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STATE AUTO FINANCIAL CORP  
Form 8-K  
June 13, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D. C. 20549

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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): June 13, 2003

State Auto Financial Corporation

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(Exact name of registrant as specified in its charter)

Ohio

-----  
(State or other jurisdiction of incorporation)

0-19289

31-1324304

-----  
(Commission File Number)

-----  
(IRS Employer Identification No.)

518 East Broad Street, Columbus, Ohio 43215-3976

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(Address of principal executive offices) (zip code)

Registrant's telephone number, including area code: (614) 464-5000

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N/A

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

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

Attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference is a letter dated June 13, 2003, from Robert H. Moone, President and Chief Executive Officer of State Automobile Mutual Insurance Company, which is the holder of approximately 67% of the outstanding common shares of State Auto Financial Corporation ("STFC"), to Gregory M. Shepard, a minority shareholder in STFC.

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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits.

Exhibit No.	Description
99.1	Letter dated June 13, 2003, from Robert H. Moone, President and Chief Executive Officer of State Automobile Mutual Insurance Company, to Gregory M. Shepard.

SIGNATURES

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 hereunto duly authorized.

State Auto Financial Corporation

Date: June 13, 2003

By: /s/ Robert H. Moone

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Robert H. Moone, President and  
Chief Executive Officer

EXHIBIT INDEX

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