

Selective Insurance Group, Inc.
2012 Statutory Results by Line of Business
March YTD (unaudited)
(\$ in thousands)

	<u>Net Premiums Written</u>	<u>Percent Change</u>	<u>Net Premiums Earned</u>	<u>Percent Change</u>	<u>Loss Ratio</u>	<u>LAE Ratio</u>	<u>Underwriting Expense Ratio</u>	<u>Dividends to Policyholders Ratio</u>	<u>Combined Ratio 2012</u>	<u>Combined Ratio 2011</u>	<u>Underwriting Gain/(Loss)</u>
Standard Personal Lines:											
Homeowners	\$ 25,208	13.6%	\$ 27,958	13.9%	45.4%	12.2%	34.3%	0.0%	91.9%	112.0%	\$ 3,212
Auto	37,275	2.4%	37,456	1.3%	67.5%	12.1%	30.2%	0.0%	109.8%	118.8%	(3,625)
Other (including flood)	3,063	5.3%	3,195	4.3%	50.2%	4.2%	(46.3)%	0.0%	8.1%	19.5%	2,874
Total	\$ 65,546	6.6%	\$ 68,609	6.2%	57.6%	11.8%	28.3%	0.0%	97.7%	111.5%	\$ 2,462
Standard Commercial Lines:											
Commerical property	\$ 53,027	9.7%	\$ 49,371	2.4%	40.3%	6.2%	37.5%	(0.1)%	83.9%	86.8%	\$ 6,580
Workers compensation	73,188	8.0%	65,811	5.3%	68.2%	16.2%	24.7%	1.8%	110.9%	122.8%	(8,991)
General liability	100,628	13.4%	90,143	9.2%	50.9%	17.4%	31.9%	0.0%	100.2%	100.3%	(3,530)
Auto	75,838	5.7%	70,484	1.2%	58.0%	8.4%	30.5%	(0.3)%	96.6%	92.3%	723
Business owners policies	18,231	10.7%	16,857	2.3%	43.7%	14.1%	41.6%	0.0%	99.4%	112.0%	(465)
Bonds	4,644	2.7%	4,663	(2.2)%	17.5%	7.8%	62.8%	0.0%	88.1%	73.2%	568
Other	3,274	19.3%	3,169	24.0%	(0.2)%	0.2%	37.0%	0.0%	37.0%	47.1%	1,957
Total	\$ 328,831	9.5%	\$ 300,497	4.8%	53.1%	12.7%	31.9%	0.3%	98.0%	100.6%	\$ (3,159)
Total Standard Operations	\$ 394,377	9.0%	\$ 369,106	5.1%	54.0%	12.5%	31.3%	0.2%	98.0%	102.6%	\$ (697)
E&S	25,795	N/M	9,723	N/M	53.9%	22.9%	43.5%	0.0%	120.3%	n/m	(8,974)
Total Insurance Operations	\$ 420,172	16.1%	\$ 378,829	7.8%	54.0%	12.7%	32.2%	0.2%	99.1%	102.6%	\$ (9,671)

Note: Some amounts may not foot due to rounding.

	<u>2012</u>	<u>2011</u>
Losses Paid	\$ 206,893	\$ 188,841
LAE Paid	43,536	38,014
Total Paid	\$ 250,429	\$ 226,855

Selective Insurance Group, Inc.
2012 Statutory Results by Line of Business
2nd Qtr 2012 (unaudited)
(\$ in thousands)

	<u>Net Premiums Written</u>	<u>Percent Change</u>	<u>Net Premiums Earned</u>	<u>Percent Change</u>	<u>Loss Ratio</u>	<u>LAE Ratio</u>	<u>Underwriting Expense Ratio</u>	<u>Dividends to Policyholders Ratio</u>	<u>Combined Ratio 2012</u>	<u>Combined Ratio 2011</u>	<u>Underwriting Gain/(Loss)</u>
Standard Personal Lines:											
Homeowners	\$ 32,964	14.8%	\$ 28,808	15.0%	80.9%	7.6%	31.2%	0.0%	119.7%	127.0%	\$ (6,981)
Auto	40,166	2.4%	37,897	1.9%	68.7%	11.8%	30.0%	0.0%	110.5%	114.8%	(4,639)
Other (including flood)	3,675	12.6%	3,251	7.1%	72.7%	(11.8)%	(56.5)%	0.0%	4.4%	23.2%	3,349
Total	\$ 76,805	7.9%	\$ 69,956	7.2%	74.0%	8.9%	26.3%	0.0%	109.2%	115.3%	\$ (8,271)
Standard Commercial Lines:											
Commercial property	\$ 53,194	8.4%	\$ 50,377	5.2%	72.9%	5.8%	37.5%	0.1%	116.3%	130.9%	\$ (9,291)
Workers compensation	66,764	0.1%	66,661	4.4%	68.4%	16.4%	26.4%	1.5%	112.7%	116.3%	(8,519)
General liability	99,222	9.7%	92,632	8.1%	51.0%	18.0%	33.3%	0.0%	102.3%	103.0%	(4,361)
Auto	74,912	3.0%	71,540	3.4%	55.7%	8.3%	31.8%	0.2%	96.0%	92.5%	1,751
Business owners policies	17,956	7.7%	17,266	5.2%	48.8%	14.3%	40.2%	0.0%	103.3%	120.3%	(841)
Bonds	5,531	8.2%	4,700	(0.5)%	17.5%	9.7%	57.1%	0.0%	84.3%	88.9%	265
Other	2,840	11.0%	3,113	21.5%	(0.8)%	0.7%	46.9%	0.0%	46.8%	44.1%	1,785
Total	\$ 320,419	5.6%	\$ 306,289	5.5%	58.3%	12.9%	33.1%	0.4%	104.7%	108.2%	\$ (19,212)
Total Standard Operations	\$ 397,224	6.1%	\$ 376,245	5.8%	61.2%	12.1%	31.9%	0.3%	105.5%	109.5%	\$ (27,483)
E&S	28,339	N/M	15,967	N/M	54.2%	20.9%	41.0%	0.0%	116.1%	n/m	(7,646)
Total Insurance Operations	\$ 425,563	13.6%	\$ 392,212	10.3%	60.9%	12.5%	32.5%	0.3%	106.2%	109.5%	\$ (35,129)

Note: Some amounts may not foot due to rounding.

	<u>2012</u>	<u>2011</u>
Losses Paid	\$ 232,122	\$ 208,085
LAE Paid	41,031	39,894
Total Paid	\$ 273,153	\$ 247,979

Selective Insurance Group, Inc.
2012 Statutory Results by Line of Business
June 2012 YTD (unaudited)
(\$ in thousands)

	<u>Net Premiums Written</u>	<u>Percent Change</u>	<u>Net Premiums Earned</u>	<u>Percent Change</u>	<u>Loss Ratio</u>	<u>LAE Ratio</u>	<u>Underwriting Expense Ratio</u>	<u>Dividends to Policyholders Ratio</u>	<u>Combined Ratio 2012</u>	<u>Combined Ratio 2011</u>	<u>Underwriting Gain/(Loss)</u>
Standard Personal Lines:											
Homeowners	\$ 58,171	14.3%	\$ 56,766	14.4%	63.4%	9.8%	32.6%	0.0%	105.8%	119.3%	\$ (3,769)
Auto	77,441	2.4%	75,353	1.6%	68.1%	12.0%	30.0%	0.0%	110.1%	116.8%	(8,264)
Other (including flood)	6,738	9.2%	6,446	5.7%	61.5%	(3.9)%	(51.8)%	0.0%	5.8%	20.9%	6,224
Total	\$ 142,351	7.3%	\$ 138,565	6.7%	65.9%	10.3%	27.2%	0.0%	103.4%	113.3%	\$ (5,809)
Standard Commercial Lines:											
Commerical property	\$ 106,222	9.1%	\$ 99,748	3.8%	56.8%	6.0%	37.5%	0.0%	100.3%	108.8%	\$ (2,711)
Workers compensation	139,952	4.1%	132,472	4.8%	68.3%	16.3%	25.6%	1.6%	111.8%	119.5%	(17,510)
General liability	199,850	11.5%	182,775	8.6%	50.9%	17.7%	32.7%	0.0%	101.3%	101.7%	(7,891)
Auto	150,750	4.3%	142,024	2.3%	56.8%	8.3%	31.2%	0.0%	96.3%	92.4%	2,474
Business owners policies	36,187	9.2%	34,123	3.7%	46.3%	14.2%	40.9%	0.0%	101.4%	116.1%	(1,307)
Bonds	10,175	5.6%	9,363	(1.4)%	17.5%	8.7%	59.7%	0.0%	85.9%	81.0%	833
Other	6,114	15.3%	6,282	22.8%	(0.5)%	0.4%	41.6%	0.0%	41.5%	45.6%	3,742
Total	\$ 649,250	7.6%	\$ 606,786	5.2%	55.7%	12.8%	32.5%	0.4%	101.4%	104.4%	\$ (22,370)
Total Standard Operations	\$ 791,601	7.5%	\$ 745,351	5.4%	57.6%	12.3%	31.6%	0.3%	101.8%	106.1%	\$ (28,180)
E&S	54,134	N/M	25,690	N/M	54.1%	21.7%	42.2%	0.0%	118.0%	N/M	(16,621)
Total Insurance Operations	\$ 845,735	14.9%	\$ 771,041	9.1%	57.5%	12.6%	32.3%	0.3%	102.7%	106.1%	\$ (44,800)

Note: Some amounts may not foot due to rounding.

	<u>2012</u>	<u>2011</u>
Losses Paid	\$ 439,015	\$ 396,926
LAE Paid	84,567	77,908
Total Paid	\$ 523,582	\$ 474,834

Selective Insurance Group, Inc.
2012 Statutory Results by Line of Business
3rd Qtr 2012 (unaudited)
(\$ in thousands)

	<u>Net Premiums Written</u>	<u>Percent Change</u>	<u>Net Premiums Earned</u>	<u>Percent Change</u>	<u>Loss Ratio</u>	<u>LAE Ratio</u>	<u>Underwriting Expense Ratio</u>	<u>Dividends to Policyholders Ratio</u>	<u>Combined Ratio 2012</u>	<u>Combined Ratio 2011</u>	<u>Underwriting Gain/(Loss)</u>
Standard Personal Lines:											
Homeowners	\$ 35,558	14.5%	\$ 29,919	15.4%	31.4%	8.8%	30.3%	0.0%	70.5%	207.4%	\$ 7,117
Auto	39,856	3.8%	38,295	2.5%	70.6%	12.1%	30.1%	0.0%	112.8%	116.7%	(5,385)
Other (including flood)	4,022	9.4%	3,591	8.7%	50.3%	(20.9)%	(44.2)%	0.0%	(14.8)%	(94.3)%	4,312
Total	\$ 79,436	8.6%	\$ 71,805	7.8%	53.3%	9.0%	26.5%	0.0%	88.8%	141.4%	\$ 6,044
Standard Commercial Lines:											
Commercial property	\$ 62,260	11.7%	\$ 52,198	8.6%	41.2%	6.1%	34.3%	(0.3)%	81.3%	148.1%	\$ 6,303
Workers compensation	66,320	3.2%	65,592	3.3%	77.4%	10.4%	26.5%	1.6%	115.9%	114.2%	(10,625)
General liability	106,020	11.4%	93,763	7.2%	54.4%	14.4%	31.7%	(0.1)%	100.4%	95.9%	(4,214)
Auto	80,725	6.2%	72,758	3.7%	57.1%	8.5%	30.3%	(0.2)%	95.7%	95.9%	728
Business owners policies	18,199	10.2%	17,748	6.5%	47.2%	14.1%	39.9%	0.0%	101.2%	126.3%	(391)
Bonds	4,625	(7.9)%	4,713	(0.3)%	17.4%	7.3%	63.3%	0.0%	88.0%	88.0%	620
Other	3,169	24.2%	2,920	134.7%	2.8%	0.4%	49.7%	0.0%	52.9%	48.9%	1,252
Total	\$ 341,318	8.3%	\$ 309,692	6.1%	56.2%	10.5%	31.9%	0.2%	98.8%	110.0%	\$ (6,328)
Total Standard Operations	\$ 420,754	8.3%	\$ 381,498	6.4%	55.7%	10.2%	30.8%	0.2%	96.9%	115.8%	\$ (284)
E&S	29,764	254.4%	24,728	4572.5%	56.7%	26.3%	38.6%	0.0%	121.6%	155.5%	(7,298)
Total Insurance Operations	\$ 450,518	13.5%	\$ 406,225	13.2%	55.7%	11.2%	31.3%	0.2%	98.4%	116.4%	\$ (7,582)

Note: Some amounts may not foot due to rounding.

	<u>2012</u>	<u>2011</u>
Losses Paid	\$ 211,941	\$ 215,140
LAE Paid	43,322	35,243
Total Paid	\$ 255,263	\$ 250,383

Selective Insurance Group, Inc.
2012 Statutory Results by Line of Business
September 2012 YTD (unaudited)
(\$ in thousands)

	<u>Net Premiums Written</u>	<u>Percent Change</u>	<u>Net Premiums Earned</u>	<u>Percent Change</u>	<u>Loss Ratio</u>	<u>LAE Ratio</u>	<u>Underwriting Expense Ratio</u>	<u>Dividends to Policyholders Ratio</u>	<u>Combined Ratio 2012</u>	<u>Combined Ratio 2011</u>	<u>Underwriting Gain/(Loss)</u>
Standard Personal Lines:											
Homeowners	\$ 93,730	14.4%	\$ 86,685	14.8%	52.3%	9.5%	31.8%	0.0%	93.6%	149.5%	\$ 3,348
Auto	117,297	2.9%	113,648	1.9%	69.0%	12.0%	30.0%	0.0%	111.0%	116.7%	(13,649)
Other (including flood)	10,760	9.2%	10,038	6.7%	57.5%	(10.0)%	(48.9)%	0.0%	(1.4)%	(19.6)%	10,535
Total	\$ 221,787	7.8%	\$ 210,370	7.1%	61.6%	9.9%	26.9%	0.0%	98.4%	122.8%	\$ 235
Standard Commercial Lines:											
Commerical property	\$ 168,481	10.0%	\$ 151,945	5.4%	51.4%	6.0%	36.4%	(0.1)%	93.7%	121.8%	\$ 3,591
Workers compensation	206,272	3.8%	198,064	4.3%	71.3%	14.3%	25.9%	1.6%	113.1%	117.7%	(28,135)
General liability	305,870	11.5%	276,538	8.1%	52.1%	16.6%	32.3%	0.0%	101.0%	99.7%	(12,106)
Auto	231,475	5.0%	214,782	2.7%	56.9%	8.4%	30.9%	(0.1)%	96.1%	93.5%	3,202
Business owners policies	54,386	9.5%	51,872	4.7%	46.6%	14.2%	40.5%	0.0%	101.3%	119.6%	(1,698)
Bonds	14,801	1.0%	14,076	(1.0)%	17.4%	8.3%	60.9%	0.0%	86.6%	83.3%	1,452
Other	9,282	18.2%	9,202	44.7%	0.6%	0.4%	44.3%	0.0%	45.3%	47.6%	4,994
Total	\$ 990,568	7.8%	\$ 916,479	5.5%	55.9%	12.0%	32.3%	0.3%	100.5%	106.3%	\$ (28,699)
Total Standard Operations	\$ 1,212,355	7.8%	\$ 1,126,849	5.8%	57.0%	11.6%	31.2%	0.3%	100.1%	109.4%	\$ (28,464)
E&S	83,898	898.9%	50,417	9426.9%	55.4%	23.9%	41.0%	0.0%	120.3%	155.5%	(23,918)
Total Insurance Operations	\$ 1,296,253	14.4%	\$ 1,177,266	10.4%	56.9%	12.1%	32.0%	0.2%	101.2%	109.6%	\$ (52,382)

Note: Some amounts may not foot due to rounding.

	<u>2012</u>	<u>2011</u>
Losses Paid	\$ 650,956	\$ 612,066
LAE Paid	127,889	113,151
Total Paid	\$ 778,845	\$ 725,217