

# 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.: **95553413**  
SIC: **6331** Fire, marine & casualty insurance

Business Address  
385 WASHINGTON ST  
SAINT PAUL MN 55102  
6122217911

Pricing Supplement No. 13  
Dated July 11, 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: 6.73%  
Stated Maturity: July 14, 2005  
Issue Price (as a percentage of  
principal amount): 100%  
Selling Agent's Commission (%): .625%  
Net Proceeds to the Company (%): 99.375%  
CUSIP No: 79286LCF7  
Settlement Date (original  
issue date): July 14, 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 \$100,300,000.

GOLDMAN, SACHS & CO.

J.P. MORGAN SECURITIES, INC.