

STATE AUTO FINANCIAL CORPORATION

To the Shareholders of
STATE AUTO FINANCIAL CORPORATION:

The Annual Meeting of Shareholders of State Auto Financial Corporation will be held on **Wednesday, May 11, 2005**, at the time and location and for the purposes set forth in the accompanying Notice of Annual Meeting of Shareholders dated April 4, 2005 (the “Notice”). The day of the week referenced in the Notice for the 2005 Annual Meeting was incorrect. We apologize for any confusion this may have caused.

Sincerely,

JOHN R. LOWTHER
Secretary

Dated: April 5, 2005