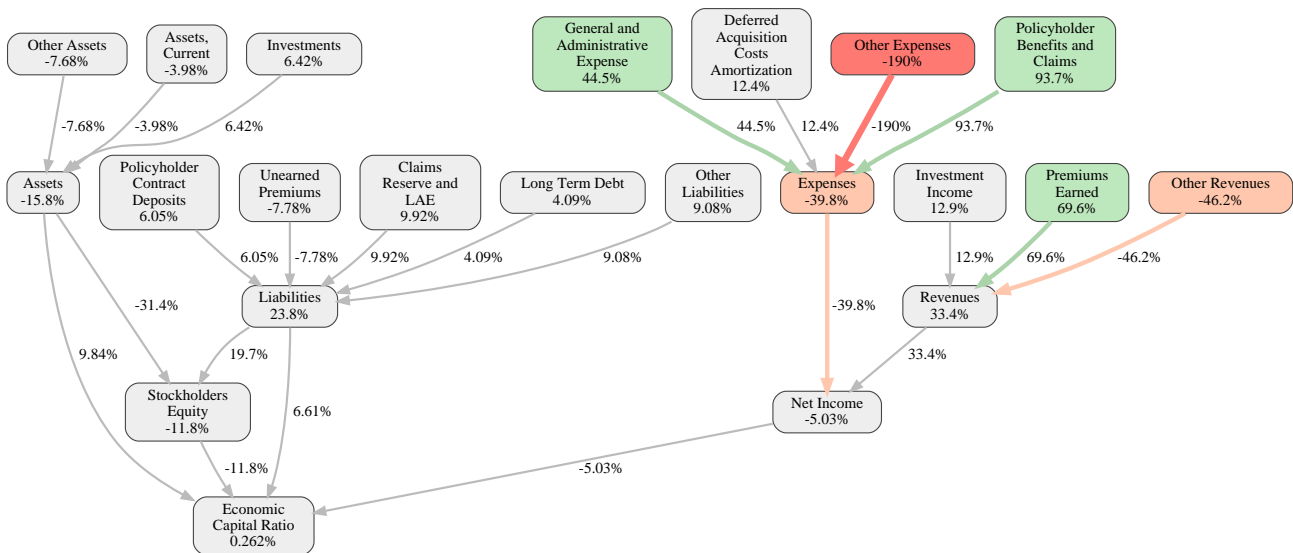




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The relative strengths and weaknesses of State Auto Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of State Auto Financial CORP compared to the market average is the variable Policyholder Benefits and Claims, increasing the Economic Capital Ratio by 94% points. The greatest weakness of State Auto Financial CORP is the variable Other Expenses, reducing the Economic Capital Ratio by 190% points.

The company's Economic Capital Ratio, given in the ranking table, is 54%, being 0.26% points above the market average of 53%.

Input Variable	Value in 1000 USD
Assets, Current	78,000
Assets, Non-Current	4,200
Claims Reserve and LAE	1,066,500
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	111,100
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	154,600
Investments	2,669,300
Liabilities Current	0
Long Term Debt	0
Other Assets	101,700
Other Compr. Net Income	58,500
Other Expenses	1,322,600
Other Liabilities	309,800
Other Net Income	0
Other Revenues	2,400
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	1,253,000
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	21,100
Separate Account Asset	0
Unearned Premiums	649,200

Output Variable	Value in 1000 USD
Assets	2,985,400
Liabilities	2,025,500
Expenses	1,322,600
Revenues	1,410,000
Stockholders Equity	959,900
Net Income	87,400
Comprehensive Net Income	145,900
Economic Capital Ratio	54%