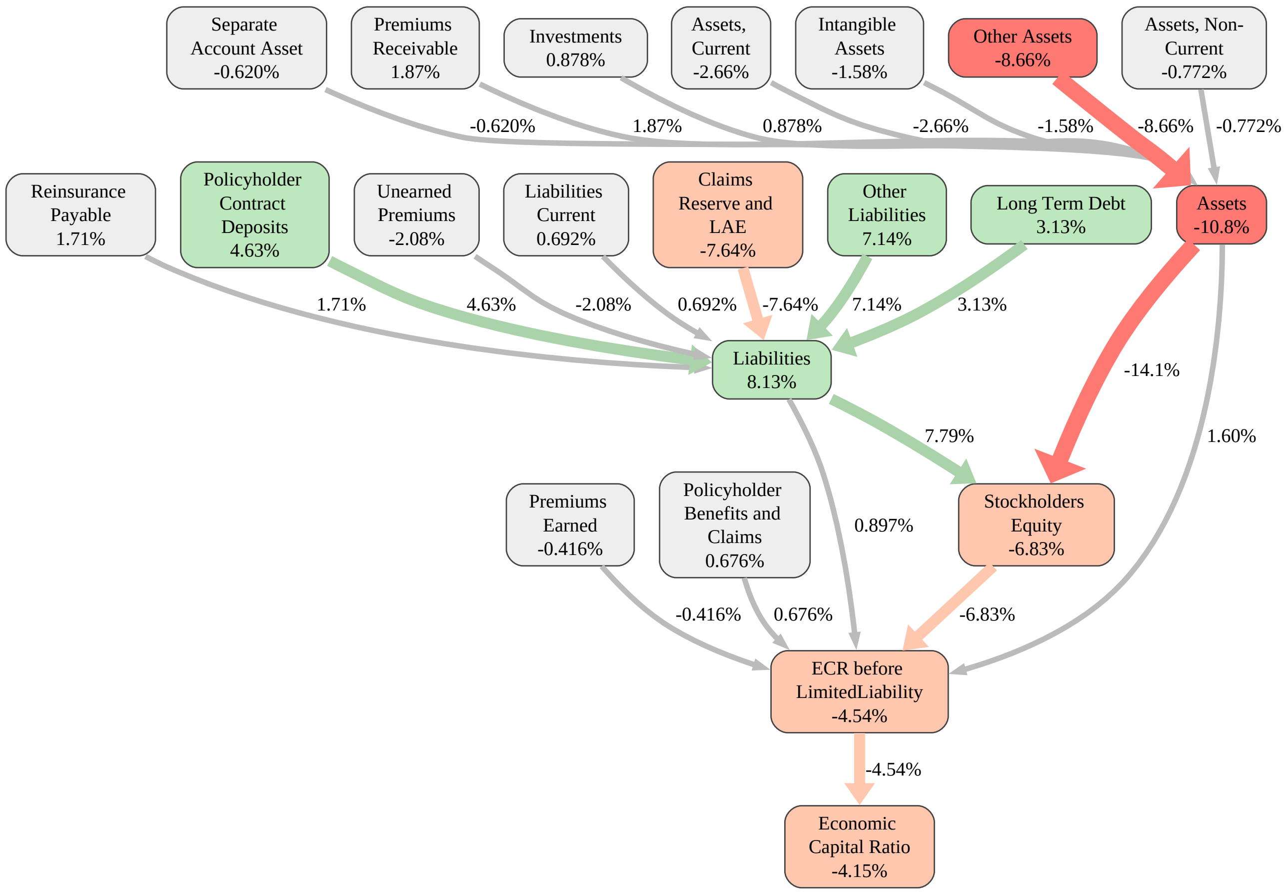
NON-LIFE INSURANCE 2025

Selective Insurance Group INC
Rank 29 of 57



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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 Liabilities, increasing the Economic Capital Ratio by 8.1% points.The greatest weakness of Selective Insurance Group INC is the variable Assets, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 84%, being 4.2% points below the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	324,706
Claims Reserve and LAE	6,589,801
Deferred Acquisition Costs Amortization	922,431
Deferred Policy Acquisition Costs	479,304
General and Administrative Expense	453,235
Insurance Commissions and Fees	0
Intangible Assets	7,849
Investment Income	457,051
Investments	9,651,297
Liabilities Current	0
Long Term Debt	0
Other Assets	286,704
Other Compr. Net Income	36,156
Other Expenses	114,502
Other Liabilities	1,188,044
Other Net Income	0
Other Revenues	28,166
Policyholder Benefits and Claims	3,164,484
Policyholder Contract Deposits	0
Premiums Earned	4,376,447
Premiums Receivable	1,467,806
Reinsurance Payable	0
Reinsurance Recoverables	1,296,523
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	2,616,268

Output Variable	Value in 1000 USD
Assets	13,514,189
Liabilities	10,394,113
Expenses	4,654,652
Revenues	4,861,664
Stockholders Equity	3,120,076
Net Income	207,012
Comprehensive Net Income	225,090
BaseVar	120,752,238
ECR before LimitedLiability	9.0%
Economic Capital Ratio	84%

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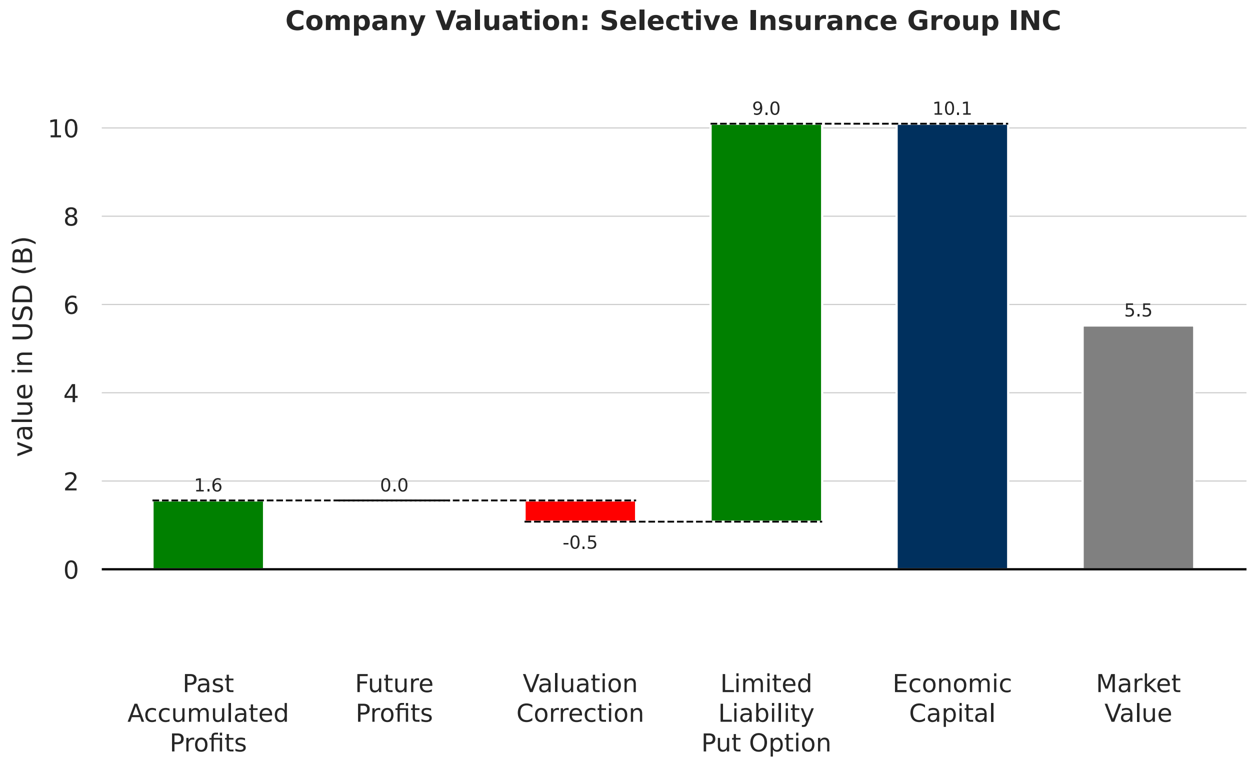

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the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