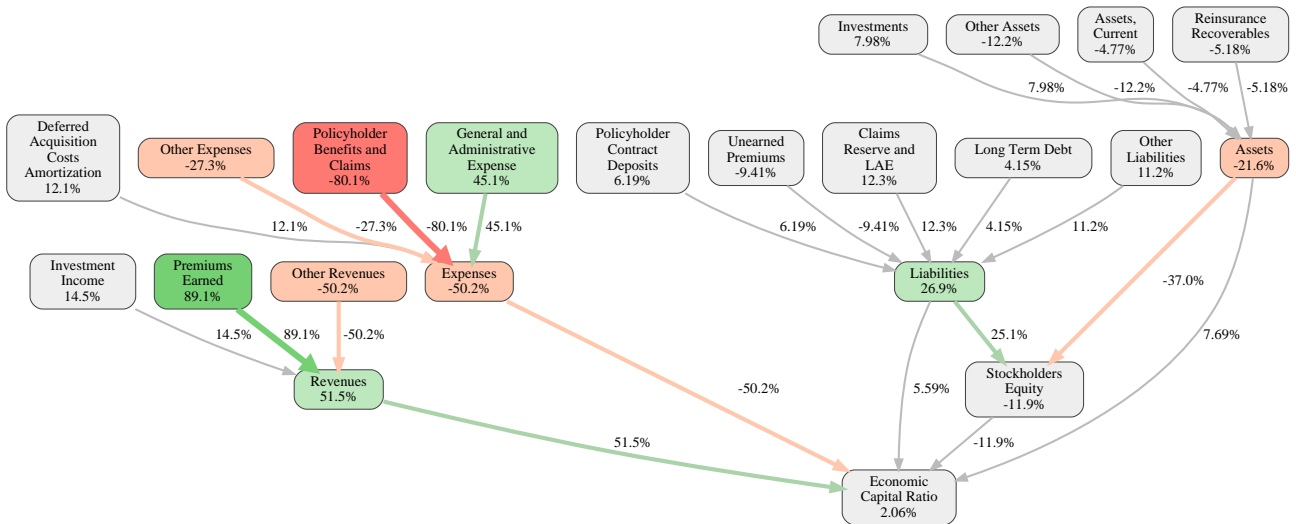




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The relative strengths and weaknesses of State Auto Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of State Auto Financial CORP compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 89% points. The greatest weakness of State Auto Financial CORP is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 80% points.

The company's Economic Capital Ratio, given in the ranking table, is 37%, being 2.1% points above the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	90,700
Assets, Non-Current	4,200
Claims Reserve and LAE	1,050,400
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	122,200
General and Administrative Expense	0
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	99,400
Investments	2,780,100
Liabilities Current	0
Long Term Debt	0
Other Assets	72,700
Other Compr. Net Income	40,800
Other Expenses	496,700
Other Liabilities	318,700
Other Net Income	0
Other Revenues	2,100
Policyholder Benefits and Claims	972,600
Policyholder Contract Deposits	0
Premiums Earned	1,380,900
Premiums Receivable	0
Reinsurance Payable	0
Reinsurance Recoverables	32,600
Separate Account Asset	0
Unearned Premiums	723,400

Output Variable	Value in 1000 USD
Assets	3,102,500
Liabilities	2,092,500
Expenses	1,469,300
Revenues	1,482,400
Stockholders Equity	1,010,000
Net Income	13,100
Comprehensive Net Income	53,900
Economic Capital Ratio	37%