



SELECTIVE®

ANNUAL REPORT 2018



2018 AN EXCELLENT YEAR ON A PATH THAT ESTABLISHED OUR MARKET-LEADING POSITION

Selective's elite performance has allowed us to be in our strongest financial position ever.

↑6% 95.0% ↑35%
Net Premiums Combined Net Investment
Written Ratio Income After-Tax

12.5% 5.1%
Non-GAAP Operating Total Return
Return on Equity* to Shareholders

Selective Insurance Group, Inc. is a New Jersey holding company for ten property and casualty insurance companies. Selective is the 35th[†] largest property and casualty company in the U.S. and rated "A" (Excellent) by A.M. Best. We provide risk management solutions and value-added services to businesses, public entities, and individuals through the following segments:

- ◆ **Standard Commercial**
79% of business
- ◆ **Standard Personal**
12% of business
- ◆ **Excess & Surplus (E&S)**
9% of business



* Non-GAAP operating income, non-GAAP operating income per diluted share, and non-GAAP operating return on equity are non-GAAP (U.S. Generally Accepted Accounting Principles) measures. Refer to the section entitled, "Financial Highlights of Results for Years Ended December 31, 2018, 2017, and 2016" in Item 7 "Management's Discussion and Analysis of Financial Condition and Results of Operations," in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2018 for a reconciliation of the non-GAAP measures to the equivalent GAAP measures.

[†] According to A.M. Best Top 200 U.S. Property/Casualty Writers, ranked by 2017 net premiums written.

With a best-in-class team of employees and an unwavering commitment to service excellence, Selective achieved the following key measures of success:

Continued Outperformance: For 2018, we achieved double-digit non-GAAP operating return on equity* (ROE) of 12.5% – our fifth consecutive year of double digit non-GAAP ROE – placing us among an extremely select group of insurance companies that have achieved this level of elite performance.

Premium Growth: Each of our segments contributed to the overall net premiums written (NPW) growth for 2018, including 6% in Standard Commercial Lines, 4% in Standard Personal Lines, and 7% in E&S Lines. For the year, our consolidated combined ratio was 95.0%, contributing 5.5 points of ROE.

Investments: Our investment portfolio generated superior results for the year, with after-tax net investment income up 35% from 2017, to \$160 million. With an invested assets to equity ratio of 3.3x and an after-tax yield on our investment portfolio of 2.8%, investment income performance was a strong contributor of 9.2 points of ROE for the year.

Return to Shareholders: Selective's total return to shareholders for 2018 was 5.1%, significantly outperforming the performance of our peers and the S&P 500 Index, which was down 4.4%. We are extremely proud of our continued track record of generating solid returns for our shareholders.

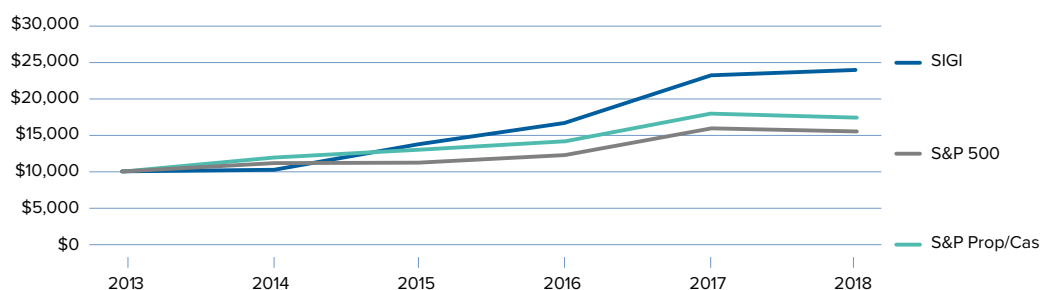
Expansion: For a second consecutive year, we continued our geographic expansion and began offering Standard Commercial Lines coverages in Colorado, Utah, and New Mexico, and Standard Personal Lines coverages in Arizona and Utah. These states, in addition to Arizona and New Hampshire where we began offering Standard Commercial Lines coverages in 2017, contributed \$34 million in total premium in 2018.

2018 FINANCIAL HIGHLIGHTS

| (\$ in millions, except per share data) | 2018 | 2017 | % or Point Change Better (Worse) |
|---|-----------|-----------|-------------------------------------|
| Insurance Operations | | | |
| Net premiums written | \$2,514.3 | \$2,370.6 | 6% |
| Combined ratio | 95.0% | 93.3% | (1.7) pts |
| Underwriting gain after-tax | \$95.7 | \$100.3 | (5)% |
| Return on equity from insurance operations after-tax | 5.5% | 6.2% | (0.7) pts |
| Investments | | | |
| Net investment income after-tax | \$160.5 | \$118.5 | 35% |
| Net realized and unrealized (losses) gains after-tax | (\$39.6) | \$4.1 | (1,059)% |
| Total invested assets | \$5,960.7 | \$5,685.2 | 5% |
| Invested assets per dollar of stockholders' equity | \$3.33 | \$3.32 | --% |
| Annual after-tax yield on investment portfolio | 2.8% | 2.1% | 0.7 pts |
| Return on equity from net investment income after-tax | 9.2% | 7.3% | 1.9 pts |
| Summary Data | | | |
| Total revenues | \$2,586.1 | \$2,470.0 | 5% |
| Net income | \$178.9 | \$168.8 | 6% |
| Return on equity | 10.2% | 10.4% | (0.2) pts |
| Non-GAAP operating income* | \$218.6 | \$184.9 | 18% |
| Non-GAAP operating return on equity* | 12.5% | 11.4% | 1.1 pts |
| Operating cash flow as % of net premiums written | 18.1% | 16.0% | 2.1 pts |
| Total assets | \$7,952.7 | \$7,686.4 | 3% |
| Stockholders' equity | \$1,791.8 | \$1,713.0 | 5% |
| Per Share Data | | | |
| Diluted net income | \$3.00 | \$2.84 | 6% |
| Diluted non-GAAP operating income* | \$3.66 | \$3.11 | 18% |
| Dividends to stockholders | \$0.74 | \$0.66 | 12% |
| Stockholders' equity | \$30.40 | \$29.28 | 4% |

AVERAGE ANNUAL RETURN

Growth of a \$10,000 investment (year-end 2013-2018)



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A LETTER
TO OUR
SHAREHOLDERS

HOW WE'RE RAISING THE BAR

Selective had another excellent year of financial and operating performance, building on the momentum of recent years with a double-digit non-GAAP operating ROE, continued strong NPW growth, and tremendous execution on our strategic imperatives. 2018 marks the fifth consecutive year of solid double-digit non-GAAP operating ROEs for Selective,



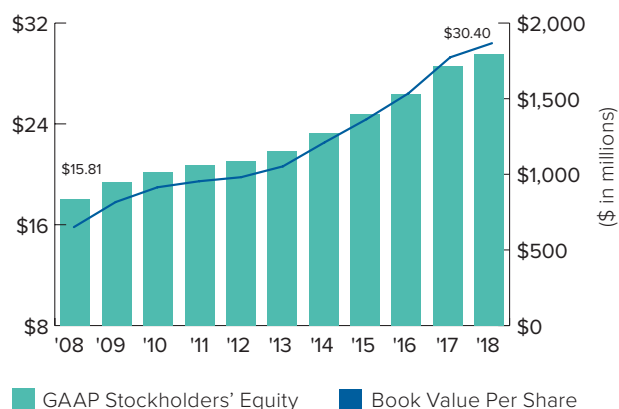
Gregory E. Murphy, Chairman and CEO, and John J. Marchioni, President and COO

placing us among an extremely select group of insurance companies that have achieved this level of elite performance. This is a particularly impressive track record in the context of: (i) material industry insured catastrophe losses; (ii) a very competitive commercial lines pricing environment; and (iii) a depressed interest rate environment. Going into 2018, management established high standards in all aspects of Selective's business, and focused the Company's resources on executing and exceeding these ambitious financial and operating goals. Our strong financial results combined with our best-in-class employees' successful execution have allowed Selective to be in its strongest financial position ever, setting the stage for continued outperformance relative to the industry.

Financial results have been extremely strong in recent years

Each year, we establish a target non-GAAP operating ROE that is well above our cost of capital, and takes into account macro factors such as property and casualty insurance market conditions and interest rates. For 2018, Selective's non-GAAP operating ROE of 12.5% exceeded our 12.0% target, and was among the highest relative to our peer group. Overall NPW grew a solid 6% for the year. Underwriting operations produced a very profitable 95.0% combined ratio, contributing 5.5 points of ROE. Selective's best-in-class underwriting results reflect the hard work of our employees, our sophisticated pricing and risk analytic tools, and our seamless capability to work effectively with the Company's "ivy league" distribution partners.

BOOK VALUE PER SHARE AND STOCKHOLDERS' EQUITY GROWTH



Our excellent investment income, after tax, contributed 9.2 points to the ROE for the year, benefiting from: (i) higher interest rates; (ii) active portfolio management; (iii) excellent operating cash flow that was 18% of NPW; (iv) improved alternative investment returns; and (v) a lower Federal income tax rate.

Financial results have benefited share price performance

Selective's total return to shareholders for 2018 was 5.1%, significantly outperforming the performance of our peers (down 4.7% on average), and the S&P 500 Index (down 4.4%). Over the past five years, Selective's shareholders experienced returns averaging 19.6% annually, compared to 11.3% on average for the S&P Property & Casualty Insurance Index and 8.5% on average for the S&P 500 Index.

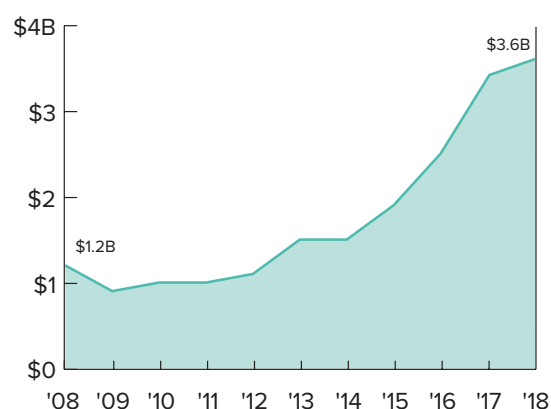
We established high operational objectives

Successfully executing on key operational and strategic objectives positions us well to meet or exceed Selective's financial targets in a highly competitive industry. Key operational targets include: (i) achieving overall pure price increases in line with expected claims inflation; (ii) ongoing enhancement of the customer experience (CX) strategy, including the introduction of value-added services;

(iii) executing a growth strategy in our 27-state Standard Commercial Lines footprint; (iv) improving profitability in our E&S segment; and (v) actively managing the investment portfolio to optimize risk-adjusted after-tax yields.

- **A focus on achieving adequate price:** We have often said that "arithmetic has no mercy" and that the only way to produce long-term sustainable underwriting results is through the generation of overall renewal pure price increases at or in excess of expected loss trend. We are very proud of achieving overall renewal pure price increases that averaged 3.6%, in line with expected claim trend. Our ability to consistently obtain the appropriate level of price increases is due, in part, to our solid relationships with distribution partners and

MARKET CAPITALIZATION



our excellent underwriting capabilities that allow us to efficiently price risks on a granular basis. Insurance is a business in which we do not know the actual value of claims at point of sale, and underestimating pricing can have a significant negative impact on future underwriting results.

- **Enhancing the customer experience while introducing value-added products and services:** We are investing in technologies that enable enhanced overall CX, with a goal toward increasing both renewal retention and new business hit ratios. Our goal is to deliver a superior omni-channel experience, enabling customers to interact with us in a 24/7 environment in a manner of their choosing. Take up rates for our digital platform offerings are strong in both Standard Personal and Commercial Lines. The development of a 360-degree view of customers through our master data management program enhances our ability to engage with customers through initiatives such as proactive messaging in relation to product recalls, potential loss activity, or policy changes. Because the relationship with the ultimate customer is a shared experience with distribution partners, we have been working closely to

develop higher levels of CX experience with a focus on first call resolution, 24-hour service, and significant digital capabilities.

We are also expanding value-added technology solutions for customers with a goal toward further increasing customer satisfaction. Our Selective® Drive program was introduced to policyholders with commercial auto vehicles in 2018. Leveraging connected sensors, this platform helps fleet owners with logistics management and improved safety by tracking and scoring individual drivers based on driving attributes. Selective® Drive provides business owners with information such as driver speed, location and route, distracted driving, and harsh events like sudden braking and turning. This value-added product will increase new business hit ratios and retention rates, and most importantly, influence driving behavior and improve loss experience.

- **Executing on our growth strategy:** The Company's goal for top line expansion includes reaching the long-term target of a 3% Standard Commercial Lines market share in our existing geographic footprint. To achieve a 3% market share, two targets were established: (i) appointing distribution partners that control 25% of statewide market share; and (ii) writing 12% of their premium. Achieving our market share goal within the current footprint translates to an additional premium opportunity in excess of \$2 billion. During 2018, we appointed 110 new distribution partners, including in our newly-opened geo-expansion states, bringing the total to over 1,320 distribution partners, and approximately 2,200 storefronts.

Our geo-expansion strategy continues to be on-track, as we successfully established a regional hub in the Southwest, and launched on a greenfield basis five states (Arizona, Colorado, Utah, New Mexico, and New Hampshire) that for the year contributed \$26 million in new business. We are now fully operational for Standard Commercial Lines in 27 states. We are very pleased with the receptivity of new distribution partners in each of the geo-expansion states, which validates the strength of the Company's business model and uniqueness of our franchise. By limiting our distribution partner appointments to approximately 50 in our five new states, we are positioned to grow profitably with a small group of "ivy league" distribution partners.

- **Improving E&S profitability:** Aggressive steps have been taken to address profitability in the E&S segment, where results in recent years have lagged expectations. Some of these actions include: (i) implementing targeted price increases; (ii) eliminating challenged segments of the business; and (iii) driving claim process improvements. We sacrificed growth during 2017 and the first half of 2018 as we addressed underwriting profitability and exited some unprofitable classes. We have begun to see improvement in profitability from these actions and plan to maintain our focus on this front as we have started to see a return to reasonable growth rates.

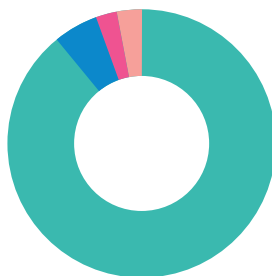
- **Actively managing the investment portfolio to optimize after-tax income:** The investment portfolio

again generated superior results in 2018, with after-tax net investment income up 35%, to \$160 million. The after-tax investment income ROE contribution was 9.2 points. External investment managers executed a number of trades within the portfolio that generated additional after-tax net investment income without any significant changes to the duration or credit risk of the fixed income securities portfolio. At year-end, the weighted average after-tax book yield on our fixed income securities portfolio was 3.0%, and the ratio of invested assets per

dollar of stockholders' equity was 3.3x.

CONSERVATIVE INVESTMENT PORTFOLIO

\$6.0 billion as of 12/31/2018



Selective invests the premiums collected by our insurance segments, as well as amounts generated throughout our capital management strategies. The primary objective of our conservative investment portfolio is to maximize after-tax net investment income while balancing risk and generating long-term growth in shareholder value.

Well positioned for the future

Customer-centricity and a culture of underwriting discipline are core tenets that enable Selective to "be the best;" a truly unique company in the industry. Selective's sustainable competitive advantages include: (i) true franchise value with "ivy league" distribution partners; (ii) unique field model enabled with sophisticated underwriting and claims tools; and (iii) very strong CX delivered by our best-in-class employees. We have transformed ourselves over the years into a super-regional property and casualty insurance company with a strong focus on customer service, superior product offerings, and technical capabilities on par with the best national carriers. Selective is extremely well positioned for the future from a financial and operating perspective.

2018 financial results

We generated net income of \$179 million and non-GAAP operating income of \$219 million. NPW were up 6% to \$2.5 billion. ISO's (Insurance Services Office, Inc.) Property Claim Services estimates U.S. industry insured catastrophe losses for 2018 at \$46 billion, making it the

third costliest year on record. Major loss events included Hurricanes Florence and Michael, and the California wildfires, serving as another painful reminder of severe events. Our 95.0% combined ratio included 3.6 points of catastrophe losses, which were in line with our 10-year average and expectations. Solid investment performance was also a major contributor to the excellent financial performance for the year. Going into 2019, our balance sheet remains strong with a record \$1.8 billion of stockholders' equity and a historically low 19.7% debt-to-capitalization ratio. We increased our quarterly shareholder dividend by 11% in 2018, while maintaining the financial flexibility to continue to grow our Company with internally generated capital at growth rates well in excess of the industry.

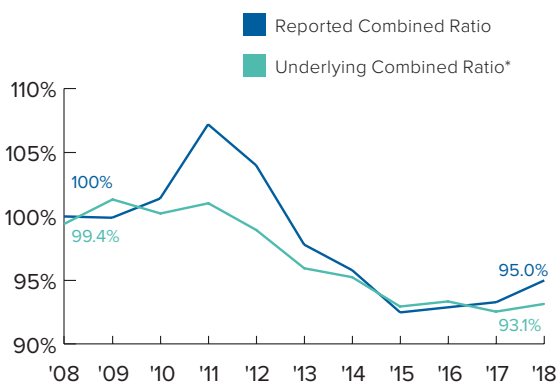
Standard Commercial Lines:

Standard Commercial Lines business, which accounts for 79% of total NPW, had another excellent year, with NPW up 6% and an extremely strong 94.3% combined ratio. Results were driven by strong performance in larger lines, such as general liability and workers compensation, although commercial auto remained a problem area for us and the industry. Standard Commercial Lines renewal pure price increases averaged 3.5%, up from 2.9% in 2017, and in line with our expected claim inflation. In 2019, continuing to balance our profitability expectations, while driving new business and retention rates higher, will be a key objective.

Standard Personal Lines: Standard Personal Lines business accounts for 12% of total NPW, and had a profitable year, generating 4% NPW growth and a 95.8% combined ratio. We are continuing to improve profitability in our homeowners and personal automobile books through pricing and business mix shifts. Although elevated catastrophe and property losses negatively impacted profitability in 2018, we are well positioned to generate improved results. The modest growth in personal automobile NPW was driven by an average 6.2% renewal pure price increase. Ongoing price increases, coupled with business mix shifts and expense reductions, should continue to improve our automobile results. Our homeowners book was profitable for the year. The flood business is written on behalf of the government-backed National Flood Insurance Program and generated attractive fee income that helped the results of the segment.

Excess & Surplus Lines: The E&S segment, which accounts for 9% of total NPW, generated 7% NPW growth and a 100.3% combined ratio for the year. In addition to substantial targeted pricing actions, we have strived to improve results in this segment through business mix shifts and enhanced underwriting standards. While the relatively small size of the book could lead to some volatility, pricing and claims outcomes have us on track to be close to our risk-adjusted profitability target for this segment by the end of 2019.

GAAP COMBINED RATIOS



The achievement of our targeted strategic initiatives has contributed to strong GAAP reported and underlying combined ratios.

**Underlying GAAP combined ratio excludes catastrophe losses and prior year casualty reserve development*

Conclusion

We have continued to strengthen our Board of Directors, appointing Terry Cavanaugh, who was previously President and Chief Executive Officer of Erie Indemnity Company, as Director in July 2018. Terry will play a key role in contributing to Selective's overall corporate strategy, in particular, in areas including insurance operations, customer experience, and talent development.

We would also like to offer our sincere gratitude to Paul D. Bauer for his 21 years of service as a Board member. Paul has reached mandatory retirement age and will be leaving the Board at the 2019 Annual Meeting. He served successfully as Lead Independent Director for four years, chaired several committees, and during his tenure, was a member of each standing Board Committee. Paul's leadership, sound judgement, financial acumen, and friendship will be missed.

Finally, we wanted to add that Selective's financial and operating achievements in 2018, or for that matter the past five years, are truly a reflection of our outstanding employees. They set high standards each day and strive through their focus and dedication to exceed the expectations of customers, investors, and other stakeholders. Ongoing investments for additional growth, as well as providing best-in-class service to customers, will undoubtedly position us well for the future.

Gregory E. Murphy

Gregory E. Murphy
Chairman and CEO

John J. Marchioni

John J. Marchioni
President and COO

OUTPERFORMING THE INDUSTRY

Selective's sustainable competitive advantages contribute to the Company's continued outperformance, including a long history of financial strength, superior execution, and disciplined growth.

Our Competitive Advantages

Unique field model

enabled by sophisticated tools and technology

Selective's empowered and dynamic field model, comprised of locally-based field underwriters, claims professionals, and safety management specialists, is key to our agency value proposition and underwriting quality. Enabled by sophisticated tools, our field experts apply a data-driven approach to underwriting and pricing to effectively deliver products and services to our distribution partners.

Superior customer experience

delivered by best-in-class employees

The cornerstone of Selective's success is our talented team. One of our core values is to "be the best," which includes developing the best employees, creating the best products for our customers, and delivering an exceptional omni-channel service experience to our distribution partners and mutual customers.

True franchise value

with "ivy league" distribution partners

Selective works closely with more than 1,300 retail and 90 wholesale distribution partners to build strong relationships and deliver exceptional service to our shared customers. We are committed to our distribution partners' success and provide them with the tools, products, services, and resources to prosper and build their market share. We will continue to appoint high-caliber and diverse distribution partners to drive profitable growth and expand our geographic footprint.

Above-average operating leverage

enhances return on equity


2018 marks the fifth consecutive year of solid double-digit non-GAAP operating ROE* for Selective, placing us among an extremely select group of insurance companies that have achieved this level of elite performance.

Our Growing Footprint

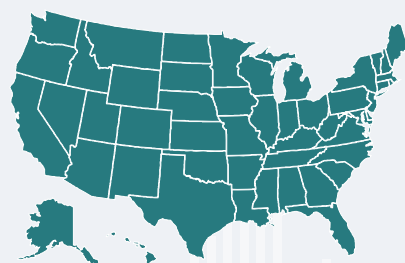
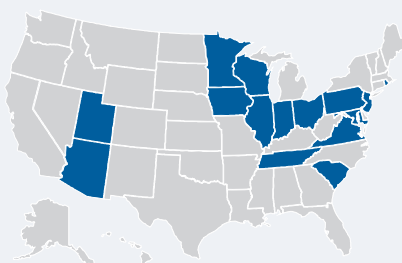
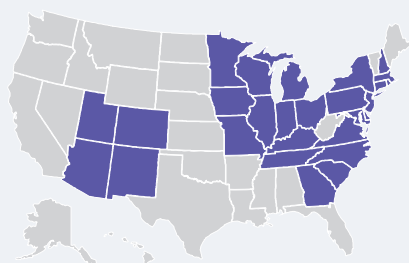
Selective continues to seek opportunities to grow profitably, and currently operates in the following states:

 Standard Commercial (27 states)

 Standard Personal† (15 states)

 Excess & Surplus (50 states)

† Flood Insurance available in all 50 states



Increasing market share

Selective's expanded regional capability provides access to growth opportunities and improves the diversification of our business. Our long-term growth plan to achieve a 3% total market share in our Standard Commercial Lines footprint states includes increasing the market share held by our distribution partners to be at least 25% of their state's available premium and increasing our share of their business, or "share of wallet," to 12%. Combined, this provides for an additional premium opportunity in excess of \$2 billion.

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EXCEEDING EXPECTATIONS

The significance of CX in building loyalty and retaining customers is well researched and documented. At Selective, we recognize the strategic importance of a customer-centric focus and, as a result, have been able to build and successfully leverage our CX infrastructure to better engage our customers.

The tools and tactics used to deliver service excellence to customers include the following value-added services and innovative technologies.

Value-Added Services



Safety Management evaluation and service visits



Vehicle and product recall alerts



Live chat and interactive voice recognition for customer service inquiries



Digital insurance policies



Mobile app and web portal



Electronic billing alerts



Proactive communication to customers to help manage risks



Automatic payment options

Innovative Technologies



Selective® Drive helps perpetuate safe driving behaviors

Safety is a priority at Selective. Selective® Drive features a sensor device and cloud-based application to enable business owners with commercial vehicles to monitor driver and vehicle safety, and manage their fleets. This new technology helps monitor driving speed, location, idle time, and harsh driving events involving acceleration, turning, and stopping to positively affect driver behavior.



SWIFTClaimSM expedites claims processing

SWIFTClaimSM or “Service With Improved Fast Tracking,” is a new process for handling non-complex auto and property claims payments more swiftly. To help keep claims moving quickly, communications with customers are conveniently conducted via email. This process saves customers who opt in to SWIFTClaimSM valuable time and effort, and it also helps expedite their claims payments.



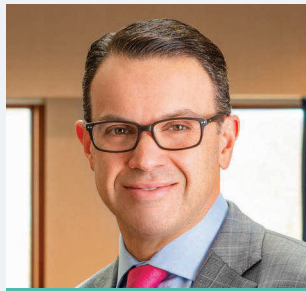
CX Desktop enables more personalized service

CX Desktop enables our Customer Service Representatives to see a 360-degree view of the customer. This platform allows for enhanced customer engagement and improves the way we connect, communicate, and collaborate with customers. It also helps eliminate a key point of friction from customers by not needing to repeat previously provided information.

MANAGEMENT TEAM



Gregory E. Murphy
Chairman and
Chief Executive Officer



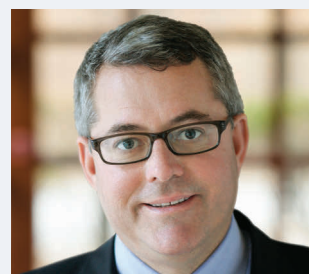
John J. Marchioni
President and
Chief Operating Officer



George D. Dufala, Jr.
Executive Vice President
Insurance Operations



Gordon J. Gaudet
Executive Vice President
Chief Information Officer



Michael H. Lanza
Executive Vice President
General Counsel and
Chief Compliance Officer



Charles A. Musilli, III
Executive Vice President
Chief Human Resources Officer



George A. Neale
Executive Vice President
Chief Claims Officer



Vincent M. Senia
Executive Vice President
Chief Actuary



Mark A. Wilcox
Executive Vice President
Chief Financial Officer



Brenda M. Hall
Senior Vice President
Chief Strategic Operations
Officer



Jeffrey F. Kamrowski
Senior Vice President
MUSIC

DIRECTORS

Paul D. Bauer 1998

Independent Consultant, and retired, former Executive Vice President and Chief Financial Officer, Tops Markets, Inc.

John C. Burville, Ph.D, FIA, MAAA 2006

Retired, former Insurance Consultant to the Bermuda Government

Terrence W. Cavanaugh 2018

Independent Consultant, and retired, former President and Chief Executive Officer, Erie Indemnity Company

Robert Kelly Doherty 2015

Managing Partner, Caymen Advisors and Caymen Partners

Thomas A. McCarthy 2018

Retired, former Executive Vice President and Chief Financial Officer, CIGNA

H. Elizabeth Mitchell 2018

Retired, former President and Chief Executive Officer of Renaissance Reinsurance U.S., Inc.

Michael J. Morrissey, CFA 2008

President and Chief Executive Officer, International Insurance Society, Inc.

Gregory E. Murphy 1997

Chairman and Chief Executive Officer, Selective Insurance Group, Inc.

Cynthia (Cie) S. Nicholson 2009

Chief Marketing Officer, Feed Marketplace, Inc. (formerly known as Forkcast)

Ronald L. O'Kelley 2005

Chairman and Chief Executive Officer, Atlantic Coast Venture Investments Inc.

William M. Rue 1977

Chairman, Chas. E. Rue & Son, Inc., t/a Rue Insurance

John S. Scheid, CPA 2014

Owner, Scheid Investment Group, LLC
Former Senior Partner, PricewaterhouseCoopers LLP

J. Brian Thebault 1996

Lead Independent Director, Selective Insurance Group, Inc.
Partner, Thebault Associates

Philip H. Urban 2014

Retired, former President and Chief Executive Officer, Grange Insurance

OFFICERS

Chairman and Chief Executive Officer

Gregory E. Murphy^{1,2}

President and Chief Operating Officer

John J. Marchioni^{1,2}

Executive Vice Presidents

George D. Dufala, Jr.²
Insurance Operations

Gordon J. Gaudet²
Chief Information Officer

Michael H. Lanza^{1,2}
General Counsel and
Chief Compliance Officer

Charles A. Musilli, III²
Chief Human Resources Officer

George A. Neale²
Chief Claims Officer

Vincent M. Senia²
Chief Actuary

Mark A. Wilcox^{1,2}
Chief Financial Officer

Senior Vice Presidents

Charles C. Adams²
Regional Manager
Mid-Atlantic Region

Shadi K. Albert²
Regional Manager
Southwest Region

Allen H. Anderson²
Chief Underwriting Officer
Personal Lines/Flood

Jeffrey F. Beck²
Government and Regulatory Affairs

John P. Bresney²
Enterprise Application
Delivery Services

Teresa M. Caro²
Regional Manager
New Jersey Region

Sarita G. Chakravarthi^{1,2}
Tax and Assistant Treasurer

Thomas M. Clark²
Claims General Counsel

Christopher Cunniff²
Actuarial Reserving

Fadi Elsaid²
IT Infrastructure and Operations

Joseph O. Eppers^{1,2}
Chief Investment Officer

Brenda M. Hall²
Chief Strategic Operations Officer

Anthony D. Harnett^{1,2}
Chief Accounting Officer

Todd Hoivik²
Commercial Lines Pricing
and Research

Martin Hollander^{1,2}
Chief Audit Executive

Jeffrey F. Kamrowski²
MUSIC

Robert J. McKenna, Jr.²
Enterprise Architecture and
Information Security

Ryan T. Miller²
Regional Manager
Southern Region

Yanina Montau-Hupka^{1,2}
Chief Risk Officer

Rohit Mull²
Chief Marketing Officer

Maria Orecchio²
Deputy General Counsel

Rohan Pai^{1,2}
Investor Relations and Treasurer

Thomas S. Purnell²
Regional Manager
Northeast Region

Erik A. Reidenbach²
Regional Manager
Heartland Region

Brian C. Sarisky²
Chief Underwriting Officer,
Commercial Lines

¹ Selective Insurance Group, Inc.

² Selective Insurance Company of America

INVESTOR INFORMATION

Annual Meeting

Wednesday, May 1, 2019 - 8:30 a.m. (ET)
Selective Insurance Group, Inc.
40 Wantage Avenue
Branchville, New Jersey 07890

Investor Relations

Rohan Pai
Senior Vice President
Investor Relations and Treasurer
(973) 948.1364
Investor.Relations@Selective.com

Dividend Reinvestment Plan

Selective Insurance Group, Inc. makes available to holders of its common stock an automatic dividend reinvestment and stock purchase plan.

For information contact:
EQ Shareowner Services
P.O. Box 64854
St. Paul, Minnesota 55164
(866) 877.6351

Registrar and Transfer Agent

EQ Shareowner Services
P.O. Box 64854
St. Paul, Minnesota 55164
(866) 877.6351

Auditors

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345 Park Avenue
New York, New York 10154

Internal Audit Department

Martin Hollander
Senior Vice President
Chief Audit Executive
Internal.Audit@Selective.com

Executive Office

40 Wantage Avenue
Branchville, New Jersey 07890
(973) 948.3000

Shareholder Relations

Selective will provide by mail, free of charge, a copy of its Annual Report on Form 10-K for the year ended December 31, 2018 (not including exhibits and documents incorporated by reference), the Proxy Statement for the 2019 Annual Meeting, and the annual report and proxy materials for future Annual Meetings (once available) at your request. Please direct all requests to:

Robyn P. Turner
Vice President
Assistant General Counsel and
Corporate Secretary
(973) 948.1766
Shareholder.Relations@Selective.com

Common Stock Information

Selective Insurance Group, Inc.'s common stock trades on the NASDAQ Global Select Market under the symbol: SIGI.

Form 10-K

Selective's Form 10-K, as filed with the U.S. Securities and Exchange Commission, is provided as part of this 2018 Annual Report.

Website

Visit us at www.Selective.com for information about Selective, including our latest financial news.



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