

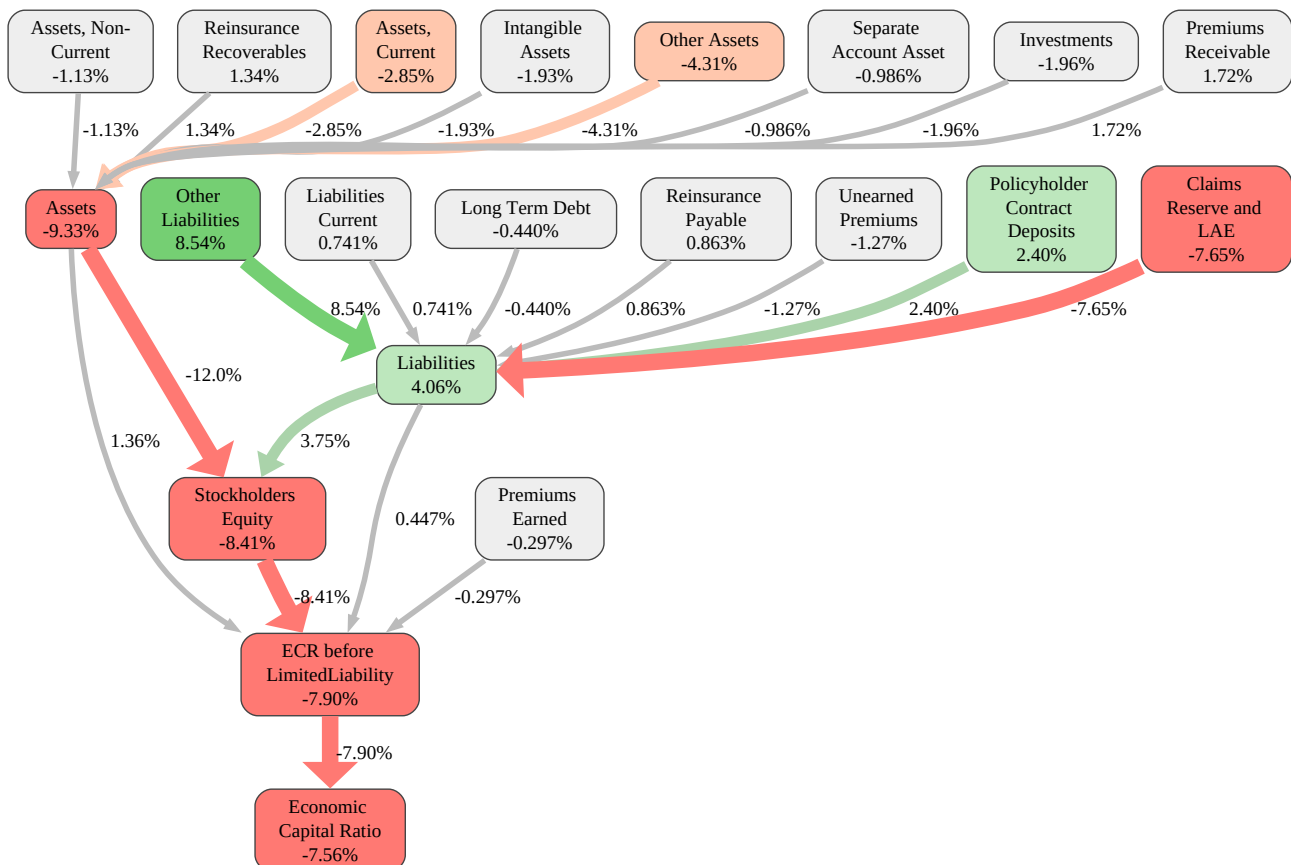


RealRate

NON-LIFE INSURANCE 2019

Selective Insurance Group INC
Rank 37 of 50

SELECTIVE
BE UNIQUELY INSURED®



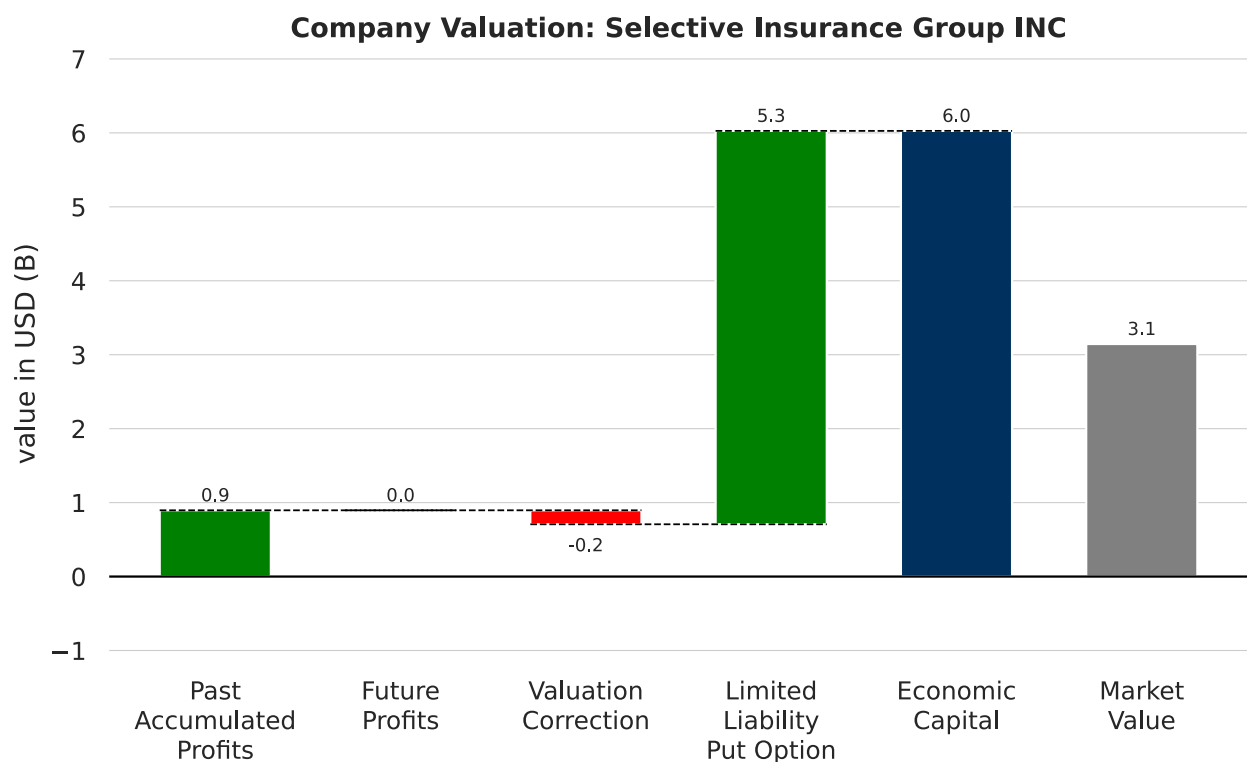
The relative strengths and weaknesses of Selective Insurance Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Selective Insurance Group INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.5% points. The greatest weakness of Selective Insurance Group INC is the variable Assets, reducing the Economic Capital Ratio by 9.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 85%, being 7.6% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	142,125
Claims Reserve and LAE	3,893,868
Deferred Acquisition Costs Amortization	495,042
Deferred Policy Acquisition Costs	252,612
General and Administrative Expense	331,318
Insurance Commissions and Fees	0
Intangible Assets	7,849
Investment Income	195,336
Investments	5,960,651
Liabilities Current	0
Long Term Debt	439,540
Other Assets	112,079
Other Compr. Net Income	-105,889
Other Expenses	49,865
Other Liabilities	395,587
Other Net Income	0
Other Revenues	-45,485
Policyholder Benefits and Claims	1,498,134
Policyholder Contract Deposits	0
Premiums Earned	2,436,229
Premiums Receivable	770,518
Reinsurance Payable	0
Reinsurance Recoverables	706,895
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	1,431,932

Output Variable	Value in 1000 USD
Assets	7,952,729
Liabilities	6,160,927
Expenses	2,374,359
Revenues	2,586,080
Stockholders Equity	1,791,802
Net Income	211,721
Comprehensive Net Income	158,776
BaseVar	96,567,923
ECR before Limited Liability	10%
Economic Capital Ratio	85%



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.