
AMENDED FILING EXPLANATION

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)	NAIC Company Code..... 25135	Employer's ID Number..... 31-4316080
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Incorporated/Organized..... August 15, 1921	Commenced Business..... September 1, 1921	
Statutory Home Office	518 East Broad Street..... Columbus OH US 43215 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	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)
Mail Address	518 East Broad Street..... Columbus OH US 43215 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	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)
Internet Web Site Address	www.stateauto.com	
Statutory Statement Contact	Tina Marie Stillabower (Name) corporateaccounting@stateauto.com (E-Mail Address)	317-931-7473 (Area Code) (Telephone Number) (Extension) 317-931-6558 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Michael Edward LaRocco	President	2. Melissa Ann Centers	Secretary
3. Matthew Robert Pollak	Treasurer	4.	
OTHER			
Jessica Elizabeth Clark	Senior Vice President	Steven Eugene English	Senior Vice President
Kim Burton Garland	Senior Vice President	Ricky Lee Holbein	Vice President
Scott Alan Jones	Vice President	Matthew Stanley Mrozek	Vice President
John Michael Petrucci	Senior Vice President	Cynthia Ann Powell	Senior Vice President
Timothy Gerard Reik	Vice President	Elise deLanglade Spriggs #	Senior Vice President
Paul Martin Stachura	Senior Vice President	Gregory Allan Tacchetti	Senior Vice President

DIRECTORS OR TRUSTEES

Robert Ellison Baker	Michael Joseph Fiorile	James Edward Kunk	Michael Edward LaRocco
Marsha Pasquinely Ryan	Edwin Jesse Simcox	Dwight Eric Smith	Roger Philip Sugarman

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	a. Is this an original filing?	Yes [] No [X]
This _____ day of _____	b. If no	1
	1. State the amendment number	3/24/2017
	2. Date filed	4
	3. Number of pages attached	

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	190.....	0.....	276.....	0.....	32.....	0.....	9.....	498.....	XXX.....
2. 2007.....	44,905.....	3,487.....	41,419.....	19,162.....	652.....	2,800.....	39.....	1,807.....	22.....	277.....	23,057.....	2,279.....
3. 2008.....	43,668.....	1,402.....	42,266.....	22,675.....	939.....	2,891.....	43.....	2,491.....	11.....	467.....	27,063.....	3,119.....
4. 2009.....	44,946.....	2,593.....	42,354.....	19,991.....	828.....	2,620.....	51.....	2,185.....	11.....	313.....	23,906.....	2,930.....
5. 2010.....	53,505.....	3,160.....	50,346.....	29,442.....	731.....	5,202.....	102.....	3,535.....	22.....	677.....	37,324.....	3,067.....
6. 2011.....	65,955.....	3,166.....	62,788.....	45,317.....	1,553.....	8,583.....	512.....	4,669.....	18.....	624.....	56,487.....	3,854.....
7. 2012.....	75,879.....	2,690.....	73,189.....	49,844.....	727.....	8,297.....	38.....	5,661.....	16.....	794.....	63,020.....	4,147.....
8. 2013.....	85,129.....	4,959.....	80,170.....	41,336.....	687.....	6,617.....	21.....	4,852.....	0.....	1,035.....	52,096.....	4,169.....
9. 2014.....	87,406.....	5,686.....	81,720.....	32,589.....	762.....	3,812.....	26.....	4,415.....	0.....	575.....	40,028.....	4,115.....
10. 2015.....	91,400.....	7,468.....	83,933.....	28,860.....	460.....	2,778.....	0.....	4,512.....	0.....	717.....	35,691.....	3,648.....
11. 2016.....	86,091.....	5,860.....	80,231.....	16,834.....	371.....	537.....	0.....	1,966.....	0.....	238.....	18,966.....	2,868.....
12. Totals.....	XXX.....	XXX.....	XXX.....	306,239.....	7,709.....	44,415.....	831.....	36,124.....	102.....	5,727.....	378,136.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior....	1,951.....	255.....	1,353.....	0.....	133.....	38.....	279.....	0.....	228.....	0.....	4.....	3,650.....	24.....
2. 2007....	121.....	18.....	54.....	0.....	5.....	3.....	9.....	0.....	11.....	0.....	2.....	181.....	3.....
3. 2008....	83.....	0.....	125.....	0.....	8.....	0.....	15.....	0.....	10.....	0.....	8.....	241.....	2.....
4. 2009....	141.....	0.....	142.....	0.....	14.....	0.....	20.....	0.....	22.....	0.....	8.....	340.....	3.....
5. 2010....	1,246.....	285.....	656.....	0.....	119.....	3.....	189.....	0.....	39.....	0.....	21.....	1,962.....	5.....
6. 2011....	3,032.....	102.....	1,642.....	16.....	325.....	31.....	524.....	7.....	100.....	0.....	20.....	5,470.....	15.....
7. 2012....	4,960.....	0.....	2,980.....	0.....	624.....	0.....	923.....	0.....	183.....	0.....	38.....	9,669.....	30.....
8. 2013....	7,511.....	0.....	3,387.....	22.....	871.....	7.....	844.....	10.....	389.....	0.....	119.....	12,964.....	63.....
9. 2014....	5,013.....	0.....	4,419.....	0.....	691.....	0.....	860.....	0.....	632.....	0.....	115.....	11,616.....	127.....
10. 2015....	6,892.....	260.....	9,602.....	0.....	897.....	0.....	2,004.....	0.....	1,026.....	0.....	479.....	20,160.....	234.....
11. 2016....	11,909.....	528.....	14,801.....	0.....	1,159.....	0.....	2,999.....	0.....	2,549.....	0.....	666.....	32,889.....	725.....
12. Totals...	42,861.....	1,448.....	39,163.....	38.....	4,848.....	82.....	8,666.....	16.....	5,189.....	0.....	1,480.....	99,143.....	1,230.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter- Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	3,049.....	602.....
2. 2007..	23,971.....	733.....	23,238.....	53.4.....	21.0.....	56.1.....	0.....	0.....	0.00.....	158.....	23.....
3. 2008..	28,298.....	993.....	27,305.....	64.8.....	70.8.....	64.6.....	0.....	0.....	0.00.....	208.....	33.....
4. 2009..	25,136.....	890.....	24,246.....	55.9.....	34.3.....	57.2.....	0.....	0.....	0.00.....	283.....	57.....
5. 2010..	40,430.....	1,144.....	39,286.....	75.6.....	36.2.....	78.0.....	0.....	0.....	0.00.....	1,618.....	344.....
6. 2011..	64,194.....	2,238.....	61,957.....	97.3.....	70.7.....	98.7.....	0.....	0.....	0.00.....	4,557.....	912.....
7. 2012..	73,470.....	781.....	72,689.....	96.8.....	29.1.....	99.3.....	0.....	0.....	0.00.....	7,940.....	1,729.....
8. 2013..	65,807.....	747.....	65,060.....	77.3.....	15.1.....	81.2.....	0.....	0.....	0.00.....	10,876.....	2,087.....
9. 2014..	52,433.....	789.....	51,644.....	60.0.....	13.9.....	63.2.....	0.....	0.....	0.00.....	9,433.....	2,184.....
10. 2015..	56,572.....	720.....	55,852.....	61.9.....	9.6.....	66.5.....	0.....	0.....	0.00.....	16,234.....	3,927.....
11. 2016..	52,754.....	900.....	51,855.....	61.3.....	15.4.....	64.6.....	0.....	0.....	0.00.....	26,182.....	6,707.....
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	80,539.....	18,605.....

SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	1,802	707	292	77	395	(0)	262	1,705	XXX.....
2. 2015.....	72,044	10,921	61,123	20,560	954	1,006	2	2,371	54	647	22,928	XXX.....
3. 2016.....	67,819	7,989	59,831	18,519	392	308	0	1,595	13	168	20,017	XXX.....
4. Totals....	XXX.....	XXX.....	XXX.....	40,881	2,053	1,606	78	4,361	66	1,077	44,650	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....	1,992	10	575	0	74	27	65	0	192	2	327	2,860	105
2. 2015.....	1,753	210	313	0	87	0	41	0	130	10	274	2,105	29
3. 2016.....	8,307	966	2,826	11	282	0	144	0	848	0	492	11,430	277
4. Totals...	12,053	1,186	3,714	11	443	27	250	0	1,170	12	1,094	16,395	411

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	2,557	303
2. 2015.	26,262	1,229	25,033	36.5	11.3	41.0	0	0	0.00	1,856	248
3. 2016.	32,829	1,382	31,447	48.4	17.3	52.6	0	0	0.00	10,156	1,274
4. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	14,570	1,825