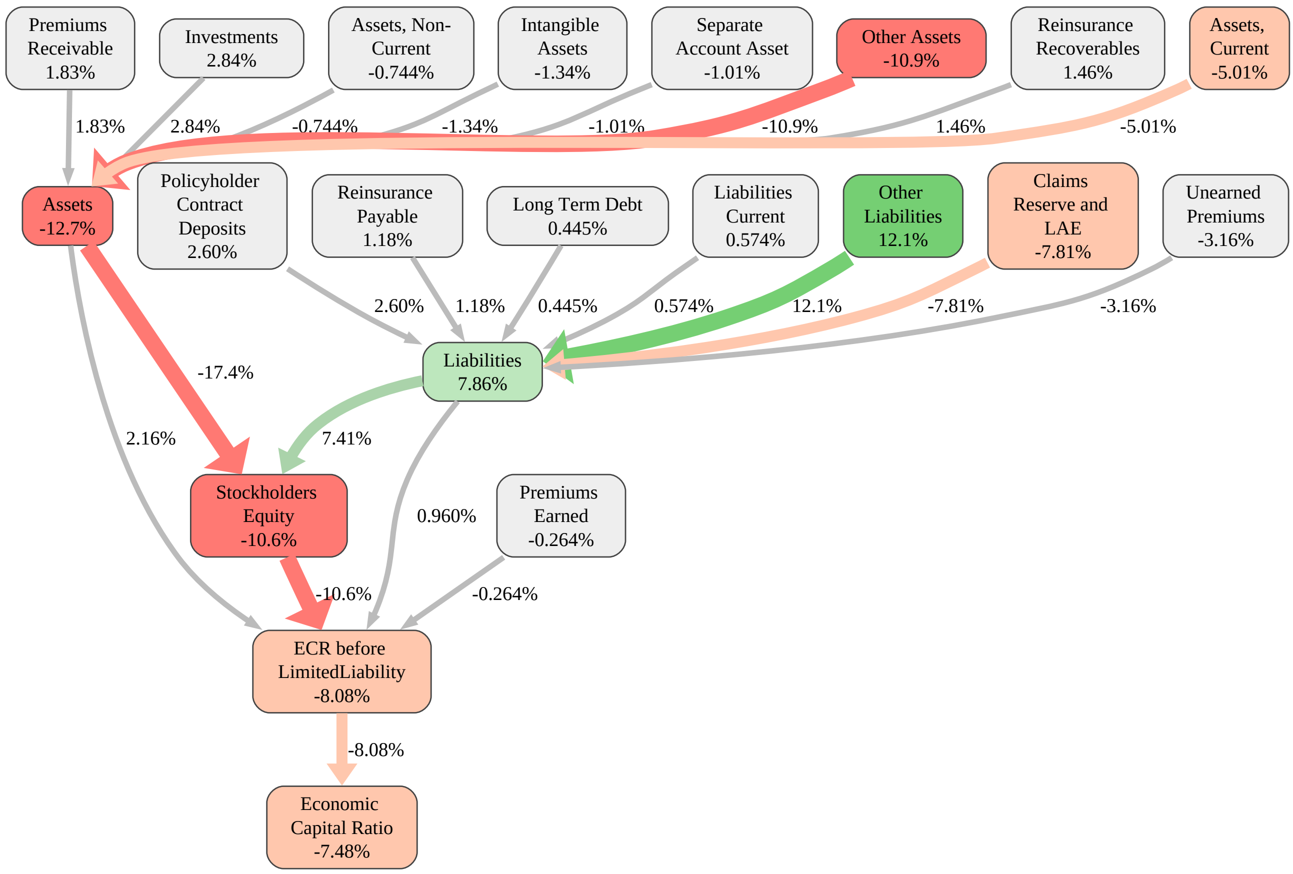
NON-LIFE INSURANCE 2020

Selective Insurance Group INC
Rank 35 of 53

SELECTIVE
BE UNIQUELY INSURED®



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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 12% points.The greatest weakness of Selective Insurance Group INC is the variable Assets, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 88%, being 7.5% points below the market average of 95%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	206,023
Claims Reserve and LAE	4,067,163
Deferred Acquisition Costs Amortization	535,973
Deferred Policy Acquisition Costs	271,186
General and Administrative Expense	358,069
Insurance Commissions and Fees	0
Intangible Assets	7,849
Investment Income	222,543
Investments	6,688,654
Liabilities Current	0
Long Term Debt	550,597
Other Assets	59,597
Other Compr. Net Income	94,939
Other Expenses	64,568
Other Liabilities	461,287
Other Net Income	0
Other Revenues	26,777
Policyholder Benefits and Claims	1,551,491
Policyholder Contract Deposits	0
Premiums Earned	2,597,171
Premiums Receivable	823,901
Reinsurance Payable	0
Reinsurance Recoverables	739,940
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	1,523,167

Output Variable	Value in 1000 USD
Assets	8,797,150
Liabilities	6,602,214
Expenses	2,510,101
Revenues	2,846,491
Stockholders Equity	2,194,936
Net Income	336,390
Comprehensive Net Income	383,860
BaseVar	154,246,214
ECR before LimitedLiability	12%
Economic Capital Ratio	88%

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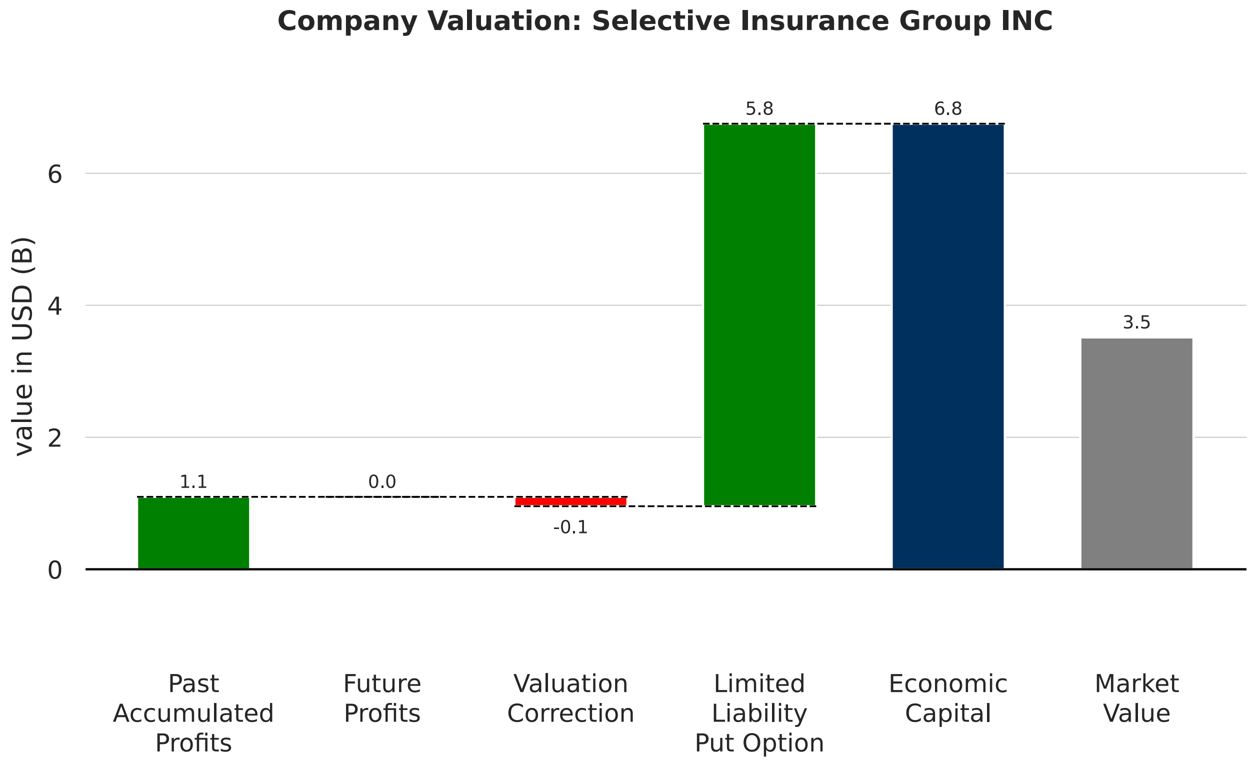

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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