Exhibit 99.4

SELECTIVE INSURANCE®

GAAP LINE OF BUSINESS SUPPLEMENT
HISTORICAL INFORMATION
MARCH 2023 THROUGH MARCH 2025

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Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
GENERAL LIABILITY
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 333.9	$ 265.0	$ 290.7	$ 320.0	$ 307.4	$ 248.2	$ 273.9	$ 292.8	$ 272.1
Net premiums earned	294.7	285.3	286.6	280.1	273.4	261.0	261.6	254.5	243.3
Underwriting income (loss)	(15.9)	(113.7)	13.3	(166.1)	(29.4)	(23.3)	34.3	32.6	27.1
Loss and loss expense ratio	72.5 %	108.7 %	64.6 %	128.5 %	78.8 %	77.4 %	55.8 %	55.8 %	56.0 %
Underwriting expense ratio	32.9	31.1	30.7	30.8	31.7	31.4	31.0	31.4	32.8
Dividend ratio	—	—	—	—	0.3	0.1	0.1	—	0.1
Combined ratio	**105.4 %**	**139.8 %**	**95.3 %**	**159.3 %**	**110.8 %**	**108.9 %**	**86.9 %**	**87.2 %**	**88.9 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	35.0	—	59.3	18.3	21.1	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**105.4 %**	**104.8 %**	**95.3 %**	**100.0 %**	**92.5 %**	**87.8 %**	**86.9 %**	**87.2 %**	**88.9 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 333.9	$ 1,183.2	$ 918.1	$ 627.4	$ 307.4	$ 1,087.1	$ 838.9	$ 565.0	$ 272.1
Net premiums earned	294.7	1,125.5	840.2	553.5	273.4	1,020.4	759.4	497.9	243.3
Underwriting income (loss)	(15.9)	(295.9)	(182.2)	(195.6)	(29.4)	70.8	94.1	59.8	27.1
Loss and loss expense ratio	72.5 %	95.1 %	90.5 %	103.9 %	78.8 %	61.4 %	55.9 %	55.9 %	56.0 %
Underwriting expense ratio	32.9	31.1	31.1	31.2	31.7	31.6	31.7	32.1	32.8
Dividend ratio	—	0.1	0.1	0.2	0.3	0.1	—	—	0.1
Combined ratio	**105.4 %**	**126.3 %**	**121.7 %**	**135.3 %**	**110.8 %**	**93.1 %**	**87.6 %**	**88.0 %**	**88.9 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	28.1	25.7	39.0	18.3	5.4	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**105.4 %**	**98.2 %**	**96.0 %**	**96.3 %**	**92.5 %**	**87.7 %**	**87.6 %**	**88.0 %**	**88.9 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
COMMERCIAL AUTOMOBILE
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 312.7	$ 257.3	$ 281.3	$ 297.3	$ 285.6	$ 226.8	$ 252.7	$ 257.3	$ 240.2
Net premiums earned	283.6	276.8	269.0	260.7	251.7	239.1	234.6	225.1	217.4
Underwriting income (loss)	7.6	9.3	(5.9)	(1.2)	0.3	(5.5)	(12.3)	(4.2)	(11.7)
Loss and loss expense ratio	66.6 %	67.7 %	73.4 %	71.2 %	69.7 %	73.1 %	75.7 %	72.3 %	74.3 %
Underwriting expense ratio	30.7	28.9	28.8	29.3	29.9	29.0	29.6	29.6	31.0
Dividend ratio	—	—	—	—	0.3	0.2	—	—	0.1
Combined ratio	**97.3 %**	**96.6 %**	**102.2 %**	**100.5 %**	**99.9 %**	**102.3 %**	**105.3 %**	**101.9 %**	**105.4 %**
Net catastrophe losses	0.5 %	0.8 %	0.9 %	1.0 %	0.6 %	0.4 %	0.9 %	0.8 %	0.1 %
(Favorable) unfavorable prior year casualty reserve development	—	—	3.7	3.8	—	—	1.7	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**96.8 %**	**95.8 %**	**97.6 %**	**95.7 %**	**99.3 %**	**101.9 %**	**102.7 %**	**101.1 %**	**105.3 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 312.7	$ 1,121.5	$ 864.2	$ 582.9	$ 285.6	$ 976.9	$ 750.1	$ 497.4	$ 240.2
Net premiums earned	283.6	1,058.2	781.4	512.4	251.7	916.1	677.1	442.4	217.4
Underwriting income (loss)	7.6	2.5	(6.8)	(0.9)	0.3	(33.7)	(28.3)	(15.9)	(11.7)
Loss and loss expense ratio	66.6 %	70.5 %	71.5 %	70.4 %	69.7 %	73.8 %	74.2 %	73.3 %	74.3 %
Underwriting expense ratio	30.7	29.2	29.3	29.6	29.9	29.8	30.0	30.3	31.0
Dividend ratio	—	0.1	0.1	0.2	0.3	0.1	—	—	0.1
Combined ratio	**97.3 %**	**99.8 %**	**100.9 %**	**100.2 %**	**99.9 %**	**103.7 %**	**104.2 %**	**103.6 %**	**105.4 %**
Net catastrophe losses	0.5 %	0.8 %	0.8 %	0.8 %	0.6 %	0.5 %	0.6 %	0.5 %	0.1 %
(Favorable) unfavorable prior year casualty reserve development	—	1.9	2.6	2.0	—	0.4	0.6	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**96.8 %**	**97.1 %**	**97.5 %**	**97.4 %**	**99.3 %**	**102.8 %**	**103.0 %**	**103.1 %**	**105.3 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
COMMERCIAL PROPERTY
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 196.3	$ 174.6	$ 194.9	$ 195.4	$ 174.5	$ 154.9	$ 174.6	$ 167.7	$ 151.6
Net premiums earned	186.5	180.6	174.9	168.5	161.6	157.1	152.5	141.3	135.3
Underwriting income (loss)	30.0	74.9	(28.1)	(3.0)	9.6	24.1	1.0	(24.4)	10.1
Loss and loss expense ratio	49.8 %	23.6 %	80.0 %	67.4 %	59.0 %	48.9 %	63.3 %	80.4 %	55.1 %
Underwriting expense ratio	34.1	34.8	36.0	34.4	34.6	35.4	36.0	36.9	37.3
Dividend ratio	—	0.1	0.1	—	0.5	0.3	0.1	—	0.2
Combined ratio	**83.9 %**	**58.5 %**	**116.1 %**	**101.8 %**	**94.1 %**	**84.6 %**	**99.4 %**	**117.3 %**	**92.6 %**
Net catastrophe losses	8.8 %	(12.0) %	53.6 %	24.6 %	20.3 %	8.8 %	19.8 %	39.7 %	20.5 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**75.1 %**	**70.5 %**	**62.5 %**	**77.2 %**	**73.8 %**	**75.8 %**	**79.6 %**	**77.6 %**	**72.1 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 196.3	$ 739.5	$ 564.9	$ 370.0	$ 174.5	$ 648.8	$ 493.8	$ 319.3	$ 151.6
Net premiums earned	186.5	685.6	504.9	330.1	161.6	586.3	429.1	276.6	135.3
Underwriting income (loss)	30.0	53.3	(21.6)	6.5	9.6	10.8	(13.4)	(14.3)	10.1
Loss and loss expense ratio	49.8 %	57.0 %	69.1 %	63.2 %	59.0 %	61.6 %	66.3 %	68.0 %	55.1 %
Underwriting expense ratio	34.1	35.0	35.0	34.5	34.6	36.4	36.7	37.1	37.3
Dividend ratio	—	0.2	0.2	0.3	0.5	0.2	0.1	0.1	0.2
Combined ratio	**83.9 %**	**92.2 %**	**104.3 %**	**98.0 %**	**94.1 %**	**98.2 %**	**103.1 %**	**105.2 %**	**92.6 %**
Net catastrophe losses	8.8 %	21.3 %	33.3 %	22.5 %	20.3 %	21.8 %	26.6 %	30.3 %	20.5 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**75.1 %**	**70.9 %**	**71.0 %**	**75.5 %**	**73.8 %**	**76.4 %**	**76.5 %**	**74.9 %**	**72.1 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
WORKERS COMPENSATION
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 86.1	$ 66.1	$ 70.9	$ 84.9	$ 98.8	$ 73.5	$ 75.6	$ 95.6	$ 93.4
Net premiums earned	79.0	76.3	81.3	82.3	87.8	79.1	81.7	88.7	84.2
Underwriting income (loss)	(4.7)	27.5	8.2	3.9	18.2	54.3	13.9	12.6	14.6
Loss and loss expense ratio	77.8 %	37.1 %	63.0 %	69.5 %	52.2 %	3.7 %	56.7 %	58.2 %	54.0 %
Underwriting expense ratio	27.1	26.3	25.5	24.8	26.2	27.1	25.2	25.6	27.4
Dividend ratio	1.0	0.6	1.4	1.0	0.9	0.5	1.1	2.0	1.3
Combined ratio	**105.9 %**	**64.0 %**	**89.9 %**	**95.3 %**	**79.3 %**	**31.3 %**	**83.0 %**	**85.8 %**	**82.7 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	(32.7)	(6.2)	—	(17.1)	(63.2)	(8.6)	(8.5)	(11.9)
Combined ratio before net catastrophe losses and prior year casualty development	**105.9 %**	**96.7 %**	**96.1 %**	**95.3 %**	**96.4 %**	**94.5 %**	**91.6 %**	**94.3 %**	**94.6 %**

	Year-to-Date								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 86.1	$ 320.6	$ 254.5	$ 183.6	$ 98.8	$ 338.1	$ 264.6	$ 189.0	$ 93.4
Net premiums earned	79.0	327.7	251.4	170.1	87.8	333.7	254.6	172.9	84.2
Underwriting income (loss)	(4.7)	57.7	30.2	22.1	18.2	95.4	41.1	27.2	14.6
Loss and loss expense ratio	77.8 %	55.7 %	61.4 %	60.5 %	52.2 %	43.9 %	56.3 %	56.1 %	54.0 %
Underwriting expense ratio	27.1	25.7	25.5	25.5	26.2	26.3	26.1	26.5	27.4
Dividend ratio	1.0	1.0	1.1	1.0	0.9	1.2	1.5	1.7	1.3
Combined ratio	**105.9 %**	**82.4 %**	**88.0 %**	**87.0 %**	**79.3 %**	**71.4 %**	**83.9 %**	**84.3 %**	**82.7 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	(13.7)	(8.0)	(8.8)	(17.1)	(22.3)	(9.6)	(10.1)	(11.9)
Combined ratio before net catastrophe losses and prior year casualty development	**105.9 %**	**96.1 %**	**96.0 %**	**95.8 %**	**96.4 %**	**93.7 %**	**93.5 %**	**94.4 %**	**94.6 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
BUSINESSOWNERS' POLICIES (BOP)
GAAP LINE OF BUSINESS RESULTS

(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 51.0	$ 50.2	$ 44.9	$ 43.3	$ 44.7	$ 42.7	$ 37.9	$ 35.7	$ 36.6
Net premiums earned	46.9	44.7	43.1	41.6	39.9	37.0	36.0	34.4	33.2
Underwriting income (loss)	10.1	(6.2)	8.8	(0.1)	5.4	(0.6)	(1.3)	(0.3)	(6.3)
Loss and loss expense ratio	44.0 %	76.6 %	45.2 %	68.6 %	51.9 %	62.9 %	68.4 %	67.0 %	80.3 %
Underwriting expense ratio	34.5	37.3	34.3	31.6	34.5	38.7	35.2	33.7	38.6
Dividend ratio	—	—	—	—	—	—	—	—	—
Combined ratio	**78.5 %**	**113.9 %**	**79.5 %**	**100.2 %**	**86.4 %**	**101.6 %**	**103.6 %**	**100.7 %**	**118.9 %**
Net catastrophe losses	4.2 %	25.1 %	10.2 %	16.1 %	10.6 %	4.1 %	12.2 %	13.3 %	21.7 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**74.3 %**	**88.8 %**	**69.3 %**	**84.1 %**	**75.8 %**	**97.5 %**	**91.4 %**	**87.4 %**	**97.2 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 51.0	$ 183.0	$ 132.9	$ 88.0	$ 44.7	$ 152.9	$ 110.2	$ 72.3	$ 36.6
Net premiums earned	46.9	169.3	124.7	81.6	39.9	140.5	103.6	67.6	33.2
Underwriting income (loss)	10.1	8.0	14.2	5.4	5.4	(8.4)	(7.8)	(6.5)	(6.3)
Loss and loss expense ratio	44.0 %	60.8 %	55.1 %	60.3 %	51.9 %	69.5 %	71.8 %	73.6 %	80.3 %
Underwriting expense ratio	34.5	34.5	33.5	33.1	34.5	36.5	35.8	36.1	38.6
Dividend ratio	—	—	—	—	—	—	—	—	—
Combined ratio	**78.5 %**	**95.3 %**	**88.6 %**	**93.4 %**	**86.4 %**	**106.0 %**	**107.6 %**	**109.7 %**	**118.9 %**
Net catastrophe losses	4.2 %	15.7 %	12.3 %	13.4 %	10.6 %	12.6 %	15.6 %	17.4 %	21.7 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**74.3 %**	**79.6 %**	**76.3 %**	**80.0 %**	**75.8 %**	**93.4 %**	**92.0 %**	**92.3 %**	**97.2 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
BONDS
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 14.4	$ 12.2	$ 13.2	$ 13.9	$ 12.4	$ 10.7	$ 11.4	$ 13.4	$ 11.8
Net premiums earned	13.3	12.7	12.5	12.5	12.1	11.5	11.7	11.6	11.4
Underwriting income (loss)	1.7	2.2	6.8	2.0	2.1	1.9	2.4	2.1	2.0
Loss and loss expense ratio	28.9 %	27.3 %	(12.7)%	27.2 %	27.6 %	25.6 %	24.7 %	24.4 %	24.8 %
Underwriting expense ratio	58.2	55.3	58.1	56.8	55.2	57.6	54.9	57.6	57.4
Dividend ratio	—	—	—	—	—	—	—	—	—
Combined ratio	**87.1 %**	**82.6 %**	**45.4 %**	**84.0 %**	**82.8 %**	**83.2 %**	**79.6 %**	**82.0 %**	**82.2 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	—	(40.0)	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**87.1 %**	**82.6 %**	**85.4 %**	**84.0 %**	**82.8 %**	**83.2 %**	**79.6 %**	**82.0 %**	**82.2 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 14.4	$ 51.7	$ 39.5	$ 26.4	$ 12.4	$ 47.4	$ 36.6	$ 25.2	$ 11.8
Net premiums earned	13.3	49.7	37.1	24.6	12.1	46.2	34.7	23.0	11.4
Underwriting income (loss)	1.7	13.1	10.9	4.1	2.1	8.4	6.5	4.1	2.0
Loss and loss expense ratio	28.9 %	17.4 %	13.9 %	27.4 %	27.6 %	24.9 %	24.7 %	24.6 %	24.8 %
Underwriting expense ratio	58.2	56.3	56.7	56.0	55.2	56.9	56.6	57.5	57.4
Dividend ratio	—	—	—	—	—	—	—	—	—
Combined ratio	**87.1 %**	**73.7 %**	**70.6 %**	**83.4 %**	**82.8 %**	**81.8 %**	**81.3 %**	**82.1 %**	**82.2 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	(10.1)	(13.5)	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**87.1 %**	**83.8 %**	**84.1 %**	**83.4 %**	**82.8 %**	**81.8 %**	**81.3 %**	**82.1 %**	**82.2 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD COMMERCIAL LINES
COMMERCIAL OTHER
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 8.9	$ 8.0	$ 8.0	$ 8.4	$ 8.2	$ 7.4	$ 7.6	$ 7.7	$ 7.6
Net premiums earned	8.2	8.1	7.9	7.8	7.6	7.4	7.3	7.0	6.9
Underwriting income (loss)	4.1	4.1	4.2	3.7	4.3	3.8	3.4	3.7	3.1
Loss and loss expense ratio	3.2 %	(0.5) %	(0.2) %	1.2 %	0.7 %	(0.5) %	0.2 %	0.1 %	(0.3) %
Underwriting expense ratio	47.4	49.3	47.4	51.9	43.4	48.7	52.6	47.4	54.6
Dividend ratio	(0.1)	0.1	—	—	(0.1)	0.2	—	—	0.1
Combined ratio	**50.5 %**	**48.9 %**	**47.2 %**	**53.1 %**	**44.0 %**	**48.4 %**	**52.8 %**	**47.5 %**	**54.4 %**
Net catastrophe losses	— %	— %	— %	0.1 %	— %	— %	— %	0.1 %	— %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**50.5 %**	**48.9 %**	**47.2 %**	**53.0 %**	**44.0 %**	**48.4 %**	**52.8 %**	**47.4 %**	**54.4 %**

	Year-to-Date								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 8.9	$ 32.6	$ 24.6	$ 16.6	$ 8.2	$ 30.2	$ 22.8	$ 15.2	$ 7.6
Net premiums earned	8.2	31.5	23.4	15.4	7.6	28.6	21.1	13.9	6.9
Underwriting income (loss)	4.1	16.3	12.1	7.9	4.3	14.1	10.2	6.8	3.1
Loss and loss expense ratio	3.2 %	0.3 %	0.5 %	0.9 %	0.7 %	(0.1) %	0.1 %	— %	(0.3) %
Underwriting expense ratio	47.4	48.0	47.6	47.7	43.4	50.8	51.5	50.9	54.6
Dividend ratio	(0.1)	—	—	—	(0.1)	0.1	—	—	0.1
Combined ratio	**50.5 %**	**48.3 %**	**48.1 %**	**48.6 %**	**44.0 %**	**50.8 %**	**51.6 %**	**50.9 %**	**54.4 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**50.5 %**	**48.3 %**	**48.1 %**	**48.6 %**	**44.0 %**	**50.8 %**	**51.6 %**	**50.9 %**	**54.4 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

TOTAL STANDARD COMMERCIAL LINES
GAAP LINE OF BUSINESS RESULTS

(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 1,003.2	$ 833.4	$ 903.9	$ 963.1	$ 931.7	$ 764.3	$ 833.6	$ 870.1	$ 813.3
Net premiums earned	912.2	884.6	875.4	853.5	834.1	792.1	785.3	762.7	731.6
Underwriting income (loss)	32.9	(1.8)	7.3	(160.9)	10.4	54.9	41.3	22.1	38.9
Loss and loss expense ratio	63.8 %	68.5 %	67.6 %	87.6 %	66.7 %	61.0 %	62.8 %	65.0 %	61.2 %
Underwriting expense ratio	32.5	31.6	31.4	31.1	31.7	31.9	31.7	31.9	33.3
Dividend ratio	0.1	0.1	0.2	0.1	0.4	0.2	0.2	0.2	0.2
Combined ratio	**96.4 %**	**100.2 %**	**99.2 %**	**118.8 %**	**98.8 %**	**93.1 %**	**94.7 %**	**97.1 %**	**94.7 %**
Net catastrophe losses	2.2 %	(0.9) %	11.5 %	6.0 %	4.6 %	2.0 %	4.7 %	8.2 %	4.8 %
(Favorable) unfavorable prior year casualty reserve development	—	8.5	—	20.6	4.2	0.6	(0.4)	(1.0)	(1.4)
Combined ratio before net catastrophe losses and prior year casualty development	**94.2 %**	**92.6 %**	**87.7 %**	**92.2 %**	**90.0 %**	**90.5 %**	**90.4 %**	**89.9 %**	**91.3 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 1,003.2	$ 3,632.1	$ 2,798.7	$ 1,894.8	$ 931.7	$ 3,281.3	$ 2,517.0	$ 1,683.5	$ 813.3
Net premiums earned	912.2	3,447.6	2,563.0	1,687.6	834.1	3,071.8	2,279.7	1,494.3	731.6
Underwriting income (loss)	32.9	(145.0)	(143.2)	(150.5)	10.4	157.3	102.4	61.1	38.9
Loss and loss expense ratio	63.8 %	72.5 %	74.0 %	77.2 %	66.7 %	62.5 %	63.0 %	63.1 %	61.2 %
Underwriting expense ratio	32.5	31.5	31.4	31.4	31.7	32.2	32.3	32.6	33.3
Dividend ratio	0.1	0.2	0.2	0.3	0.4	0.2	0.2	0.2	0.2
Combined ratio	**96.4 %**	**104.2 %**	**105.6 %**	**108.9 %**	**98.8 %**	**94.9 %**	**95.5 %**	**95.9 %**	**94.7 %**
Net catastrophe losses	2.2 %	5.3 %	7.4 %	5.3 %	4.6 %	4.9 %	5.9 %	6.5 %	4.8 %
(Favorable) unfavorable prior year casualty reserve development	—	8.3	8.2	12.5	4.2	(0.5)	(0.9)	(1.2)	(1.4)
Combined ratio before net catastrophe losses and prior year casualty development	**94.2 %**	**90.6 %**	**90.0 %**	**91.1 %**	**90.0 %**	**90.5 %**	**90.5 %**	**90.6 %**	**91.3 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD PERSONAL LINES
PERSONAL AUTOMOBILE
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 45.3	$ 50.3	$ 54.1	$ 59.6	$ 55.0	$ 56.6	$ 59.5	$ 59.9	$ 49.0
Net premiums earned	53.0	55.0	56.6	57.5	57.0	55.0	51.9	48.2	44.9
Underwriting income (loss)	(5.9)	(10.8)	(3.4)	(6.3)	(11.5)	(18.9)	(14.0)	(11.3)	(7.8)
Loss and loss expense ratio	85.1 %	94.3 %	81.2 %	86.6 %	94.2 %	107.4 %	100.1 %	94.8 %	87.3 %
Underwriting expense ratio	26.1	25.4	24.9	24.3	26.0	27.1	26.8	28.6	30.1
Combined ratio	**111.2 %**	**119.7 %**	**106.1 %**	**110.9 %**	**120.2 %**	**134.5 %**	**126.9 %**	**123.4 %**	**117.4 %**
Net catastrophe losses	0.2 %	1.7 %	2.5 %	4.1 %	1.2 %	1.8 %	3.4 %	2.5 %	(0.4)%
(Favorable) unfavorable prior year casualty reserve development	9.4	9.1	—	—	8.8	9.1	5.8	8.3	4.5
Combined ratio before net catastrophe losses and prior year casualty development	**101.6 %**	**108.9 %**	**103.6 %**	**106.8 %**	**110.2 %**	**123.6 %**	**117.7 %**	**112.6 %**	**113.3 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 45.3	$ 219.0	$ 168.7	$ 114.6	$ 55.0	$ 224.9	$ 168.3	$ 108.8	$ 49.0
Net premiums earned	53.0	226.1	171.1	114.5	57.0	200.0	145.1	93.1	44.9
Underwriting income (loss)	(5.9)	(32.1)	(21.2)	(17.8)	(11.5)	(52.0)	(33.0)	(19.1)	(7.8)
Loss and loss expense ratio	85.1 %	89.1 %	87.3 %	90.4 %	94.2 %	97.9 %	94.4 %	91.2 %	87.3 %
Underwriting expense ratio	26.1	25.1	25.1	25.1	26.0	28.1	28.4	29.3	30.1
Combined ratio	**111.2 %**	**114.2 %**	**112.4 %**	**115.5 %**	**120.2 %**	**126.0 %**	**122.8 %**	**120.5 %**	**117.4 %**
Net catastrophe losses	0.2 %	2.4 %	2.6 %	2.6 %	1.2 %	1.9 %	1.9 %	1.1 %	(0.4)%
(Favorable) unfavorable prior year casualty reserve development	9.4	4.4	2.9	4.4	8.8	7.0	6.2	6.4	4.5
Combined ratio before net catastrophe losses and prior year casualty development	**101.6 %**	**107.4 %**	**106.9 %**	**108.5 %**	**110.2 %**	**117.1 %**	**114.7 %**	**113.0 %**	**113.3 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD PERSONAL LINES
HOMEOWNERS
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 39.8	$ 49.4	$ 53.0	$ 53.4	$ 42.2	$ 46.7	$ 50.0	$ 46.5	$ 34.3
Net premiums earned	47.9	48.2	47.3	46.1	44.1	42.7	40.2	36.9	35.0
Underwriting income (loss)	3.4	13.4	(29.0)	(17.7)	1.6	(1.8)	(17.6)	(16.0)	(8.9)
Loss and loss expense ratio	65.0 %	43.8 %	132.9 %	110.9 %	68.2 %	75.6 %	116.1 %	113.4 %	95.7 %
Underwriting expense ratio	27.8	28.4	28.4	27.5	28.2	28.7	27.7	29.8	29.7
Combined ratio	**92.8 %**	**72.2 %**	**161.3 %**	**138.4 %**	**96.4 %**	**104.3 %**	**143.8 %**	**143.2 %**	**125.4 %**
Net catastrophe losses	14.6 %	0.2 %	85.2 %	50.0 %	25.3 %	19.0 %	56.2 %	54.1 %	42.3 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	(11.3)	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**78.2 %**	**72.0 %**	**76.1 %**	**88.4 %**	**82.4 %**	**85.3 %**	**87.6 %**	**89.1 %**	**83.1 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 39.8	$ 197.9	$ 148.5	$ 95.6	$ 42.2	$ 177.6	$ 130.8	$ 80.8	$ 34.3
Net premiums earned	47.9	185.7	137.4	90.2	44.1	154.8	112.1	71.9	35.0
Underwriting income (loss)	3.4	(31.7)	(45.1)	(16.1)	1.6	(44.3)	(42.5)	(24.8)	(8.9)
Loss and loss expense ratio	65.0 %	89.0 %	104.8 %	90.0 %	68.2 %	99.7 %	108.9 %	104.7 %	95.7 %
Underwriting expense ratio	27.8	28.1	28.0	27.8	28.2	28.9	29.0	29.8	29.7
Combined ratio	**92.8 %**	**117.1 %**	**132.8 %**	**117.8 %**	**96.4 %**	**128.6 %**	**137.9 %**	**134.5 %**	**125.4 %**
Net catastrophe losses	14.6 %	40.2 %	54.2 %	37.9 %	25.3 %	42.3 %	51.2 %	48.3 %	42.3 %
(Favorable) unfavorable prior year casualty reserve development	—	(2.7)	(3.6)	(5.5)	(11.3)	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**78.2 %**	**79.6 %**	**82.2 %**	**85.4 %**	**82.4 %**	**86.3 %**	**86.7 %**	**86.2 %**	**83.1 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

STANDARD PERSONAL LINES
PERSONAL OTHER
GAAP LINE OF BUSINESS RESULTS

(Unaudited)

	Quarter-Ended								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 2.4	$ 4.0	$ 3.9	$ 3.2	$ 2.8	$ 3.7	$ 3.7	$ 2.7	$ 2.0
Net premiums earned	2.7	3.9	3.7	2.8	2.8	3.3	3.1	2.0	1.9
Underwriting income (loss)	4.5	6.4	8.6	4.7	4.6	3.8	5.5	4.2	3.6
Loss and loss expense ratio	15.5 %	(7.9) %	(70.0) %	17.8 %	20.0 %	37.0 %	28.7 %	21.6 %	23.8 %
Underwriting expense ratio	(80.3)	(57.2)	(64.7)	(82.6)	(85.9)	(51.1)	(106.0)	(125.9)	(110.6)
Combined ratio	**(64.8)%**	**(65.1)%**	**(134.7)%**	**(64.8)%**	**(65.9)%**	**(14.1)%**	**(77.3)%**	**(104.3)%**	**(86.8)%**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**(64.8)%**	**(65.1)%**	**(134.7)%**	**(64.8)%**	**(65.9)%**	**(14.1)%**	**(77.3)%**	**(104.3)%**	**(86.8)%**

	Year-to-Date								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 2.4	$ 13.8	$ 9.8	$ 5.9	$ 2.8	$ 12.1	$ 8.4	$ 4.7	$ 2.0
Net premiums earned	2.7	13.1	9.3	5.6	2.8	10.4	7.1	4.0	1.9
Underwriting income (loss)	4.5	24.2	17.9	9.3	4.6	17.0	13.3	7.8	3.6
Loss and loss expense ratio	15.5 %	(13.9) %	(16.3) %	18.9 %	20.0 %	28.9 %	25.3 %	22.6 %	23.8 %
Underwriting expense ratio	(80.3)	(70.8)	(76.5)	(84.2)	(85.9)	(93.3)	(113.0)	(118.4)	(110.6)
Combined ratio	**(64.8)%**	**(84.7)%**	**(92.8)%**	**(65.3)%**	**(65.9)%**	**(64.4)%**	**(87.7)%**	**(95.8)%**	**(86.8)%**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**(64.8)%**	**(84.7)%**	**(92.8)%**	**(65.3)%**	**(65.9)%**	**(64.4)%**	**(87.7)%**	**(95.8)%**	**(86.8)%**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

TOTAL STANDARD PERSONAL LINES
GAAP LINE OF BUSINESS RESULTS

(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 87.5	$ 103.6	$ 111.0	$ 116.1	$ 99.9	$ 107.0	$ 113.2	$ 109.1	$ 85.3
Net premiums earned	103.7	107.1	107.5	106.4	103.8	101.0	95.2	87.2	81.9
Underwriting income (loss)	2.0	8.9	(23.8)	(19.3)	(5.3)	(17.0)	(26.1)	(23.1)	(13.1)
Loss and loss expense ratio	73.9 %	67.9 %	98.7 %	95.3 %	81.2 %	91.7 %	104.5 %	101.0 %	89.4 %
Underwriting expense ratio	24.1	23.8	23.4	22.8	23.9	25.2	22.9	25.5	26.6
Combined ratio	**98.0 %**	**91.7 %**	**122.1 %**	**118.1 %**	**105.1 %**	**116.9 %**	**127.4 %**	**126.5 %**	**116.0 %**
Net catastrophe losses	6.9 %	1.0 %	38.8 %	23.9 %	11.4 %	9.1 %	25.6 %	24.3 %	17.9 %
(Favorable) unfavorable prior year casualty reserve development	4.8	4.7	—	—	—	5.0	3.2	4.6	2.4
Combined ratio before net catastrophe losses and prior year casualty development	**86.3 %**	**86.0 %**	**83.3 %**	**94.2 %**	**93.7 %**	**102.8 %**	**98.6 %**	**97.6 %**	**95.7 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 87.5	$ 430.7	$ 327.1	$ 216.1	$ 99.9	$ 414.6	$ 307.5	$ 194.4	$ 85.3
Net premiums earned	103.7	424.9	317.8	210.3	103.8	365.2	264.2	169.0	81.9
Underwriting income (loss)	2.0	(39.5)	(48.4)	(24.6)	(5.3)	(79.3)	(62.2)	(36.1)	(13.1)
Loss and loss expense ratio	73.9 %	85.8 %	91.8 %	88.3 %	81.2 %	96.7 %	98.7 %	95.4 %	89.4 %
Underwriting expense ratio	24.1	23.5	23.4	23.4	23.9	25.0	24.9	26.0	26.6
Combined ratio	**98.0 %**	**109.3 %**	**115.2 %**	**111.7 %**	**105.1 %**	**121.7 %**	**123.6 %**	**121.4 %**	**116.0 %**
Net catastrophe losses	6.9 %	18.8 %	24.8 %	17.7 %	11.4 %	19.0 %	22.8 %	21.2 %	17.9 %
(Favorable) unfavorable prior year casualty reserve development	4.8	1.2	—	—	—	3.8	3.4	3.5	2.4
Combined ratio before net catastrophe losses and prior year casualty development	**86.3 %**	**89.3 %**	**90.4 %**	**94.0 %**	**93.7 %**	**98.9 %**	**97.4 %**	**96.7 %**	**95.7 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

EXCESS & SURPLUS
CASUALTY
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 90.7	$ 88.8	$ 83.3	$ 86.6	$ 77.1	$ 73.7	$ 69.8	$ 68.3	$ 68.7
Net premiums earned	85.1	84.9	77.5	73.9	71.6	70.5	67.7	62.2	60.8
Underwriting income (loss)	(0.4)	(17.8)	4.6	4.4	4.5	6.5	5.1	3.7	8.8
Loss and loss expense ratio	68.3 %	91.5 %	62.4 %	62.6 %	62.7 %	61.1 %	61.4 %	61.6 %	53.3 %
Underwriting expense ratio	32.2	29.5	31.7	31.4	31.0	29.6	31.1	32.4	32.3
Combined ratio	**100.5 %**	**121.0 %**	**94.1 %**	**94.0 %**	**93.7 %**	**90.7 %**	**92.5 %**	**94.0 %**	**85.6 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	23.6	—	—	—	—	—	—	(8.2)
Combined ratio before net catastrophe losses and prior year casualty development	**100.5 %**	**97.4 %**	**94.1 %**	**94.0 %**	**93.7 %**	**90.7 %**	**92.5 %**	**94.0 %**	**93.8 %**

	Year-to-Date								
($ in millions)	**Mar. 31 2025**	**Dec. 31 2024**	**Sept. 30 2024**	**June 30 2024**	**Mar. 31 2024**	**Dec. 31 2023**	**Sept. 30 2023**	**June 30 2023**	**Mar. 31 2023**
Net premiums written	$ 90.7	$ 335.9	$ 247.0	$ 163.7	$ 77.1	$ 280.6	$ 206.9	$ 137.0	$ 68.7
Net premiums earned	85.1	307.9	223.0	145.5	71.6	261.1	190.7	123.0	60.8
Underwriting income (loss)	(0.4)	(4.3)	13.5	8.9	4.5	24.1	17.6	12.5	8.8
Loss and loss expense ratio	68.3 %	70.6 %	62.6 %	62.7 %	62.7 %	59.5 %	58.9 %	57.5 %	53.3 %
Underwriting expense ratio	32.2	30.8	31.4	31.2	31.0	31.3	31.9	32.3	32.3
Combined ratio	**100.5 %**	**101.4 %**	**94.0 %**	**93.9 %**	**93.7 %**	**90.8 %**	**90.8 %**	**89.8 %**	**85.6 %**
Net catastrophe losses	— %	— %	— %	— %	— %	— %	— %	— %	— %
(Favorable) unfavorable prior year casualty reserve development	—	6.5	—	—	—	(1.9)	(2.6)	(4.1)	(8.2)
Combined ratio before net catastrophe losses and prior year casualty development	**100.5 %**	**94.9 %**	**94.0 %**	**93.9 %**	**93.7 %**	**92.7 %**	**93.4 %**	**93.9 %**	**93.8 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

EXCESS & SURPLUS
PROPERTY
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 59.0	$ 63.8	$ 59.3	$ 60.3	$ 47.9	$ 46.5	$ 41.8	$ 37.3	$ 32.5
Net premiums earned	57.8	56.4	51.9	46.4	41.4	37.6	33.7	30.1	28.0
Underwriting income (loss)	11.1	27.5	17.2	2.1	9.5	19.2	11.3	(4.3)	4.6
Loss and loss expense ratio	51.6 %	21.9 %	37.8 %	64.4 %	46.4 %	17.6 %	32.9 %	80.8 %	51.8 %
Underwriting expense ratio	29.1	29.4	29.1	31.1	30.7	31.4	33.7	33.6	31.9
Combined ratio	**80.7 %**	**51.3 %**	**66.9 %**	**95.5 %**	**77.1 %**	**49.0 %**	**66.6 %**	**114.4 %**	**83.7 %**
Net catastrophe losses	28.4 %	(5.1) %	12.9 %	30.8 %	11.9 %	(1.9) %	10.5 %	54.1 %	19.9 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**52.3 %**	**56.4 %**	**54.0 %**	**64.7 %**	**65.2 %**	**50.9 %**	**56.1 %**	**60.3 %**	**63.8 %**

	Year-to-Date								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 59.0	$ 231.3	$ 167.5	$ 108.2	$ 47.9	$ 158.0	$ 111.6	$ 69.8	$ 32.5
Net premiums earned	57.8	196.1	139.6	87.8	41.4	129.5	91.9	58.2	28.0
Underwriting income (loss)	11.1	56.2	28.7	11.6	9.5	30.6	11.5	0.2	4.6
Loss and loss expense ratio	51.6 %	41.3 %	49.1 %	55.9 %	46.4 %	43.7 %	54.4 %	66.8 %	51.8 %
Underwriting expense ratio	29.1	30.0	30.3	30.9	30.7	32.6	33.1	32.8	31.9
Combined ratio	**80.7 %**	**71.3 %**	**79.4 %**	**86.8 %**	**77.1 %**	**76.3 %**	**87.5 %**	**99.6 %**	**83.7 %**
Net catastrophe losses	28.4 %	11.7 %	18.5 %	21.9 %	11.9 %	19.1 %	27.6 %	37.6 %	19.9 %
(Favorable) unfavorable prior year casualty reserve development	—	—	—	—	—	—	—	—	—
Combined ratio before net catastrophe losses and prior year casualty development	**52.3 %**	**59.6 %**	**60.9 %**	**64.9 %**	**65.2 %**	**57.2 %**	**59.9 %**	**62.0 %**	**63.8 %**

Note: Amounts may not foot due to rounding.

Selective Insurance Group, Inc. & Consolidated Subsidiaries

TOTAL EXCESS & SURPLUS LINES
GAAP LINE OF BUSINESS RESULTS
(Unaudited)

	Quarter-Ended								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 149.7	$ 152.6	$ 142.7	$ 146.8	$ 125.0	$ 120.2	$ 111.6	$ 105.7	$ 101.2
Net premiums earned	142.9	141.3	129.3	120.3	113.0	108.1	101.4	92.3	88.9
Underwriting income (loss)	10.7	9.7	21.7	6.5	14.0	25.7	16.4	(0.6)	13.3
Loss and loss expense ratio	61.6 %	63.6 %	52.5 %	63.3 %	56.7 %	45.9 %	51.9 %	67.9 %	52.8 %
Underwriting expense ratio	30.9	29.5	30.7	31.3	30.9	30.3	32.0	32.8	32.2
Combined ratio	**92.5 %**	**93.1 %**	**83.2 %**	**94.6 %**	**87.6 %**	**76.2 %**	**83.9 %**	**100.7 %**	**85.0 %**
Net catastrophe losses	11.5 %	(2.0)%	5.2 %	11.9 %	4.3 %	(0.7)%	3.5 %	17.6 %	6.3 %
(Favorable) unfavorable prior year casualty reserve development	—	14.2	—	—	—	—	—	—	(5.6)
Combined ratio before net catastrophe losses and prior year casualty development	**81.0 %**	**80.9 %**	**78.0 %**	**82.7 %**	**83.3 %**	**76.9 %**	**80.4 %**	**83.1 %**	**84.3 %**

	Year-to-Date								
($ in millions)	Mar. 31 2025	Dec. 31 2024	Sept. 30 2024	June 30 2024	Mar. 31 2024	Dec. 31 2023	Sept. 30 2023	June 30 2023	Mar. 31 2023
Net premiums written	$ 149.7	$ 567.2	$ 414.5	$ 271.9	$ 125.0	$ 438.6	$ 318.4	$ 206.8	$ 101.2
Net premiums earned	142.9	504.0	362.6	233.3	113.0	390.6	282.5	181.1	88.9
Underwriting income (loss)	10.7	51.9	42.2	20.5	14.0	54.8	29.1	12.7	13.3
Loss and loss expense ratio	61.6 %	59.2 %	57.5 %	60.1 %	56.7 %	54.3 %	57.4 %	60.5 %	52.8 %
Underwriting expense ratio	30.9	30.5	30.9	31.1	30.9	31.7	32.3	32.5	32.2
Combined ratio	**92.5 %**	**89.7 %**	**88.4 %**	**91.2 %**	**87.6 %**	**86.0 %**	**89.7 %**	**93.0 %**	**85.0 %**
Net catastrophe losses	11.5 %	4.6 %	7.1 %	8.2 %	4.3 %	6.3 %	9.0 %	12.1 %	6.3 %
(Favorable) unfavorable prior year casualty reserve development	—	4.0	—	—	—	(1.3)	(1.8)	(2.8)	(5.6)
Combined ratio before net catastrophe losses and prior year casualty development	**81.0 %**	**81.1 %**	**81.3 %**	**83.0 %**	**83.3 %**	**81.0 %**	**82.5 %**	**83.7 %**	**84.3 %**

Note: Amounts may not foot due to rounding.