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## AMENDED FILING EXPLANATION

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Correction of case reserves between annual statement lines on Page 9, Underwriting and Investment Exhibit, Part 2 and Page 10, Underwriting and Investment Exhibit, Part 2A. The annual statement lines impacted were Allied lines, Commercial multiple peril, and Earthquake. There were no changes in total for these pages. Schedule P, Part 1E and 1I were also corrected for this reclass.



# ANNUAL STATEMENT

For the Year Ended December 31, 2016

of the Condition and Affairs of the

## STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

NAIC Group Code.....0175, 0175  
(Current Period) (Prior Period)

Organized under the Laws of OH

Incorporated/Organized..... August 15, 1921

Statutory Home Office

Main Administrative Office

Mail Address

Primary Location of Books and Records

Internet Web Site Address

Statutory Statement Contact

NAIC Company Code..... 25135

State of Domicile or Port of Entry OH

Employer's ID Number..... 31-4316080

Country of Domicile US

Commenced Business..... September 1, 1921

518 East Broad Street..... Columbus .... OH .... US .... 43215  
(Street and Number) (City or Town, State, Country and Zip Code)

518 East Broad Street..... Columbus .... OH .... US .... 43215  
(Street and Number) (City or Town, State, Country and Zip Code)

518 East Broad Street..... Columbus .... OH .... US .... 43215  
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

518 East Broad Street..... Columbus .... OH .... US .... 43215  
(Street and Number) (City or Town, State, Country and Zip Code)

614-464-5000

(Area Code) (Telephone Number)

614-464-5000

(Area Code) (Telephone Number)

317-931-7473

(Area Code) (Telephone Number) (Extension)

317-931-6558

(Fax Number)

### OFFICERS

**Name**  
1. Michael Edward LaRocco  
3. Matthew Robert Pollak

**Title**  
President  
Treasurer

**Name**  
2. Melissa Ann Centers  
4.

**Title**  
Secretary

Jessica Elizabeth Clark  
Kim Burton Garland  
Scott Alan Jones  
John Michael Petrucci  
Timothy Gerard Reik  
Paul Martin Stachura

Senior Vice President  
Senior Vice President  
Vice President  
Senior Vice President  
Vice President  
Senior Vice President

Steven Eugene English  
Ricky Lee Holbein  
Matthew Stanley Mrozek  
Cynthia Ann Powell  
Elise deLanglade Spriggs #  
Gregory Allan Tacchetti

Senior Vice President  
Vice President  
Vice President  
Senior Vice President  
Senior Vice President  
Senior Vice President

### OTHER

Robert Ellison Baker  
Marsha Pasquinelly Ryan

Michael Joseph Fiorile  
Edwin Jesse Simcox

James Edward Kunk  
Dwight Eric Smith

Michael Edward LaRocco  
Roger Philip Sugarman

### DIRECTORS OR TRUSTEES

State of..... Ohio  
County of..... Franklin

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Michael Edward LaRocco  
President

Melissa Ann Centers  
Secretary

Matthew Robert Pollak  
Treasurer

Subscribed and sworn to before me  
This \_\_\_\_\_ day of \_\_\_\_\_

a. Is this an original filing?  
b. If no     1. State the amendment number  
                  2. Date filed  
                  3. Number of pages attached

Yes [ ] No [ X ]

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3/24/2017

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## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	7,232,479	9,752,298	11,250,129	5,734,649	5,098,667	4,352,232	6,481,083	36.4
2. Allied lines.....	22,340,436	21,737,358	28,799,165	15,278,630	8,911,370	5,390,352	18,799,648	66.1
3. Farmowners multiple peril.....	19,129,518	974,320	13,170,637	6,933,201	3,850,564	3,282,311	7,501,454	48.0
4. Homeowners multiple peril.....	18,499,104	152,193,255	114,115,216	56,577,143	22,967,776	17,600,409	61,944,509	53.1
5. Commercial multiple peril.....	20,277,158	104,697,865	81,910,231	43,064,792	80,538,647	82,756,076	40,847,363	50.9
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0.0
8. Ocean marine.....	13,881	308,381	211,082	111,180	2,396	8,701	104,875	85.8
9. Inland marine.....	2,189,440	4,673,789	4,554,002	2,309,227	533,636	183,270	2,659,594	29.2
10. Financial guaranty.....	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence.....	0	0	0	0	16,700	0	16,700	14.6
11.2 Medical professional liability - claims-made.....	0	4,519,315	2,960,151	1,559,164	6,861,761	4,073,349	4,347,575	170.2
12. Earthquake.....	0	0	0	0	6,051	0	6,051	0.1
13. Group accident and health.....	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0.0
15. Other accident and health.....	18,264	0	12,496	5,767	12,869	13,738	4,898	464.5
16. Workers' compensation.....	12,557,862	44,775,945	38,069,542	19,264,265	81,590,338	74,504,388	26,350,214	52.9
17.1 Other liability - occurrence.....	21,355,285	50,898,568	50,498,440	21,755,413	104,054,092	87,722,179	38,087,326	50.8
17.2 Other liability - claims-made.....	0	1,709,386	1,120,303	589,083	5,025,590	3,846,075	1,768,598	22.0
17.3 Excess workers' compensation.....	0	0	0	0	106,746	102,090	4,656	0.0
18.1 Products liability - occurrence.....	1,116,006	629,301	1,143,176	602,131	5,641,868	4,750,248	1,493,750	25.6
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	45,574,218	181,606,735	149,862,322	77,318,631	88,364,494	84,129,507	81,553,618	82.9
19.3, 19.4 Commercial auto liability.....	34,913,113	103,023,708	91,778,741	46,158,080	87,069,925	75,992,892	57,235,113	82.4
21. Auto physical damage.....	33,593,837	145,802,523	117,501,153	61,895,206	5,534,741	5,278,806	62,151,142	60.1
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0.0
23. Fidelity.....	135,296	168,323	199,256	104,363	316,932	148,403	272,892	50.1
24. Surety.....	301,419	0	197,245	104,174	419,188	449,543	73,819	(64.9)
26. Burglary and theft.....	32,692	6,761	25,842	13,611	19,954	25,777	7,788	8.8
27. Boiler and machinery.....	398,110	268,267	589,839	76,539	513,895	328,044	262,390	172.7
28. Credit.....	0	0	0	0	0	0	0	0.0
29. International.....	0	0	0	0	0	0	0	0.0
30. Warranty.....	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX.....	(2,857)	0	(2,857)	206,809	207,419	(3,467)	(1,487.8)
32. Reinsurance - nonproportional assumed liability.....	XXX.....	84,889	55,602	29,287	390,386	396,035	23,637	0.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX.....	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	239,678,118	827,828,129	708,024,569	359,481,678	508,055,394	455,541,845	411,995,228	60.1
DETAILS OF WRITE-INS								
3401. ....	0	0	0	0	0	0	0	0.0
3402. ....	0	0	0	0	0	0	0	0.0
3403. ....	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX.....
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	11,567,945	3,118,792	10,885,002	3,801,735	1,251,875	2,514,734	2,469,677	5,098,667	735,711
2. Allied lines.....	7,378,358	12,251,802	12,965,905	6,664,255	971,564	5,559,277	4,283,726	8,911,370	1,019,916
3. Farmowners multiple peril.....	9,295,901	737,790	6,556,946	3,476,745	865,000	218,533	709,714	3,850,564	579,095
4. Homeowners multiple peril.....	5,111,917	46,327,408	35,153,612	16,285,713	2,372,925	18,523,070	14,213,933	22,967,776	3,519,602
5. Commercial multiple peril.....	19,173,697	102,410,751	80,171,327	41,413,121	19,732,819	93,759,090	74,366,382	80,538,647	18,604,578
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8. Ocean marine.....	0	0	0	0	(537)	7,482	4,549	2,396	.775
9. Inland marine.....	.531,341	.648,558	.784,254	.395,646	33,572	.366,401	.261,983	.533,636	.58,589
10. Financial guaranty.....	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	48,744	32,044	16,700	.9,825
11.2 Medical professional liability - claims-made.....	0	14,156,887	9,272,761	4,884,126	0	5,874,872	3,897,237	6,861,761	1,707,388
12. Earthquake.....	0	14,098	9,234	4,864	0	3,441	2,254	6,051	.8,810
13. Group accident and health.....	0	0	0	0	0	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0	0
15. Other accident and health.....	4,506	0	3,125	1,381	33,300	0	21,812	(a).12,869	0
16. Workers' compensation.....	38,628,882	75,154,874	80,492,861	.33,290,895	34,365,479	106,145,436	.92,211,472	.81,590,338	18,091,497
17.1 Other liability - occurrence.....	29,842,409	49,526,194	.51,863,700	.27,504,903	.70,123,287	.167,940,316	.161,514,414	.104,054,092	.40,715,622
17.2 Other liability - claims-made.....	15,000	.2,224,040	.1,583,047	.655,993	.37,372	.13,850,798	.9,518,573	.5,025,590	.3,193,974
17.3 Excess workers' compensation.....	0	0	0	0	0	.309,408	.202,662	.106,746	.45,748
18.1 Products liability - occurrence.....	1,695,906	1,599,725	.2,154,436	.1,141,195	.7,628,173	.5,417,255	.8,544,755	.5,641,868	4,320,860
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	52,369,959	148,003,796	141,531,961	.58,841,794	.15,903,470	.69,669,575	.56,050,344	.88,364,494	.11,925,707
19.3, 19.4 Commercial auto liability.....	35,877,107	93,533,381	.86,020,319	.43,390,170	.31,888,868	.95,039,280	.83,248,393	.87,069,925	.17,693,554
21. Auto physical damage.....	.2,448,136	10,353,946	.8,385,363	.4,416,718	.361,552	.2,879,095	.2,122,623	.5,534,741	.1,451,825
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0	0
23. Fidelity.....	.405,445	.188,428	.391,678	.202,195	.133,418	.199,153	.217,834	.316,932	.79,923
24. Surety.....	.1,138,815	0	.758,262	.380,554	.137,510	(2)	.98,874	.419,188	.261,324
26. Burglary and theft.....	0	0	0	0	10,693	.47,144	.37,883	.19,954	.2,034
27. Boiler and machinery.....	.81,095	.100,675	.146,457	.35,313	.294,969	.1,092,227	.908,613	.513,895	.30,525
28. Credit.....	0	0	0	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0	0	0	0
30. Warranty.....	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	XXX	.206,809	0	.206,809	XXX	0	0	.206,809	0
32. Reinsurance - nonproportional assumed liability.....	XXX	.655,764	.429,525	.226,238	XXX	.475,790	.311,642	.390,386	0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	215,566,420	561,213,716	529,559,774	247,220,361	186,145,308	589,941,118	515,251,394	.508,055,394	124,056,882

## DETAILS OF WRITE-INS

3401. ....	0	0	0	0	0	0	0	0	0
3402. ....	0	0	0	0	0	0	0	0	0
3403. ....	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.