

Selective Insurance 2020 Sustainability Accounting Standards Board (SASB) Mapping Report

The disclosures in this report are informed by the recommendations of the Sustainability Accounting Standards Board (SASB) insurance standard. SASB is an independent, private sector standards-setting organization dedicated to improving the effectiveness and comparability of corporate disclosures on environmental, social and governance factors.

The table below cross-references the SASB accounting metrics with where that information can be found in Selective's public reporting.

Topic and Accounting Metric	Code	Selective Disclosure		
Transparent information and fair advice for customers				
Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	FN-IN-270a.1	We have no material pending legal proceedings that could have a material adverse effect on our consolidated financial condition, results of operations, or cash flows. Please see our 10-K for more information.		
Complaints-to-claims ratio	FN-IN-270a.2	Not disclosed.		
Customer retention rate	FN-IN-270a.3	Our retention rates are as follows for the full-year 2019: Commercial Lines: 83% Personal Lines: 83% Please refer to our 4Q Financial Supplement for more information.		
Description of approach to informing customers about products	FN-IN-270a.3	As part of our digital strategy, we provide customers with a mobile application and a web-based portal that permit our customers on demand self-service access. In addition, we are able to provide value-added services, such as proactive messaging in relation to product recalls, potential loss activity, or policy changes.		

		Please see our <u>10-K</u> for more information.		
Incorporation of environment, social and governance factors in investment management				
Total invested assets, by industry and asset class	FN-IN-410a.1	\$6,689 M in total invested assets as of December 31, 2019. The allocation of our portfolio was 91% fixed income securities, 1% equity securities, 4% short-term investments, and 4% other. Please see our 10-K for more information.		
Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	See the <i>Investment Initiatives</i> section of our <u>2020 ESG Report</u> .		
Policies designed to incentivize responsible behavior				
Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	Not disclosed.		
Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2	See the Making Our Customers Safer section of our 2020 ESG Report.		
Environmental risk exposure				
Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	Our current catastrophe reinsurance program exhausts at approximately 1-in-217 year return period. As the data indicates, we manage catastrophe risk conservatively, limiting our net exposure to a 1-in-250 year (0.4% probability of exceedance) hurricane event to less than 5% of our equity capital. Please see our 10-K for more information.		
Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FN-IN-450a.2	Not disclosed.		
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3	See the <i>Mitigating Environmental Risk</i> section of our <u>2020 ESG Report</u> .		
Systemic risk management				

Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FN-IN-550a.1	Selective does not directly hold derivative instruments in its investment portfolio. Please see our 10-K for more information.
Total fair value of securities lending collateral assets	FN-IN-550a.2	We do not perform any direct securities lending in our general account. Third-party mutual funds and ETFs that we hold may undertake securities lending.
Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	Please see our <u>10-K</u> for more information.
Put Activity Metric		
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	IF-EU-000.A	As a primary Property & Casualty writer, we have 3 segments comprised of the following percentages of our total insurance operations as reported in 2019: Commercial Lines: 79% Personal Lines: 12% E&S: 9% Please see our 10-K for more information.