DISPOSITIVE POWER                              | 9,581,967          |
|     | REPORTING PERSON WITH:                           | 8. SHARED DISPOSITIVE POWER                            | 0                  |
| 9.  | REPORTING PERSON                                 | ICIALLY OWNED BY EACH s an admission of beneficial own | 9,581,967          |
| 10. | CHECK BOX IF THE AGGRE SHARES *                  | GATE AMOUNT IN ROW (9) EXCLUDES                        | CERTAIN            |
| 11. | PERCENT OF CLASS REPRE                           | SENTED BY AMOUNT IN ROW 9                              | 4.6%               |
| 12. | TYPE OF REPORTING PERS                           | ON *   |                    |
|     | = *  | NSTRUCTIONS BEFORE FILLING OUT!                        |                    |
|     |  |  |                    |

| 1.  | NAME OF REPORTING PERS   | ON<br>CICATION NO. OF ABOVE PERSON  |                                     |  |  |
|---|--|---|-------------------------------------|--|--|
|   | AXA Courtage Assurance Mutuelle  |   |                                     |  |  |
| 2.  | . CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP * (A) (B)   |   |                                     |  |  |
| 3.  | 3. SEC USE ONLY  |   |                                     |  |  |
| 4.  | 4. CITIZENSHIP OR PLACE OF ORGANIZATION France   |   |                                     |  |  |
|   |  | 5. SOLE VOTING POWER  | 4,525,652                           |  |  |
|   |  | 6. SHARED VOTING POWER  | 1,120,859                           |  |  |
|   |  | 7. SOLE DISPOSITIVE POWER   | 9,581,967                           |  |  |
|   | REPORTING PERSON WITH:   | 8. SHARED DISPOSITIVE POWER   | 0                                   |  |  |
| 9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9,581,967 |  |   |                                     |  |  |
|   | (Not to be construed a   | s an admission of beneficial ow   | mership)                            |  |  |
| 10.   | . CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES *   |   |                                     |  |  |
| 1.1   | 1. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9 4.6%  |   |                                     |  |  |
| 11.   | PERCENT OF CLASS REPRE   | SENTED BY AMOUNT IN ROW 9   | 4.6%                                |  |  |
|   | TYPE OF REPORTING PERS   |   | 4.6%                                |  |  |
|   | TYPE OF REPORTING PERS   |   |                                     |  |  |
|   | TYPE OF REPORTING PERS   | ON *  |                                     |  |  |
| 12.   | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS   | ON *  NSTRUCTIONS BEFORE FILLING OUT!   |                                     |  |  |
| 12.   | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS   | ON *  NSTRUCTIONS BEFORE FILLING OUT!  13G  ON  |                                     |  |  |
| 12.   | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF  | ON *  NSTRUCTIONS BEFORE FILLING OUT!  13G  ON  |                                     |  |  |
| 1.  | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF  | ON *  NSTRUCTIONS BEFORE FILLING OUT!  13G  ON ICATION NO. OF ABOVE PERSON                                | Page 6 of 13 Pages  (A) [ ]         |  |  |
| 1.  | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF  AXA  CHECK THE APPROPRIATE  | ON *  NSTRUCTIONS BEFORE FILLING OUT!  13G  ON FICATION NO. OF ABOVE PERSON  BOX IF A MEMBER OF A GROUP * | Page 6 of 13 Pages  (A) [ ]         |  |  |
| 1.  | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF  AXA  CHECK THE APPROPRIATE  SEC USE ONLY  CITIZENSHIP OR PLACE OF France  NUMBER OF SHARES              | ON *  NSTRUCTIONS BEFORE FILLING OUT!  13G  ON FICATION NO. OF ABOVE PERSON  BOX IF A MEMBER OF A GROUP * | Page 6 of 13 Pages  (A) [ ]         |  |  |
| 1.  | TYPE OF REPORTING PERSIC  * SEE I  CUSIP NO. 792860108  NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF  AXA  CHECK THE APPROPRIATE  SEC USE ONLY  CITIZENSHIP OR PLACE OF France  NUMBER OF SHARES BENEFICIALLY | ON *  NSTRUCTIONS BEFORE FILLING OUT!  13G  ON TICATION NO. OF ABOVE PERSON  BOX IF A MEMBER OF A GROUP * | Page 6 of 13 Pages  (A) [ ] (B) [ ] |  |  |

|     | 99  |                                   |                    |  |
|-----|---|-----------------------------------|--------------------|--|
|     | PERSON WITH:  | 8. SHARED DISPOSITIVE POWER       | 0                  |  |
| 9.  | AGGREGATE AMOUNT BENEF<br>REPORTING PERSON                | ICIALLY OWNED BY EACH             | 9,581,967          |  |
|     | (Not to be construed a                                    | s an admission of beneficial own  | ership)            |  |
| 10. | CHECK BOX IF THE AGGRE SHARES *                           | GATE AMOUNT IN ROW (9) EXCLUDES   | CERTAIN            |  |
| 11. | PERCENT OF CLASS REPRE                                    | SENTED BY AMOUNT IN ROW 9         | 4.6%               |  |
| 12. | TYPE OF REPORTING PERS                                    | ON *                              |                    |  |
|     | * SEE I   | NSTRUCTIONS BEFORE FILLING OUT!   |                    |  |
|     |   |                                   |                    |  |
|     | CUSIP NO. 792860108                                       | 13G                               | Page 7 of 13 Pages |  |
| 1.  | NAME OF REPORTING PERS S.S. OR I.R.S. IDENTIF             | ON<br>ICATION NO. OF ABOVE PERSON |                    |  |
|     | AXA Financial, Inc. 13-3623351                            |                                   |                    |  |
| 2.  | CHECK THE APPROPRIATE                                     | BOX IF A MEMBER OF A GROUP *      | (A) [ ]<br>(B) [ ] |  |
| 3.  | SEC USE ONLY  |                                   |                    |  |
| 4.  | l. CITIZENSHIP OR PLACE OF ORGANIZATION State of Delaware |                                   |                    |  |
|     |   | 5. SOLE VOTING POWER              | 4,525,652          |  |
|     |   | 6. SHARED VOTING POWER            | 1,120,859          |  |
|     | December 31, 2001<br>BY EACH<br>REPORTING                 | 7. SOLE DISPOSITIVE POWER         | 9,581,967          |  |
|     |   | 8. SHARED DISPOSITIVE POWER       | 0                  |  |
| 9.  | REPORTING PERSON  | ICIALLY OWNED BY EACH             | 9,581,967          |  |
|     | (Not to be construed a                                    | s an admission of beneficial own  | ership)            |  |
| 10. | CHECK BOX IF THE AGGRE SHARES *                           | GATE AMOUNT IN ROW (9) EXCLUDES   | CERTAIN<br>        |  |
| 11. | PERCENT OF CLASS REPRE                                    | SENTED BY AMOUNT IN ROW 9         | 4.6%               |  |
| 12. | TYPE OF REPORTING PERS                                    | ON *                              |                    |  |

\* SEE INSTRUCTIONS BEFORE FILLING OUT!

- Item 2(a) and (b)

Name of Person Filing and Address of Principal Business Office:

AXA Conseil Vie Assurance Mutuelle, AXA Assurances I.A.R.D Mutuelle, and AXA Assurances Vie Mutuelle, 370, rue Saint Honore 75001 Paris, France

AXA Courtage Assurance Mutuelle 26, rue Louis le Grand 75002 Paris, France

as a group (collectively, the 'Mutuelles AXA').

AXA

25, avenue Matignon 75008 Paris, France

AXA Financial, Inc. 1290 Avenue of the Americas New York, New York 10104

(Please contact Patrick Meehan at (212) 314-5644 with any questions.)

13G

Page 9 of 13 Pages

- Item 2(d) Title of Class of Securities:

COM

- Item 2(e) Cusip Number: 792860108

The Mutuelles AXA, as a group, acting as a parent holding company.

AXA as a parent holding company.

13G

Page 10 of 13 Pages

|   | No. of Shares |
|---|---------------|
| The Mutuelles AXA, as a group   | 0             |
| AXA   | 0             |
| AXA Entity or Entities  | 0             |
| AXA Financial, Inc.   | 0             |
| Subsidiaries:   |               |
| Alliance Capital Management L.P. acquired solely for investment purposes on behalf of client discretionary investment advisory accounts: Common Stock | 9,580,461     |
| The Equitable Life Assurance Society of the United Stacquired solely for investment purposes:  Common Stock   | 1,506         |
| Total   | 9,581,967     |
|   |               |

Each of the Mutuelles AXA, as a group, and AXA expressly declares that the filing of this Schedule 13G shall not be construed as an admission that it is, for purposes of Section 13(d) of the Exchange Act, the beneficial owner of any securities covered by this Schedule 13G.

Each of the above subsidiaries of AXA Financial, Inc. operates under independent management and makes independent decisions.

(b) Percent of Class: 4.6%

Page 11 of 13 Pages

ITEM 4. Ownership as of December 31, 2001 (CONT.)

(c) Deemed Voting Power and Disposition Power:

| (i)        | (ii)         | (iii)       | (iv)         |
|------------|--------------|-------------|--------------|
| Deemed     | Deemed       | Deemed      | Deemed       |
| to have    | to have      | to have     | to have      |
| Sole Power | Shared Power | Sole Power  | Shared Power |
| to Vote    | to Vote      | to Dispose  | to Dispose   |
| or to      | or to        | or to       | or to        |
| Direct     | Direct       | Direct the  | Direct the   |
| the Vote   | the Vote     | Disposition | Disposition  |
|            |              |             |              |

The Mutuelles AXA, as a group

0 0 0

| ==  |           |           |           |   |
|---|-----------|-----------|-----------|---|
| :   | 4,525,652 | 1,120,859 | 9,581,967 | 0 |
| The Equitable Life<br>Assurance Society of<br>the United States | 0         | 0         | 1,506     | 0 |
| Alliance Capital Management L.P.                                | 4,525,652 | 1,120,859 | 9,580,461 | 0 |
| Subsidiaries:   |           |           |           |   |
| AXA Financial, Inc.   | 0         | 0         | 0         | 0 |
| AXA Entity or Entities:   | 0         | 0         | 0         | 0 |
| AXA   | 0         | 0         | 0         | 0 |

Each of the above subsidiaries of AXA Financial, Inc. operates under independent management and makes independent voting and investment decisions.

Page 12 of 13 Pages

- Item 5. Ownership of Five Percent or Less of a Class:
  If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following.
  (X)
- Item 6. Ownership of More than Five Percent on behalf of Another Person. N/A
- Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reporting on by the Parent Holding Company:

This Schedule 13G is being filed by AXA Financial, Inc.; AXA, which owns AXA Financial, Inc.; and the Mutuelles AXA, which as a group control AXA:

- () in the Mutuelles AXAs' capacity, as a group, acting as a parent holding company with respect to the holdings of the following AXA entity or entities:
- ( ) in AXA's capacity as a parent holding company with respect to the holdings of the following AXA entity or entities:
- (X) in AXA Financial, Inc.'s capacity as a parent holding company with respect to the holdings of the following subsidiaries:
- (X) Alliance Capital Management L.P. (13-3434400), an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.
- (X) The Equitable Life Assurance Society of the United States (13-5570651), an insurance company and an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.

Page 13 of 13 Pages

Item 8. Identification and Classification of Members of the Group. N/A

Item 9. Notice of Dissolution of Group:

N/A

Item 10. Certification:

By signing below I certify that to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes or effect.

Signature

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: February 11, 2002 AXA FINANCIAL, INC.\*

/s/ Alvin H. Fenichel

Alvin H. Fenichel Senior Vice President and Controller

<sup>\*</sup>Pursuant to the Joint Filing Agreement with respect to Schedule 13G attached hereto as Exhibit I, among AXA Financial, Inc., AXA Conseil Vie Assurance Mutuelle, AXA Assurances I.A.R.D Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, and AXA, this statement Schedule 13G is filed on behalf of each of them.