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ST PAUL COMPANIES INC /MN/ Form 8-K October 30, 2003

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): October 29, 2003

THE ST. PAUL COMPANIES, INC.

(Exact name of Registrant as specified in its charter)

Minnesota 001-10898 41-0518860

(State of (Commission File (I.R.S. Employer Incorporation) Number) Identification No.)

385 Washington St., St. Paul, MN 55102
----(Address of principal executive offices) (Zip Code)

(651) 310-7911

(Registrant's telephone number, including area code)

N/A

(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition

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The St. Paul Companies, Inc. on October 29, 2003 issued a press release announcing the company's financial results for the quarter and nine months ended September 30, 2003. A copy of the press release is furnished as Exhibit 99.1 to this Form 8-K.

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 thereunto duly authorized.

THE ST. PAUL COMPANIES, INC.

By Bruce A. Backberg
----Bruce A. Backberg
Senior Vice President

Date: October 29, 2003

EXHIBIT INDEX

Exhibit No. Description

99.1 Press Release of The St. Paul Companies, Inc. dated October 29, 2003.