

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **1995-07-12**
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FILER

ST PAUL COMPANIES INC /MN/

CIK: **86312** | IRS No.: **410518860** | State of Incorporation: **MN** | Fiscal Year End: **1231**
Type: **424B3** | Act: **33** | File No.: **033-50115** | Film No.: **95553412**
SIC: **6331** Fire, marine & casualty insurance

Business Address
385 WASHINGTON ST
SAINT PAUL MN 55102
6122217911

Pricing Supplement No. 12
Dated July 10, 1995
(to Prospectus dated October 4,
1993 and Prospectus Supplement
dated October 12, 1993)

Filing under Rule 424(b)(3)
Registration File No. 33-50115

\$300,000,000
The St. Paul Companies, Inc.
Medium-Term Notes, Series B

Principal Amount: \$5,000,000
Fixed Interest Rate: 6.68%
Stated Maturity: July 13, 2005
Issue Price (as a percentage of
principal amount): 100%
Selling Agent's Commission (%): .625%
Net Proceeds to the Company (%): 99.375%
CUSIP No: 79286LCE0
Settlement Date (original
issue date): July 13, 1995
Selling Agent: Goldman, Sachs & Co.

As of the date of this Pricing Supplement, the aggregate initial public offering price of the Debt Securities (as defined in the Prospectus) which has been sold (including the Notes to which this Pricing Supplement relates) is \$95,300,000.

GOLDMAN, SACHS & CO.

J.P. MORGAN SECURITIES, INC.