

STATE AUTO FINANCIAL CORP  
Form SC 13G/A  
February 08, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G/A

Under the Securities Exchange Act of 1934  
(Amendment No. 5)

State Auto Financial Corporation

-----  
(Name of Issuer)

Common Shares, without par value

-----  
(Title of Class of Securities)

855-707105

-----  
(CUSIP Number)

December 31, 2004

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this  
Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

Schedule 13G/A (Amendment No. 5)

CUSIP No.: 855-707105

1 NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (entities only)

State Automobile Mutual Insurance Company  
I.R.S. Identification No.: 31-4316080

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a)

The reporting person disclaims membership in any group. (b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

Ohio

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5 SOLE VOTING POWER  
26,240,656 (as of December 31, 2004)

6 SHARED VOTING POWER  
-0- (as of December 31, 2004)

7 SOLE DISPOSITIVE POWER  
26,240,656 (as of December 31, 2004)

8 SHARED DISPOSITIVE POWER  
-0- (as of December 31, 2004)

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
26,240,656 (as of December 31, 2004)

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN  
SHARES [ ]

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)  
65.44% (as of December 31, 2004)

12 TYPE OF REPORTING PERSON  
IC

Items 1 Through 10  
of  
Schedule 13G/A (Amendment No. 5)  
for  
State Automobile Mutual Insurance Company

Item 1.

- (a) Name of Issuer: State Auto Financial Corporation
- (b) Address of Issuer's Principal Executive Offices:  
518 East Broad Street, Columbus, Ohio 43215

Item 2.

- (a) Name of Person Filing: State Automobile Mutual Insurance Company
- (b) Address of Principal Business Office:  
518 East Broad Street, Columbus, Ohio 43215
- (c) Place of Organization: Ohio
- (d) Title of Class of Securities: Common Shares, without par value
- (e) CUSIP Number: 855-707105

Item 3. Not Applicable.

Item 4. The information contained in rows 5 through 9, inclusive, and row 11 of the cover page are incorporated herein by reference.

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- Item 5. Not Applicable.
- Item 6. Not Applicable.
- Item 7. Not Applicable.
- Item 8. Not Applicable.
- Item 9. Not Applicable.
- Item 10. Not Applicable.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and accurate.

STATE AUTOMOBILE MUTUAL  
INSURANCE COMPANY

February 8, 2005

By /s/ John R. Lowther

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John R. Lowther, Senior Vice President,  
Secretary, and General Counsel