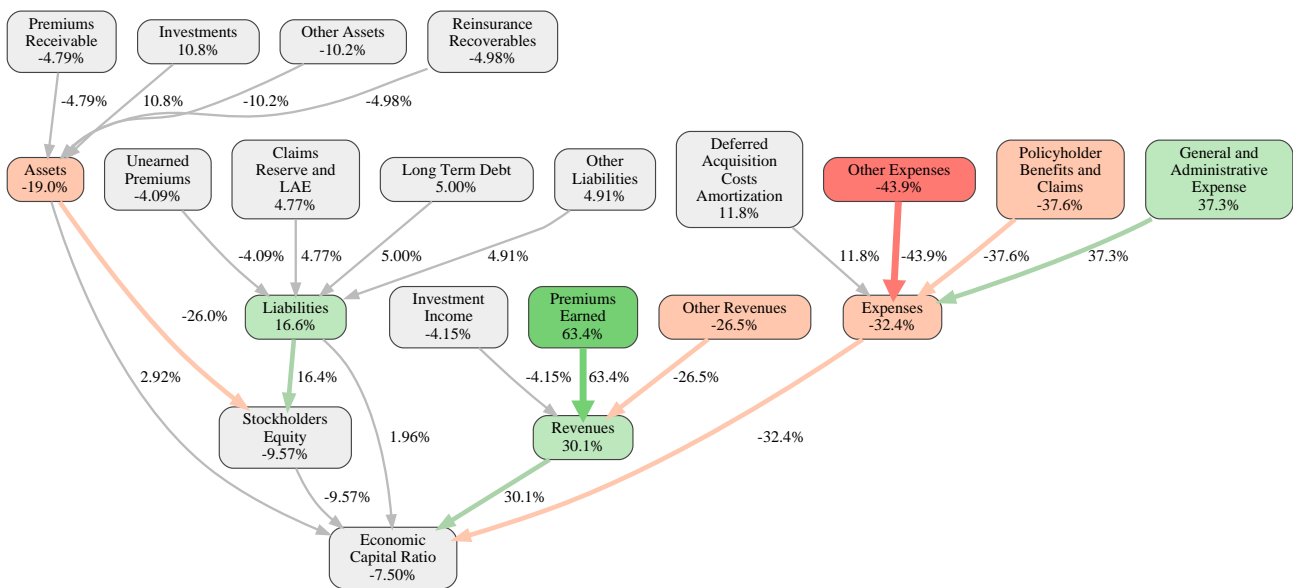




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State Auto Financial CORP Rank 48 of 75





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The relative strengths and weaknesses of State Auto Financial CORP 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 State Auto Financial CORP compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 63% points. The greatest weakness of State Auto Financial CORP is the variable Other Expenses, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 7.5% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	59,800
Assets, Non-Current	7,100
Claims Reserve and LAE	1,146,800
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	101,900
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	35,200
Investments	2,598,900
Liabilities Current	0
Long Term Debt	0
Other Assets	116,100
Other Compr. Net Income	-36,300
Other Expenses	466,600
Other Liabilities	346,400
Other Net Income	0
Other Revenues	2,600
Policyholder Benefits and Claims	796,400
Policyholder Contract Deposits	0
Premiums Earned	1,238,000
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	12,100
Separate Account Asset	0
Unearned Premiums	584,200

Output Variable	Value in 1000 USD
Assets	2,895,900
Liabilities	2,077,400
Expenses	1,263,000
Revenues	1,275,800
Stockholders Equity	818,500
Net Income	12,800
Comprehensive Net Income	-23,500
Economic Capital Ratio	19%