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STATE AUTO FINANCIAL CORP

Form 8-K

July 21, 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): July 21, 2003 (July 18, 2003)

State Auto Financial Corporation

(Exact name of registrant as specified in its charter)

Ohio

(State or other jurisdiction of incorporation)

0-19289

(Commission File Number)

31-1324304

(IRS Employer Identification No.)

518 East Broad Street, Columbus, Ohio 43215-3976

(Address of principal executive offices) (zip code)

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

N/A

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

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

1. Attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference is a press release issued jointly by State Auto Financial Corporation and State Automobile Mutual Insurance Company on July 18, 2003.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

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(c) Exhibits.

Exhibit No. -----	Description -----
99.1	Press release issued jointly by State Auto Financial Corporation and State Automobile Mutual Insurance Company on July 18, 2003.

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: July 21, 2003

By: /s/ Robert H. Moone

Robert H. Moone, President and
Chief Executive Officer

EXHIBIT INDEX

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