

STATE AUTO FINANCIAL CORPORATION AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF INCOME

(unaudited)

	Three Months Ended December 31		Year Ended December 31	
<i>(In millions, except per share amounts)</i>	<u>2008</u>	<u>2007</u>	<u>2008</u>	<u>2007</u>
Net premiums written	\$ 281.2	\$ 242.3	\$ 1,204.9 ^(B)	\$ 1,019.8
Earned premiums	285.0	254.3	1,126.0	1,011.6
Net investment income	19.7	21.7	87.4	84.7
Net realized gain (loss) on investments	(32.7)	1.0	(36.4)	12.1
Other income	1.3	1.3	4.9	5.0
Total revenue	<u>273.3</u>	<u>278.3</u>	<u>1,181.9</u>	<u>1,113.4</u>
Income (loss) before federal income taxes	(5.7)	57.0	(75.1)	155.3
Federal income tax expense (benefit)	(5.1)	15.3	(44.0)	36.2
Net income (loss)	<u>\$ (0.6)</u>	<u>\$ 41.7</u>	<u>\$ (31.1)</u>	<u>\$ 119.1</u>
Earnings (loss) per share:				
- basic	\$ (0.02)	\$ 1.02	\$ (0.78)	\$ 2.90
- diluted	\$ (0.02)	\$ 1.01	\$ (0.78)	\$ 2.86
Earnings (loss) per share from operations ^(A) :				
- basic	\$ 0.53	\$ 1.00	\$ (0.17)	\$ 2.71
- diluted	\$ 0.53	\$ 0.99	\$ (0.17)	\$ 2.67
Weighted average shares outstanding:				
- basic	39.5	40.8	39.7	41.0
- diluted	39.5	41.3	39.7	41.6
Book value per share	\$ 19.23	\$ 23.10		
Dividends paid per share	\$ 0.15	\$ 0.15	\$ 0.60	\$ 0.50
Total shares outstanding	39.6	40.5		
GAAP ratios:				
Loss and LAE ratio	57.8	48.3	75.2	58.4
Expense ratio	38.2	36.9	34.6	34.4
Combined ratio	<u>96.0</u>	<u>85.2</u>	<u>109.8</u>	<u>92.8</u>
Reconciliation of non-GAAP financial measure:				
^(A) Net income (loss) from operations:				
Net income (loss)	\$ (0.6)	\$ 41.7	\$ (31.1)	\$ 119.1
Less net realized gain (loss) on investments, less applicable federal income taxes	(21.7)	0.7	(24.1)	7.9
Net income (loss) from operations	<u>\$ 21.1</u>	<u>\$ 41.0</u>	<u>\$ (7.0)</u>	<u>\$ 111.2</u>

^(B) Net premiums written for the year ended December 31, 2008, includes \$53.6 million of unearned premiums transferred to STFC in connection with the addition of The Patrons Group, Beacon National and SAMMI to the State Auto Pool, effective January 1, 2008.

STATE AUTO FINANCIAL CORPORATION AND SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEETS

(unaudited)

	<u>December 31</u> 2008	<u>December 31</u> 2007
<i>(\$ millions, except per share amounts)</i>		
ASSETS		
Fixed maturities, available-for-sale, at fair value (amortized cost \$1,781.1 and \$1,722.9, respectively)	\$ 1,770.7	\$ 1,745.4
Equity securities, at fair value (cost \$144.3 and \$210.2, respectively)	137.5	254.2
Other invested assets, at fair value (cost \$32.9 and \$20.1, respectively)	32.2	20.3
Other invested assets	<u>0.9</u>	<u>1.3</u>
Total investments	1,941.3	2,021.2
Cash and cash equivalents	150.5	70.9
Accrued investment income and other assets	40.2	42.1
Deferred policy acquisition costs	122.3	105.8
Pension asset	-	2.7
Reinsurance recoverable on losses and loss expenses payable	21.2	11.2
Due from affiliate	-	19.4
Prepaid reinsurance premiums	7.0	6.0
Current federal income taxes	37.6	-
Deferred federal income taxes	111.0	46.1
Property and equipment, net	<u>12.5</u>	<u>12.5</u>
Total assets	<u>\$ 2,443.6</u>	<u>\$ 2,337.9</u>
LIABILITIES		
Losses and loss expenses payable	\$ 791.2	\$ 658.3
Unearned premiums	515.1	436.0
Notes payable (affiliates \$15.5 and \$15.5, respectively)	117.6	118.0
Pension and postretirement benefits	187.7	125.2
Due to affiliate	15.9	-
Current federal income taxes	-	7.8
Other liabilities	<u>55.1</u>	<u>57.1</u>
Total liabilities	<u>1,682.6</u>	<u>1,402.4</u>
STOCKHOLDERS' EQUITY		
Common stock, without par value. Authorized 100.0 shares; 46.3 and 46.0 shares issued, respectively, at stated value of \$2.50 per share	115.9	115.0
Less 6.8 and 5.5 treasury shares, at cost, respectively	(115.5)	(81.0)
Additional paid-in capital	109.0	98.2
Accumulated other comprehensive loss	(97.6)	(3.3)
Retained earnings	<u>749.2</u>	<u>806.6</u>
Total stockholders' equity	<u>761.0</u>	<u>935.5</u>
Total liabilities and stockholders' equity	<u>\$ 2,443.6</u>	<u>\$ 2,337.9</u>

STATE AUTO FINANCIAL CORPORATION AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF INCOME

(unaudited)

	Three Months Ended		Year Ended	
	December 31		December 31	
<i>(\$ millions, except per share amounts)</i>	2008	2007	2008	2007
Earned premiums	\$ 285.0	\$ 254.3	\$ 1,126.0	\$ 1,011.6
Net investment income	19.7	21.7	87.4	84.7
Net realized gain (loss) on investments	(32.7)	1.0	(36.4)	12.1
Other income (includes \$0.7 and \$0.9, and \$3.1 and \$3.3, respectively from affiliates)	1.3	1.3	4.9	5.0
Total revenues	<u>273.3</u>	<u>278.3</u>	<u>1,181.9</u>	<u>1,113.4</u>
Losses and loss expenses	164.8	122.8	846.7	590.8
Acquisition and operating expenses	108.9	93.9	389.8	347.9
Interest expense (includes \$0.3 and \$0.4, and \$1.2 and \$1.5, respectively to affiliates)	1.8	2.0	7.3	7.6
Other expenses	3.5	2.6	13.2	11.8
Total expenses	<u>279.0</u>	<u>221.3</u>	<u>1,257.0</u>	<u>958.1</u>
Income (loss) before federal income taxes	(5.7)	57.0	(75.1)	155.3
Federal income tax expense (benefit)	<u>(5.1)</u>	<u>15.3</u>	<u>(44.0)</u>	<u>36.2</u>
Net income (loss)	<u>\$ (0.6)</u>	<u>\$ 41.7</u>	<u>\$ (31.1)</u>	<u>\$ 119.1</u>
Earnings (loss) per common share:				
Basic	<u>\$ (0.02)</u>	<u>\$ 1.02</u>	<u>\$ (0.78)</u>	<u>\$ 2.90</u>
Diluted	<u>\$ (0.02)</u>	<u>\$ 1.01</u>	<u>\$ (0.78)</u>	<u>\$ 2.86</u>
Dividends paid per common share	<u>\$ 0.15</u>	<u>\$ 0.15</u>	<u>\$ 0.60</u>	<u>\$ 0.50</u>

STATE AUTO FINANCIAL CORPORATION AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS
(unaudited)

<i>(\$ millions)</i>	Year Ended December	
	2008	2007
Cash flows from operating activities:		
Net income (loss)	\$ (31.1)	\$ 119.1
Adjustments to reconcile net income (loss) to net cash provided by operating activities:		
Depreciation, amortization and other, net	10.6	11.0
Share-based compensation	5.5	6.0
Net realized (gain) loss on investments	36.4	(12.1)
Changes in operating assets and liabilities:		
Deferred policy acquisition costs	(3.7)	(1.7)
Accrued investment income and other assets	1.1	1.0
Postretirement and pension benefits	7.3	7.3
Other liabilities and due to/from affiliate, net	33.2	4.0
Reinsurance recoverable on losses and loss expenses payable and prepaid reinsurance premiums	(11.0)	2.3
Losses and loss expenses payable	81.6	(16.2)
Unearned premiums	25.5	7.2
Excess tax benefits on share based awards	0.4	0.4
Federal income taxes	(64.3)	(6.7)
Cash provided from pooling change, effective 1/1/08	92.0	-
Net cash provided by operating activities	183.5	121.6
Cash flows from investing activities:		
Purchases of fixed maturities - available-for-sale	(288.5)	(331.6)
Purchases of equity securities - available-for-sale	(29.2)	(73.7)
Purchases of other invested assets	(24.7)	(17.1)
Maturities, calls and principal reductions of fixed maturities - available-for-sale	58.7	73.1
Sales of fixed maturities - available-for-sale	164.6	155.2
Sales of equity securities - available-for-sale	67.0	107.0
Sales of other invested assets	1.1	1.8
Net additions of property and equipment	(0.5)	(0.8)
Net cash used in investing activities	(51.5)	(86.1)
Cash flows from financing activities:		
Proceeds from issuance of common stock	4.4	4.3
Payments to acquire treasury shares	(33.2)	(22.1)
Excess tax benefits on share based awards	0.3	0.3
Payments of dividends	(23.9)	(20.5)
Net cash used in financing activities	(52.4)	(38.0)
Net increase (decrease) in cash and cash equivalents	79.6	(2.5)
Cash and cash equivalents at beginning of period	70.9	73.4
Cash and cash equivalents at end of period	\$ 150.5	\$ 70.9
Supplemental disclosures:		
Federal income taxes paid	\$ 18.2	\$ 42.3
Interest paid (to affiliates \$1.2 and \$1.5, respectively)	\$ 7.5	\$ 7.8

STATE AUTO FINANCIAL CORPORATION AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENT OF STOCKHOLDERS' EQUITY
(unaudited)

(\$ in millions)

	Period Ended	
	December 31, 2008	December 31, 2007
	<u> </u>	<u> </u>
Common shares:		
Balance at beginning of year	46.0	45.7
Issuance of shares	0.3	0.3
Balance at period ended	<u>46.3</u>	<u>46.0</u>
Treasury shares:		
Balance at beginning of year	(5.5)	(4.7)
Shares acquired on stock option exercises	(0.1)	-
Shares acquired under repurchase program	(1.2)	(0.8)
Balance at period ended	<u>(6.8)</u>	<u>(5.5)</u>
Common stock:		
Balance at beginning of year	\$115.0	114.3
Issuance of shares	0.9	0.7
Balance at period ended	<u>115.9</u>	<u>115.0</u>
Treasury stock:		
Balance at beginning of year	(\$81.0)	(58.1)
Shares acquired on stock option exercises	(1.3)	(0.8)
Shares acquired under repurchase program	(33.2)	(22.1)
Balance at period ended	<u>(115.5)</u>	<u>(81.0)</u>
Additional paid-in capital:		
Balance at beginning of year	\$98.2	87.3
Issuance of common stock	4.9	4.4
Tax benefit from stock options exercises	0.8	0.7
Stock options granted	5.1	5.8
Balance at period ended	<u>109.0</u>	<u>98.2</u>
Accumulated other comprehensive income (loss):		
Balance at beginning of year	(\$3.3)	(17.3)
Effects of changing benefit plan measurement date pursuant to SFAS No. 158, net of tax	3.5	-
Balance at beginning of year, as adjusted	0.2	(17.3)
Change in unrealized gains (losses) on investments, net of tax and reclassification adjustment	(57.6)	(2.6)
Amortization of gain on derivative used in cash flow hedge	(0.1)	(0.1)
Change in unrecognized benefit plan obligations, net of tax and reclassification adjustment	(40.1)	16.7
Balance at period ended	<u>(97.6)</u>	<u>(3.3)</u>
Retained earnings:		
Balance at beginning of year	\$806.6	708.0
Effects of changing benefit plan measurement date pursuant to SFAS No. 158, net of tax	(2.4)	-
Balance at beginning of year, as adjusted	804.2	708.0
Net income (loss)	(31.1)	119.1
Cash dividends paid	(23.9)	(20.5)
Balance at period ended	<u>749.2</u>	<u>806.6</u>
Total stockholders' equity at period ended	<u>761.0</u>	<u>935.5</u>

STATE AUTO FINANCIAL CORPORATION

YEAR-TO-DATE

(unaudited)

DIRECT PREMIUMS WRITTEN

(\$ millions)

	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>6/30/2008</u>	<u>6/30/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	\$ 93.8	\$ 88.2	\$ 194.1	\$ 179.5
Nonstandard private passenger auto	12.3	12.3	22.5	22.4
Homeowners	44.7	38.5	105.6	90.4
Other personal	7.1	5.7	15.1	11.8
Personal segment	<u>157.9</u>	<u>144.7</u>	<u>337.3</u>	<u>304.1</u>
<u>Business Segment:</u>				
Commercial auto	26.9	25.5	56.3	52.0
Commercial multi peril	25.7	22.3	52.6	45.2
Fire & allied lines	22.9	20.4	48.1	41.8
Other & product liability	25.4	24.3	51.8	48.7
Workers' compensation	11.5	8.2	22.9	18.5
Other commercial	8.8	7.1	16.9	14.7
Business segment	<u>121.2</u>	<u>107.8</u>	<u>248.6</u>	<u>220.9</u>
Total	<u>\$ 279.1</u>	<u>\$ 252.5</u>	<u>\$ 585.9</u>	<u>\$ 525.0</u>

	<u>9/30/2008</u>	<u>9/30/2007</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	\$ 297.9	\$ 272.3	\$ 398.8	\$ 360.7
Nonstandard private passenger auto	33.3	33.5	42.3	42.9
Homeowners	168.6	143.2	222.1	187.8
Other personal	22.8	17.6	31.1	23.4
Personal segment	<u>522.6</u>	<u>466.6</u>	<u>694.3</u>	<u>614.8</u>
<u>Business Segment:</u>				
Commercial auto	83.4	74.7	110.7	96.2
Commercial multi peril	78.6	67.6	102.1	88.5
Fire & allied lines	74.2	63.8	100.1	84.5
Other & product liability	76.2	70.0	98.9	90.2
Workers' compensation	35.1	27.7	46.0	36.2
Other commercial	24.3	21.7	31.4	28.2
Business segment	<u>371.8</u>	<u>325.5</u>	<u>489.2</u>	<u>423.8</u>
Total	<u>\$ 894.4</u>	<u>\$ 792.1</u>	<u>\$ 1,183.5</u>	<u>\$ 1,038.6</u>

STATE AUTO FINANCIAL CORPORATION

YEAR-TO-DATE

(unaudited)

NET PREMIUMS WRITTEN

<i>(\$ millions)</i>	<u>3/31/2008*</u>	<u>3/31/2007</u>	<u>6/30/2008*</u>	<u>6/30/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	\$ 93.5	\$ 88.3	\$ 194.0	\$ 179.8
Nonstandard private passenger auto	12.3	12.3	22.5	22.3
Homeowners	44.7	38.6	105.6	90.6
Other personal	6.9	5.5	14.7	11.7
Personal segment	157.4	144.7	336.8	304.4
<u>Business Segment:</u>				
Commercial auto	26.6	25.3	55.9	51.7
Commercial multi peril	24.9	21.9	51.2	44.3
Fire & allied lines	22.4	20.3	47.3	41.3
Other & product liability	20.8	20.5	42.6	41.0
Workers' compensation	11.3	8.1	22.7	18.5
Other commercial	8.2	6.7	15.8	13.9
Business segment	114.2	102.8	235.5	210.7
Total	\$ 271.6	\$ 247.5	\$ 572.3	\$ 515.1
	<u>9/30/2008*</u>	<u>9/30/2007</u>	<u>12/31/2008*</u>	<u>12/31/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	\$ 297.8	\$ 272.7	\$ 398.8	\$ 361.5
Nonstandard private passenger auto	33.3	33.4	42.2	42.7
Homeowners	166.9	143.2	219.8	187.7
Other personal	22.0	17.5	30.0	23.2
Personal segment	520.0	466.8	690.8	615.1
<u>Business Segment:</u>				
Commercial auto	82.9	74.4	110.0	95.8
Commercial multi peril	76.2	66.2	99.0	86.6
Fire & allied lines	71.8	63.2	96.8	84.0
Other & product liability	62.0	58.8	80.5	75.6
Workers' compensation	34.8	27.6	45.5	36.1
Other commercial	22.4	20.5	28.7	26.6
Business segment	350.1	310.7	460.5	404.7
Total	\$ 870.1	\$ 777.5	\$ 1,151.3	\$ 1,019.8

* Excludes the pooling change effect of \$53.6

STATE AUTO FINANCIAL CORPORATION

YEAR-TO-DATE

(unaudited)

NET PREMIUMS EARNED

(\$ millions)

	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>6/30/2008</u>	<u>6/30/2007</u>
Personal Segment:				
Standard private passenger auto	\$ 93.5	\$ 88.7	\$ 188.4	\$ 177.9
Nonstandard private passenger auto	10.8	10.7	21.6	21.6
Homeowners	53.9	46.5	107.8	93.3
Other personal	7.0	5.7	14.2	11.4
Personal segment	<u>165.2</u>	<u>151.6</u>	<u>332.0</u>	<u>304.2</u>
Business Segment:				
Commercial auto	27.8	24.4	55.3	48.8
Commercial multi peril	24.8	21.8	49.4	43.5
Fire & allied lines	23.6	20.8	47.6	41.2
Other & product liability	20.5	19.0	40.4	38.1
Workers' compensation	10.3	8.1	21.1	16.6
Other commercial	7.0	6.2	14.5	12.8
Business segment	<u>114.0</u>	<u>100.3</u>	<u>228.3</u>	<u>201.0</u>
Total	<u>\$ 279.2</u>	<u>\$ 251.9</u>	<u>\$ 560.3</u>	<u>\$ 505.2</u>

	<u>9/30/2008</u>	<u>9/30/2007</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
Personal Segment:				
Standard private passenger auto	\$ 285.3	\$ 267.6	\$ 384.3	\$ 357.3
Nonstandard private passenger auto	32.3	32.3	42.6	42.9
Homeowners	160.8	139.6	215.4	186.5
Other personal	21.2	17.1	28.6	22.9
Personal segment	<u>499.6</u>	<u>456.6</u>	<u>670.9</u>	<u>609.6</u>
Business Segment:				
Commercial auto	83.0	72.9	110.5	96.9
Commercial multi peril	73.7	65.1	97.9	86.8
Fire & allied lines	70.6	61.9	94.7	83.4
Other & product liability	60.4	56.8	79.9	75.5
Workers' compensation	32.2	24.7	43.4	33.4
Other commercial	21.5	19.3	28.7	26.0
Business segment	<u>341.4</u>	<u>300.7</u>	<u>455.1</u>	<u>402.0</u>
Total	<u>\$ 841.0</u>	<u>\$ 757.3</u>	<u>\$ 1,126.0</u>	<u>\$ 1,011.6</u>

STATE AUTO FINANCIAL CORPORATION
QUARTER-TO-DATE
(unaudited)

NET PREMIUMS WRITTEN

<i>(\$ millions)</i>	<u>12/31/2008</u>	<u>12/31/2007</u>	<u>Change</u>
<u>Personal Segment:</u>			
Standard private passenger auto	\$ 101.0	\$ 88.8	13.7%
Nonstandard private passenger auto	8.9	9.3	-4.3%
Homeowners	52.9	44.5	18.9%
Other personal	8.0	5.7	40.4%
Personal segment	<u>170.8</u>	<u>148.3</u>	15.2%
<u>Business Segment:</u>			
Commercial auto	27.1	21.4	26.6%
Commercial multi peril	22.8	20.4	11.8%
Fire & allied lines	25.0	20.8	20.2%
Other & product liability	18.5	16.8	10.1%
Workers' compensation	10.7	8.5	25.9%
Other commercial	6.3	6.1	3.3%
Business segment	<u>110.4</u>	<u>94.0</u>	17.4%
Total	<u>\$ 281.2</u>	<u>\$ 242.3</u>	16.1%

NET PREMIUMS EARNED

<i>(\$ millions)</i>	<u>12/31/2008</u>	<u>12/31/2007</u>	<u>Change</u>
<u>Personal Segment:</u>			
Standard private passenger auto	\$ 99.0	\$ 89.7	10.4%
Nonstandard private passenger auto	10.3	10.6	-2.8%
Homeowners	54.6	46.9	16.4%
Other personal	7.4	5.8	27.6%
Personal segment	<u>171.3</u>	<u>153.0</u>	12.0%
<u>Business Segment:</u>			
Commercial auto	27.5	24.0	14.6%
Commercial multi peril	24.2	21.7	11.5%
Fire & allied lines	24.1	21.5	12.1%
Other & product liability	19.5	18.7	4.3%
Workers' compensation	11.2	8.7	28.7%
Other commercial	7.2	6.7	7.5%
Business segment	<u>113.7</u>	<u>101.3</u>	12.2%
Total	<u>\$ 285.0</u>	<u>\$ 254.3</u>	12.1%

STATE AUTO FINANCIAL CORPORATION
YEAR-TO-DATE
(unaudited)

NET PREMIUMS WRITTEN

<i>(\$ millions)</i>	<u>12/31/2008*</u>	<u>12/31/2007</u>	<u>Change</u>
<u>Personal Segment:</u>			
Standard private passenger auto	\$ 398.8	\$ 361.5	10.3%
Nonstandard private passenger auto	42.2	42.7	-1.2%
Homeowners	219.8	187.7	17.1%
Other personal	30.0	23.2	29.3%
Personal segment	<u>690.8</u>	<u>615.1</u>	12.3%
<u>Business Segment:</u>			
Commercial auto	110.0	95.8	14.8%
Commercial multi peril	99.0	86.6	14.3%
Fire & allied lines	96.8	84.0	15.2%
Other & product liability	80.5	75.6	6.5%
Workers' compensation	45.5	36.1	26.0%
Other commercial	28.7	26.6	7.9%
Business segment	<u>460.5</u>	<u>404.7</u>	13.8%
Total	<u>\$ 1,151.3</u>	<u>\$ 1,019.8</u>	12.9%

NET PREMIUMS EARNED

<i>(\$ millions)</i>	<u>12/31/2008</u>	<u>12/31/2007</u>	<u>Change</u>
<u>Personal Segment:</u>			
Standard private passenger auto	\$ 384.3	\$ 357.3	7.6%
Nonstandard private passenger auto	42.6	42.9	-0.7%
Homeowners	215.4	186.5	15.5%
Other personal	28.6	22.9	24.9%
Personal segment	<u>670.9</u>	<u>609.6</u>	10.1%
<u>Business Segment:</u>			
Commercial auto	110.5	96.9	14.0%
Commercial multi peril	97.9	86.8	12.8%
Fire & allied lines	94.7	83.4	13.5%
Other & product liability	79.9	75.5	5.8%
Workers' compensation	43.4	33.4	29.9%
Other commercial	28.7	26.0	10.4%
Business segment	<u>455.1</u>	<u>402.0</u>	13.2%
Total	<u>\$ 1,126.0</u>	<u>\$ 1,011.6</u>	11.3%

* Excludes the pooling change effect of \$53.6

State Auto Financial Corporation
Reconciliation of Other non-GAAP Financial Measures
(unaudited)

	Three Months Ended		<u>Organic Growth</u>	<u>Change</u>
	<u>12/31/08</u>	<u>12/31/07</u>		
Personal Insurance:				
Personal Insurance Net Written Premium	\$170.8	\$148.3		15.2%
Less:				
Pooling Change	8.8			
Florida premium	-	2.8		
Adjusted Personal Insurance Net Written Premium	<u>\$162.0</u>	<u>\$145.5</u>	\$16.5	11.3%

	Twelve Months Ended		<u>Organic Growth</u>	<u>Change</u>
	<u>12/31/08</u>	<u>12/31/07</u>		
Personal Insurance:				
Personal Insurance Net Written Premium	\$690.8	\$615.1		12.3%
Less:				
Pooling Change	41.6	-		
Florida premium	-	12.5		
Adjusted Personal Insurance Net Written Premium	<u>\$649.2</u>	<u>\$602.6</u>	\$46.6	7.7%

	Three Months Ended		<u>Organic Growth</u>	<u>Change</u>
	<u>12/31/08</u>	<u>12/31/07</u>		
All Lines				
All Lines Net Written Premium	\$281.2	\$242.3		16.1%
Less:				
Pooling Change	23.4			
Florida premium	-	2.8		
Adjusted All Lines Net Written Premium	<u>\$257.8</u>	<u>\$239.5</u>	\$18.3	7.6%

	Twelve Months Ended		<u>Organic Growth</u>	<u>Change</u>
	<u>12/31/08</u>	<u>12/31/07</u>		
All Lines				
All Lines Net Written Premium	\$1,151.3	\$1,019.8		12.9%
Less:				
Pooling Change	93.4	-		
Florida premium	-	12.5		
Adjusted All Lines Net Written Premium	<u>\$1,057.9</u>	<u>\$1,007.3</u>	\$50.6	5.0%

STATE AUTO FINANCIAL CORPORATION
QUARTERLY STATUTORY LOSS AND LAE RATIOS
(unaudited)

	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>6/30/2008</u>	<u>6/30/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	68.7%	65.7%	68.6%	57.7%
Nonstandard private passenger auto	85.0%	61.3%	76.0%	65.9%
Homeowners	96.6%	56.1%	126.4%	86.9%
Other personal	76.0%	10.0%	88.0%	50.1%
Personal segment	79.2%	60.3%	88.6%	66.9%
<u>Business Segment:</u>				
Commercial auto	56.6%	49.7%	62.2%	49.2%
Commercial multi peril	93.7%	56.5%	99.7%	59.7%
Fire & allied lines	84.1%	56.2%	109.8%	53.0%
Other & product liability	77.4%	40.1%	49.9%	45.3%
Workers' compensation	51.2%	73.1%	63.8%	113.1%
Other commercial	36.8%	12.6%	31.8%	39.5%
Business segment	72.4%	50.3%	76.3%	56.3%
All lines	76.4%	56.3%	83.6%	62.7%

	<u>9/30/2008</u>	<u>9/30/2007</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	66.6%	58.2%	69.4%	64.6%
Nonstandard private passenger auto	57.2%	62.2%	80.8%	63.1%
Homeowners	126.0%	90.1%	32.1%	25.7%
Other personal	105.1%	85.9%	31.9%	46.4%
Personal segment	86.4%	69.2%	56.6%	51.9%
<u>Business Segment:</u>				
Commercial auto	68.7%	53.6%	60.0%	56.4%
Commercial multi peril	71.3%	82.0%	32.7%	39.0%
Fire & allied lines	98.4%	56.1%	65.8%	31.6%
Other & product liability	73.3%	45.1%	57.2%	43.5%
Workers' compensation	82.2%	71.7%	122.7%	41.2%
Other commercial	37.9%	20.5%	24.3%	26.4%
Business segment	75.5%	58.0%	58.9%	41.7%
All lines	82.0%	64.8%	57.5%	47.8%

STATE AUTO FINANCIAL CORPORATION
YEAR-TO-DATE STATUTORY LOSS AND LAE RATIOS
(unaudited)

	<u>3/31/2008</u>	<u>3/31/2007</u>	<u>6/30/2008</u>	<u>6/30/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	68.7%	65.7%	68.7%	61.7%
Nonstandard private passenger auto	85.0%	61.3%	80.5%	63.7%
Homeowners	96.6%	56.1%	111.5%	71.5%
Other personal	76.0%	10.0%	82.0%	30.1%
Personal segment	79.2%	60.3%	83.9%	63.6%
<u>Business Segment:</u>				
Commercial auto	56.6%	49.7%	59.4%	49.5%
Commercial multi peril	93.7%	56.5%	96.6%	58.1%
Fire & allied lines	84.1%	56.2%	97.1%	54.6%
Other & product liability	77.4%	40.1%	63.9%	42.7%
Workers' compensation	51.2%	73.1%	57.7%	93.6%
Other commercial	36.8%	12.6%	34.3%	26.1%
Business segment	72.4%	50.3%	74.4%	53.3%
All lines	76.4%	56.3%	80.0%	59.5%

	<u>9/30/2008</u>	<u>9/30/2007</u>	<u>12/31/2008</u>	<u>12/31/2007</u>
<u>Personal Segment:</u>				
Standard private passenger auto	68.0%	60.5%	68.3%	61.5%
Nonstandard private passenger auto	72.8%	63.2%	74.7%	63.2%
Homeowners	116.3%	77.7%	95.0%	64.6%
Other personal	89.7%	48.8%	74.7%	48.2%
Personal segment	84.7%	65.5%	77.5%	62.1%
<u>Business Segment:</u>				
Commercial auto	62.5%	50.9%	61.9%	52.2%
Commercial multi peril	88.3%	66.0%	74.6%	59.3%
Fire & allied lines	97.5%	55.1%	89.5%	49.1%
Other & product liability	67.0%	43.5%	64.6%	43.5%
Workers' compensation	66.1%	86.4%	80.7%	74.6%
Other commercial	35.5%	24.2%	32.7%	24.8%
Business segment	74.7%	54.8%	70.8%	51.5%
All lines	80.7%	61.3%	74.8%	57.9%

State Auto Financial Corporation
2008 STATUTORY LOSS AND LAE RATIOS
(unaudited)

(\$ millions)

1st Quarter 2008	Earned Premium	Catastrophe Loss & LAE	Excluding Cat Loss & LAE	Statutory Loss & LAE	Loss & LAE Catastrophe Ratio	Loss & LAE Excluding Cat Ratio	Loss & LAE Ratio
<u>Personal Segment:</u>							
Std private pass auto	\$ 93.5	\$ 1.3	\$ 62.9	\$ 64.2	1.3%	67.4%	68.7%
Nonstd private pass auto	10.8	0.1	9.1	9.2	0.7%	84.3%	85.0%
Homeowners	53.9	21.8	30.3	52.1	40.5%	56.1%	96.6%
Other personal	7.0	2.1	3.2	5.3	31.0%	45.0%	76.0%
Personal segment	<u>165.2</u>	<u>25.3</u>	<u>105.5</u>	<u>130.8</u>	15.3%	63.9%	79.2%
<u>Business Segment:</u>							
Commercial auto	27.8	0.1	15.7	15.8	0.3%	56.3%	56.6%
Commercial multi peril	24.8	4.7	18.5	23.2	19.1%	74.6%	93.7%
Fire & allied lines	23.6	4.6	15.2	19.8	19.4%	64.7%	84.1%
Other & product liability	20.5	-	15.8	15.8	0.0%	77.4%	77.4%
Workers' compensation	10.3	-	5.3	5.3	0.0%	51.2%	51.2%
Other commercial	7.0	0.3	2.3	2.6	4.3%	32.5%	36.8%
Business segment	<u>114.0</u>	<u>9.7</u>	<u>72.8</u>	<u>82.5</u>	8.5%	63.9%	72.4%
Total	<u>\$ 279.2</u>	<u>\$ 35.0</u>	<u>\$ 178.3</u>	<u>\$ 213.3</u>	12.5%	63.9%	76.4%

(\$ millions)

2nd Quarter 2008	Earned Premium	Catastrophe Loss & LAE	Excluding Cat Loss & LAE	Statutory Loss & LAE	Loss & LAE Catastrophe Ratio	Loss & LAE Excluding Cat Ratio	Loss & LAE Ratio
<u>Personal Segment:</u>							
Std private pass auto	\$ 94.9	\$ 5.2	\$ 59.9	\$ 65.1	5.5%	63.1%	68.6%
Nonstd private pass auto	10.9	0.2	8.1	8.3	2.0%	74.0%	76.0%
Homeowners	53.9	39.6	28.6	68.2	73.4%	53.0%	126.4%
Other personal	7.2	3.2	3.0	6.2	44.7%	43.3%	88.0%
Personal segment	<u>166.9</u>	<u>48.2</u>	<u>99.6</u>	<u>147.8</u>	28.9%	59.7%	88.6%
<u>Business Segment:</u>							
Commercial auto	27.5	0.6	16.5	17.1	2.0%	60.2%	62.2%
Commercial multi peril	24.6	9.7	14.8	24.5	39.6%	60.1%	99.7%
Fire & allied lines	24.1	17.6	8.8	26.4	73.1%	36.7%	109.8%
Other & product liability	19.9	-	9.9	9.9	0.0%	49.9%	49.9%
Workers' compensation	10.8	-	6.9	6.9	0.0%	63.8%	63.8%
Other commercial	7.3	0.7	1.7	2.4	9.3%	22.5%	31.8%
Business segment	<u>114.2</u>	<u>28.6</u>	<u>58.6</u>	<u>87.2</u>	25.0%	51.3%	76.3%
Total	<u>\$ 281.1</u>	<u>\$ 76.8</u>	<u>\$ 158.2</u>	<u>\$ 235.0</u>	27.3%	56.3%	83.6%

State Auto Financial Corporation
2008 STATUTORY LOSS AND LAE RATIOS
(unaudited)

(\$ millions)

	<u>Earned</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Statutory</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	
3rd Quarter 2008	<u>Premium</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Loss & LAE</u>
					<u>Ratio</u>	<u>Ratio</u>	<u>Ratio</u>
<u>Personal Segment:</u>							
Std private pass auto	\$ 96.9	\$ 2.0	\$ 62.6	\$ 64.6	2.1%	64.5%	66.6%
Nonstd private pass auto	10.7	-	6.1	6.1	0.2%	57.0%	57.2%
Homeowners	52.9	37.0	29.7	66.7	69.9%	56.1%	126.0%
Other personal	7.0	2.1	5.3	7.4	30.1%	75.0%	105.1%
Personal segment	167.5	41.1	103.7	144.8	24.6%	61.8%	86.4%
<u>Business Segment:</u>							
Commercial auto	27.7	0.2	18.8	19.0	0.8%	67.9%	68.7%
Commercial multi peril	24.3	3.3	14.0	17.3	13.8%	57.5%	71.3%
Fire & allied lines	23.0	10.0	12.6	22.6	43.4%	55.0%	98.4%
Other & product liability	20.0	-	14.7	14.7	0.0%	73.3%	73.3%
Workers' compensation	11.0	-	9.1	9.1	0.0%	82.2%	82.2%
Other commercial	7.2	0.1	2.6	2.7	0.5%	37.4%	37.9%
Business segment	113.2	13.6	71.8	85.4	12.0%	63.5%	75.5%
Total	\$ 280.7	\$ 54.7	\$ 175.5	\$ 230.2	19.5%	62.5%	82.0%

(\$ millions)

	<u>Earned</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Statutory</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	
4th Quarter 2008	<u>Premium</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Loss & LAE</u>
					<u>Ratio</u>	<u>Ratio</u>	<u>Ratio</u>
<u>Personal Segment:</u>							
Std private pass auto	\$ 99.0	\$ (0.3)	\$ 69.0	\$ 68.7	-0.3%	69.7%	69.4%
Nonstd private pass auto	10.3	-	8.3	8.3	-0.2%	81.0%	80.8%
Homeowners	54.6	(6.9)	24.4	17.5	-12.7%	44.8%	32.1%
Other personal	7.4	(1.6)	4.0	2.4	-21.1%	53.0%	31.9%
Personal segment	171.3	(8.8)	105.7	96.9	-5.2%	61.8%	56.6%
<u>Business Segment:</u>							
Commercial auto	27.5	-	16.5	16.5	-0.1%	60.1%	60.0%
Commercial multi peril	24.2	(1.4)	9.3	7.9	-5.6%	38.3%	32.7%
Fire & allied lines	24.1	(0.1)	15.9	15.8	-0.5%	66.3%	65.8%
Other & product liability	19.5	-	11.1	11.1	0.0%	57.2%	57.2%
Workers' compensation	11.2	-	13.8	13.8	0.0%	122.7%	122.7%
Other commercial	7.2	(0.1)	1.9	1.8	-0.7%	25.0%	24.3%
Business segment	113.7	(1.6)	68.5	66.9	-1.4%	60.3%	58.9%
Total	\$ 285.0	\$ (10.4)	\$ 174.2	\$ 163.8	-3.7%	61.2%	57.5%

State Auto Financial Corporation
2008 STATUTORY LOSS AND LAE RATIOS
(unaudited)

(\$ millions)

Year to date 2008	Earned Premium	Catastrophe Loss & LAE	Excluding Cat Loss & LAE	Statutory Loss & LAE	Loss & LAE Catastrophe Ratio	Loss & LAE Excluding Cat Ratio	Loss & LAE Ratio
Personal Segment:							
Std private pass auto	\$ 384.3	\$ 8.2	\$ 254.4	\$ 262.6	2.1%	66.2%	68.3%
Nonstd private pass auto	42.6	0.3	31.5	31.8	0.7%	74.0%	74.7%
Homeowners	215.4	91.5	113.0	204.5	42.5%	52.5%	95.0%
Other personal	28.6	5.8	15.6	21.4	20.6%	54.1%	74.7%
Personal segment	<u>670.9</u>	<u>105.8</u>	<u>414.5</u>	<u>520.3</u>	15.8%	61.7%	77.5%
Business Segment:							
Commercial auto	110.5	0.8	67.6	68.4	0.7%	61.2%	61.9%
Commercial multi peril	97.9	16.5	56.5	73.0	16.8%	57.8%	74.6%
Fire & allied lines	94.7	32.0	52.7	84.7	33.8%	55.7%	89.5%
Other & product liability	79.9	-	51.6	51.6	0.0%	64.6%	64.6%
Workers' compensation	43.4	-	35.0	35.0	0.0%	80.7%	80.7%
Other commercial	28.7	1.0	8.4	9.4	3.4%	29.3%	32.7%
Business segment	<u>455.1</u>	<u>50.3</u>	<u>271.8</u>	<u>322.1</u>	11.0%	59.8%	70.8%
Total	<u>\$1,126.0</u>	<u>\$ 156.1</u>	<u>\$ 686.3</u>	<u>\$ 842.4</u>	13.9%	60.9%	74.8%

State Auto Financial Corporation
2007 STATUTORY LOSS AND LAE RATIOS
(unaudited)

(\$ millions)

	<u>Earned</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Statutory</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	
1st Quarter 2007	<u>Premium</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Loss & LAE</u>
					<u>Ratio</u>	<u>Ratio</u>	<u>Ratio</u>
<u>Personal Segment:</u>							
Std private pass auto	\$ 88.7	\$ 0.3	\$ 58.0	\$ 58.3	0.4%	65.3%	65.7%
Nonstd private pass auto	10.7	-	6.6	6.6	0.0%	61.3%	61.3%
Homeowners	46.5	6.5	19.6	26.1	13.9%	42.2%	56.1%
Other personal	5.7	(0.2)	0.7	0.5	-2.7%	12.7%	10.0%
Personal segment	151.6	6.6	84.9	91.5	4.4%	55.9%	60.3%
<u>Business Segment:</u>							
Commercial auto	24.4	-	12.1	12.1	-0.1%	49.8%	49.7%
Commercial multi peril	21.8	0.4	11.9	12.3	1.8%	54.7%	56.5%
Fire & allied lines	20.8	1.1	10.6	11.7	5.2%	51.0%	56.2%
Other & product liability	19.0	-	7.6	7.6	0.0%	40.1%	40.1%
Workers' compensation	8.1	-	5.9	5.9	0.0%	73.1%	73.1%
Other commercial	6.2	-	0.8	0.8	0.0%	12.6%	12.6%
Business segment	100.3	1.5	48.9	50.4	1.5%	48.8%	50.3%
Total	\$ 251.9	\$ 8.1	\$ 133.8	\$ 141.9	3.2%	53.1%	56.3%

(\$ millions)

	<u>Earned</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Statutory</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	
2nd Quarter 2007	<u>Premium</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Loss & LAE</u>	<u>Catastrophe</u>	<u>Excluding Cat</u>	<u>Loss & LAE</u>
					<u>Ratio</u>	<u>Ratio</u>	<u>Ratio</u>
<u>Personal Segment:</u>							
Std private pass auto	\$ 89.2	\$ 2.1	\$ 49.3	\$ 51.4	2.4%	55.3%	57.7%
Nonstd private pass auto	10.9	-	7.2	7.2	0.3%	65.6%	65.9%
Homeowners	46.8	15.0	25.7	40.7	32.0%	54.9%	86.9%
Other personal	5.7	1.0	1.8	2.8	16.1%	34.0%	50.1%
Personal segment	152.6	18.1	84.0	102.1	11.8%	55.1%	66.9%
<u>Business Segment:</u>							
Commercial auto	24.4	-	12.0	12.0	0.1%	49.1%	49.2%
Commercial multi peril	21.7	0.3	12.7	13.0	1.4%	58.3%	59.7%
Fire & allied lines	20.4	2.3	8.5	10.8	11.1%	41.9%	53.0%
Other & product liability	19.2	-	8.7	8.7	0.0%	45.3%	45.3%
Workers' compensation	8.5	-	9.6	9.6	0.0%	113.1%	113.1%
Other commercial	6.5	-	2.6	2.6	0.4%	39.1%	39.5%
Business segment	100.7	2.6	54.1	56.7	2.6%	53.7%	56.3%
Total	\$ 253.3	\$ 20.7	\$ 138.1	\$ 158.8	8.2%	54.5%	62.7%

State Auto Financial Corporation
2007 STATUTORY LOSS AND LAE RATIOS
(unaudited)

(\$ millions)

3rd Quarter 2007	Earned Premium	Catastrophe Loss & LAE	Excluding Cat Loss & LAE	Statutory Loss & LAE	Loss & LAE Catastrophe Ratio	Loss & LAE Excluding Cat Ratio	Loss & LAE Ratio
<u>Personal Segment:</u>							
Std private pass auto	\$ 89.7	\$ 0.1	\$ 52.1	\$ 52.2	0.1%	58.1%	58.2%
Nonstd private pass auto	10.7	-	6.7	6.7	-0.2%	62.4%	62.2%
Homeowners	46.3	10.2	31.5	41.7	22.0%	68.1%	90.1%
Other personal	5.7	0.9	4.0	4.9	17.9%	68.0%	85.9%
Personal segment	<u>152.4</u>	<u>11.2</u>	<u>94.3</u>	<u>105.5</u>	7.4%	61.8%	69.2%
<u>Business Segment:</u>							
Commercial auto	24.1	-	12.9	12.9	0.0%	53.6%	53.6%
Commercial multi peril	21.6	1.1	16.6	17.7	4.9%	77.1%	82.0%
Fire & allied lines	20.7	1.9	9.7	11.6	9.0%	47.1%	56.1%
Other & product liability	18.6	-	8.4	8.4	0.0%	45.1%	45.1%
Workers' compensation	8.1	-	5.8	5.8	0.0%	71.7%	71.7%
Other commercial	6.6	(0.1)	1.5	1.4	-0.1%	20.6%	20.5%
Business segment	<u>99.7</u>	<u>2.9</u>	<u>54.9</u>	<u>57.8</u>	2.9%	55.1%	58.0%
Total	<u>\$ 252.1</u>	<u>\$ 14.1</u>	<u>\$ 149.2</u>	<u>\$ 163.3</u>	5.6%	59.2%	64.8%

(\$ millions)

4th Quarter 2007	Earned Premium	Catastrophe Loss & LAE	Excluding Cat Loss & LAE	Statutory Loss & LAE	Loss & LAE Catastrophe Ratio	Loss & LAE Excluding Cat Ratio	Loss & LAE Ratio
<u>Personal Segment:</u>							
Std private pass auto	\$ 89.7	\$ (0.2)	\$ 58.1	\$ 57.9	-0.2%	64.8%	64.6%
Nonstd private pass auto	10.6	-	6.7	6.7	-0.1%	63.2%	63.1%
Homeowners	46.9	(5.1)	17.1	12.0	-10.9%	36.6%	25.7%
Other personal	5.8	-	2.7	2.7	0.3%	46.1%	46.4%
Personal segment	<u>153.0</u>	<u>(5.3)</u>	<u>84.6</u>	<u>79.3</u>	-3.5%	55.4%	51.9%
<u>Business Segment:</u>							
Commercial auto	24.0	-	13.5	13.5	-0.1%	56.5%	56.4%
Commercial multi peril	21.7	(0.2)	8.7	8.5	-1.1%	40.1%	39.0%
Fire & allied lines	21.5	(0.3)	7.1	6.8	-1.4%	33.0%	31.6%
Other & product liability	18.7	-	8.2	8.2	0.0%	43.5%	43.5%
Workers' compensation	8.7	-	3.6	3.6	0.0%	41.2%	41.2%
Other commercial	6.7	(0.1)	1.8	1.7	-0.4%	26.8%	26.4%
Business segment	<u>101.3</u>	<u>(0.6)</u>	<u>42.9</u>	<u>42.3</u>	-0.6%	42.3%	41.7%
Total	<u>\$ 254.3</u>	<u>\$ (5.9)</u>	<u>\$ 127.5</u>	<u>\$ 121.6</u>	-2.3%	50.1%	47.8%

State Auto Financial Corporation
2007 STATUTORY LOSS AND LAE RATIOS
(unaudited)

(\$ millions)

Year to date 2007	Earned Premium	Catastrophe Loss & LAE	Excluding Cat Loss & LAE	Statutory Loss & LAE	Loss & LAE Catastrophe Ratio	Loss & LAE Excluding Cat Ratio	Loss & LAE Ratio
Personal Segment:							
Std private pass auto	\$ 357.3	\$ 2.3	\$ 217.5	\$ 219.8	0.7%	60.8%	61.5%
Nonstd private pass auto	42.9	-	27.1	27.1	0.0%	63.2%	63.2%
Homeowners	186.5	26.5	94.0	120.5	14.2%	50.4%	64.6%
Other personal	22.9	1.9	9.1	11.0	7.9%	40.3%	48.2%
Personal segment	<u>609.6</u>	<u>30.7</u>	<u>347.7</u>	<u>378.4</u>	5.0%	57.1%	62.1%
Business Segment:							
Commercial auto	96.9	-	50.6	50.6	0.0%	52.2%	52.2%
Commercial multi peril	86.8	1.5	50.0	51.5	1.7%	57.6%	59.3%
Fire & allied lines	83.4	4.9	36.0	40.9	5.9%	43.2%	49.1%
Other & product liability	75.5	-	32.8	32.8	0.0%	43.5%	43.5%
Workers' compensation	33.4	-	24.9	24.9	0.0%	74.6%	74.6%
Other commercial	26.0	-	6.5	6.5	0.0%	24.8%	24.8%
Business segment	<u>402.0</u>	<u>6.4</u>	<u>200.8</u>	<u>207.2</u>	1.6%	49.9%	51.5%
Total	<u>\$1,011.6</u>	<u>\$ 37.1</u>	<u>\$ 548.5</u>	<u>\$ 585.6</u>	3.7%	54.2%	57.9%

STATE AUTO FINANCIAL CORPORATION
ROLLING FOUR QUARTER - PAID LOSS COST TRENDS
STANDARD PRIVATE PASSENGER AUTO
(unaudited)

<u>Line of Business</u>	<u>Frequency</u>	<u>12/31/2008</u> <u>Severity</u>	<u>Pure Prem</u>
Bodily Injury	-2.3%	16.6%	14.0%
Property Damage	-1.1%	-0.3%	-1.3%
Medical Payments	-4.4%	6.5%	1.8%
Personal Injury Prot	-1.8%	8.7%	6.7%
Comprehensive	3.6%	1.2%	4.8%
Collision	3.5%	2.7%	6.3%
Total	1.3%	5.1%	6.5%