The challenges we’ve faced in 2020 are truly unprecedented. The reality of a pandemic has changed our daily lives in so many ways. While 2020 brought many changes to how we work as a company, and engage with our customers and communities, our commitment to doing the right thing remains as strong as ever. Whether it’s in our day-to-day business, our governance, how we support our customers and communities or work to create a more sustainable environment, that commitment is part of our core.

This remarkable time in our history has shined a light on the strength and uniqueness of our company and culture. Our associates embraced the need to work remotely and nimbly made the move. We prioritized our customers and continue to do what is needed to best meet their needs. We’ve created an environment in which our associates can learn, grow and be part of a diverse and inclusive culture, where everyone has the opportunity to make an impact. We continue to work every day to be certain we’re a diverse and inclusive organization, one that will not tolerate behavior that is anything but fair for all our associates. We hope to leverage this internal commitment to improve the communities we live in. And, we continually embrace new ways of doing business that include promoting a healthier, more sustainable planet.

I’m so proud of the culture we’ve created and the progress we continue to make. I hope you enjoy our 2020 report summarizing our environmental, social and governance performance, representing our commitment to transparency with our agents, policyholders, customers, investors and associates.

Thank you for your interest in our company.

Best,

Mike LaRocco
President & CEO
State Auto® believes that to build a sustainable future, we must deliver profitable, long-term growth in an ethical and responsible manner that protects and enhances the safety and well-being of our associates, communities and the environment.

*All references to “State Auto” or “Company” include State Auto Financial Corporation, State Automobile Mutual Insurance Company, and their respective affiliates and subsidiaries.*
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Our Environment

We continually identify ways to reduce the company’s impact on the environment and embed environmentally sustainable practices throughout our company.
Environmental Footprint

We strive to minimize the impact of our operations on the environment and promote sustainability and environmental awareness at all levels of our organization. As outlined in our Environmental Sustainability Statement we continue to make progress in the sustainability of our operations. Such efforts diminish the environmental footprint, which in turn has beneficial effects on pollution, greenhouse gas emissions, landfill burdens and fuel and water consumption.

We are working toward reducing our carbon footprint by 75% by 2025. We have engaged a partner to help us establish a baseline for our existing carbon footprint. We are focused on sourcing suppliers that can assist us in reducing the carbon footprint for the products and services we purchase. We continue to upgrade our building infrastructures (i.e., updated HVAC systems, LED lighting, improved preventative maintenance procedures and low water usage restroom facilities). We are actively pursuing using wind and solar sources for our electricity needs. We will conduct an annual benchmarking exercise measuring our building efficiencies against other buildings in the state of Ohio.

Working to reduce our carbon footprint by 75% by 2025
We’re a digital company and many of our customers enjoy a paperless experience. This helps reduce paper consumption, which is reflected in expense savings and a better value for our customers.

We recycle paper, cans and bottles through recycling stations placed throughout our office in an effort led by our “Going Green” team, which is entirely volunteer driven. In 2020, we recycled 65,600 lbs of paper.

We also adhere to the e-Stewards® standard for ethical and responsible reuse, recycling and disposition of electronic equipment which is considered the cleanest, most globally responsible standard for e-waste recycling. As of August 2020, State Auto reused 698 electronics and recycled 70 electronics.

We have discontinued the use of plastic straws and paper cups in our cafeterias. We have also reduced the use of water bottles by distributing reusable bottles to all associates that could be filled using water fountains available throughout our premises.

In our Corporate Headquarters, we’re proud to engage with a food vendor that partners with local farmers, companies, and artisans that benefit our associates and the Columbus area economy, and we collect plastic grocery bags that are then taken to the local food pantry for reuse.

65,600 lbs
Of paper recycled in 2020

698
Reused electronics

70
Recycled electronics
Energy Usage

We purchase and use energy in an efficient, cost effective and responsible manner. This affects the way we manage facilities, our fleet of vehicles and travel.

Our energy usage is improving due to ongoing renovations at our Corporate Headquarters. This includes new HVAC, controls, building automation system and LED lighting that have greatly decreased our electric and gas costs and water usage.

We upgraded our fleet vehicles to fuel efficient vehicles in order to reduce our carbon footprint by over 168,000 lbs of CO₂ each year. We make sure our fleet vehicles receive regular maintenance and strive to effectively manage the total number of vehicles. In recent years we have reduced our number of fleet vehicles while growing our core business. This, combined with the use of more fuel efficient vehicles and reduced travel due to the COVID-19 pandemic, has decreased our annual gas consumption from 256,337 gallons in 2019 to 140,002 gallons in 2020. 

Fleet CO₂ Emissions Reduced by

168,000 lbs

Decreased Gas Consumption by

116,335 gallons
Transportation

In 2020, many of our associates shifted to working remotely as a result of the COVID-19 pandemic. Our agency partners quickly embraced working with us in a more digital and virtual environment. We believe this shift will change the way we work as a company and with our agency partners moving forward. We expect a continued reduction in daily commutes and business travel, and more virtual engagement with our agency partners to best serve our customers.

Before the shift to a more virtual work environment, we continued our partnership with the SMART Columbus (Ohio) initiative to provide a rideshare program that offers associates a zero-cost option to improve their commute while reducing traffic, pollution and parking problems. In addition, we offer fully subsidized public transit passes to home office associates to help conserve energy and ease commute challenges.

We had “CoGo” bike share stations installed in our Corporate Headquarters, providing easy access to associates for short trips near the office, and we encourage work from home options whenever possible to further reduce the need for commuting and additional office space.
State Auto is focused on creating best-in-class facilities. We continue to make changes to reduce our environmental impact wherever possible. We are in the process of selling regional office locations and moving into offices that are more energy efficient.

A multi-year project is underway in our Corporate Headquarters to consolidate our Central Ohio associates into our main location.

Renovations continue at our Corporate Headquarters, which include upgrading our facility infrastructure and workplace design. This includes improvements and upgrades to our roofing, water pumps, gas boilers, heat and air conditioning units and elevators. We have also updated our workspace to incorporate greater use of natural light and proximity sensors for LED lighting. New work stations allow for a more collaborative work environment and reduce the required square footage per associate. We are considering future opportunities to utilize wind and solar electricity.
Our People

We invest in the long-term development of our associates and communities in pursuit of putting more back into society than we take out.
Attracting & Enhancing Talent

We use multiple channels to ensure we recruit a diverse workforce by partnering with our local and regional colleges and universities. We have introduced artificial intelligence into the recruiting process to streamline, find previously untapped talent (passive candidates) and positively impact the diversity of our candidate pools.

We offer internships and part-time opportunities that attract college students from all over the country and provide real-world work experience.

We offer a work-study program with students from Columbus State Community College pursuing an associate’s degree in technology. This IT Flexible Apprenticeship program fills critical needs in our workforce, provides students with on-the-job experience and in many cases, a full-time opportunity at the conclusion of the apprenticeship.

We offer training and learning opportunities via classroom events, web conferences and online classes and a robust tuition assistance program to help develop our associates’ expertise and skills.

We are proud of our coaching culture! Instead of performance reviews, we believe in continuously coaching one another to become better every day.
Retaining & Engaging Talent

In addition to competitive wages, we offer a variety of core benefits, such as health insurance, retirement savings, time away as well as days off to volunteer in the community, and long-term disability and life insurance, as well as many special programs that appeal to associates while aligning with our corporate values.

All full-time associates are eligible for an annual cash bonus based on our ability as a company to work together to create value for shareholders and policyholders.

Our culture of trust and respect is something that we take seriously at State Auto. We understand that our associates do their best work when they are well rested and healthy. Reflecting that culture, we offer our associates a Time Away program that allows them to balance their work and personal life so they can take the time they need when they need it. Our Time Away program provides associates with time away from work with pay to relax, enjoy themselves and pursue personal interests. It also gives them the ability to take the time they need to take care of their families and address their own illnesses and health concerns. There is no set number of time off days for associates under our Time Away program. We trust and encourage our associates to take the time off they need.

We offer flexible hours, work-from-home options as needed, and the ability to work remotely so we can make it work for everyone on our team. We also offer contract and part-time opportunities to help associates balance their work and personal life. Our associates are equipped with the latest technology and multiple connectivity options helping them work and collaborate remotely on a daily basis, regardless of where they are.

Associates enjoy the opportunity to partake in the company’s success and have a personal stake by purchasing shares of State Auto Financial Corporation at a discount through the Employee Stock Purchase Program.

Our health insurance benefit includes access to Health Savings Accounts and Flexible Spending Accounts.

Our associates are free to be comfortable and flexible when it comes to dress code. No matter what they wear to work, we trust that they’ll get the job done well.

We conduct annual engagement surveys so our associates could voice their opinions and provide open feedback on job satisfaction and leadership effectiveness, among other things. We value the feedback provided by our associates and use the information for organizational growth. At State Auto, every voice counts!
Diversity & Inclusion

We believe a diverse workforce with an inclusive culture serves as a catalyst for innovation. Every voice matters at State Auto. We can’t become the very best without new ideas, fresh perspectives and various backgrounds among our ranks. We are building a culture that, at its core, is inclusive and respectful. Our diverse teams are more innovative, better at solving problems and deliver greater results for our customers, agents and shareholders. We believe our own diversity helps us reflect and win the customers we serve.

Workforce Diversity Highlights as of September 2020 (vs. Q4 2019)

- 53% of our workforce is female, a decrease from 55%
- 35% of our leadership is female, an increase from 28%
- 17% of our workforce are minorities, an increase from 16%*

*2% of workforce declined to disclose each period
Diversity & Inclusion

In 2020, State Auto made a conscious decision to identify a Culture and Inclusion Leader to assist in maintaining a consistent focus on the importance of diversity and inclusion as a key fiber in the fabric of our organization.

This year, the United States saw nationwide protests focused on racism, racial inequality and social injustice. State Auto responded immediately:

- We held a series of associate conversations hosted by President and CEO Mike LaRocco to share experiences and discuss ideas to combat systemic racism both from individual and corporate perspectives. These were opportunities for our associates to share, listen and learn from one another, and to discuss what we can do to be part of the solution.
- We supplemented these conversations with unconscious bias training for all associates, supported by facilitated debrief sessions to further the conversation.
- We provided financial support for the NAACP Legal Defense Fund and the National African American Insurance Association.
- President and CEO Mike LaRocco signed the CEO Action for Diversity & Inclusion™ Pledge to show his commitment to taking actions that support a more inclusive workplace. Signed by more than 1,400 CEOs, the CEO Action Pledge aims to rally the business community to advance diversity and inclusion within the workplace.

“IT’S ONLY WHEN we recognize our ability to self-reflect, interrupt our unconscious biases and ask questions to better understand ourselves and others, that we can exercise greater acceptance and create a more positive associate experience that further strengthens our culture.”

—Canan Cullins, VP/Associate Relations
Diversity & Inclusion

We’re proud of the “State Auto Women in Technology” group, created in 2018, which offers networking and educational opportunities to women currently in our information technology organization and to those interested in pursuing technology-based careers. With 67 members and growing, this associate resource group meets bi-monthly to share the latest technology updates, showcase the work that State Auto women are doing in the technology space and network. We believe that more diverse teams create greater innovations with more diverse approaches, questions, and ideas. With this belief in mind, this group strives to attract, educate, develop, and empower women in technology careers inside of State Auto and in partnership with others.

We look forward to again supporting, celebrating and participating in the annual Columbus Pride Parade when the event can be safely held in the future.

Human Rights

Respect for human rights is rooted in our values. Our Human Rights Statement applies to all our associates and extends our commitment to avoiding human rights violations related to our own operations and our supply chain.
Non-Discrimination

State Auto is committed to a work environment in which all individuals are treated with respect and dignity. Every individual has the right to work in a professional atmosphere that promotes equal employment opportunities and prohibits unlawful discrimination, harassment, and retaliation. We do not tolerate any kind of disrespectful behavior including, but not limited to discrimination, harassment of any kind, intimidation or retaliation. Our Discrimination, Harassment and Retaliation Policy, referenced in our Associate Code of Business Conduct applies to all applicants and associates.

Health & Safety

Providing a safe and secure environment for our associates to work is a top priority. Our Safety & Security Policy, referenced in our Associate Code of Business Conduct, includes a prohibition on the unlawful possession of firearms on company property or in any State Auto building. Associates must report to work free from the influence of illegal drugs or alcohol, and the use or sale of illegal drugs in the workplace is not tolerated. Additionally, our offices are tobacco- and e-cigarette-free.

We are committed to keeping our associates safe during work hours so we have instituted an Emergency Preparedness Plan that identifies and coordinates necessary actions during an emergency. We conduct periodic training covering emergency communication procedures and evacuation procedures to provide our associates clear guidance on what to do in case of emergencies.

Our top priority during the COVID-19 pandemic has been protecting the health and safety of our associates. We have offered our associates full autonomy to choose how and where they work during the pandemic. We have worked to ensure compliance with government requirements in our locations while continuing to operate the business and providing the services our customers need. We have increased safety procedures in all our locations with special consideration for our associates who continue to work onsite.
We understand that wellness goes beyond fitness and nutrition and partnered with Wellness Collective to provide consistent resources and support to help associates on their wellness journeys. This includes content on relevant topics throughout the year via a wellness newsletter, in-person and virtual group wellness classes and coaching, and events to encourage healthy behaviors and connection with associates.

In recognition of the additional pressures that our associates are experiencing during the pandemic, we introduced “State Auto For You,” a series of enhanced programs and benefits to help associates through the COVID-19 pandemic, and beyond. State Auto For You includes an expansion of the existing wellness reimbursement from $175 to $500, plus newly eligible categories of child, elder and disabled care and educational assistance. This will help with the increased cost and reduced availability of care and support associates with children who may need tutoring or other help with schooling.

Our Corporate Headquarters offers an on-site, 24/7 no-cost fitness center with a variety of programs and services to help our associates enjoy the benefits of physical activity and a healthier lifestyle.

Wellness Reimbursement

$500/yr

24/7

On-site fitness center & virtual wellness offerings
Our commitment extends beyond State Auto! We believe in driving action and making a difference in the world. We actively support the communities in which we live and work. Not only in dollars, but through the time and energy of our associates.
Community Service is in Our DNA

Each year, State Auto takes purposeful steps to strengthen our commitment to the community. With an associate base that spans the country and a diverse associate population that values a wide variety of initiatives, we empower our team to support the missions that are near to their hearts through both financial giving and volunteer support. With our State Auto For Good program, associates know that State Auto is beside them, supporting and enhancing their ability to do good.
Community Service is in Our DNA

Each year we honor a State Auto associate with the Jay Yano Community Service Award for showing significant commitment to the community through exemplary leadership, passion and a commitment to volunteerism in service to others.

State Auto’s Invest a Day program empowers associates to get involved in our communities by offering 15 hours of paid time off each year to volunteer with a program or organization that benefits the community in which they work or live.

Our State Auto Foundation administers a trust fund dedicated to helping other 501(c)(3) organizations that support the community to address poverty, food insecurity, housing, health and wellness and education. Each year, the State Auto Foundation contributes major gifts to key campaigns and our community partners. View our 2019 Community Snapshot to learn more.

$405,070
Total Foundation Gifts

4,360
Invest a Day Volunteer Hours

82
Organizations Supported
Responsibility, Integrity and Transparency are foundational to our strategy, integrated into the services we offer, the opportunities we pursue and the way we operate as a company.
Our Governance and corporate responsibility standards and policies include the Associate Code of Business Conduct, Code of Ethics for Senior Financial Officers, Corporate Governance Guidelines, Supplier Code of Conduct, and other steering documents concerning non-discrimination, health and safety, conflicts of interest, antitrust, fair dealing, anti-corruption, information security and privacy—all of which reflect how State Auto works to ensure responsible business practices.

Board Structure & Composition

State Auto is comprised of State Automobile Mutual Insurance Company (the ultimate parent) and State Auto Financial Corporation, as well as the subsidiaries and affiliates of each. State Automobile Mutual Insurance Company and State Auto Financial Corporation have separate boards of directors (with two shared directors for continuity of management and oversight) and each Board has an Independent Committee that reviews related party transactions between or among State Automobile Mutual Insurance Company and State Auto Financial Corporation, as well as their subsidiaries and affiliates. Each Board also has its own Audit, Compensation, Risk, Nominating and Governance, Investment and Finance committees.
Board Diversity

Our commitment to building a culture that is inclusive and respectful extends to our Boards of directors. Our Boards are committed to actively seeking diverse members with varied professional and personal backgrounds who combine a broad spectrum of experience and expertise, with a reputation for integrity. Diversity is viewed in a broad context to include, among other things, race, gender, geography, industry experience and personal expertise. Of the 12 non-management directors on the combined State Automobile Mutual Insurance Company and State Auto Financial Corporation boards, six are women and three are African American. In addition, four of the six committees of the State Auto Financial Corporation board are chaired by women.

Board Independence

All of the non-management directors on both the State Automobile Mutual Insurance Company and State Auto Financial Corporation boards meet the criteria for independence under Nasdaq listing rules.
Compliance Risk Management

State Auto employs a compliance risk management framework to understand the full spectrum of its compliance risks through periodic assessments so key compliance risks can be identified, cataloged, monitored and mitigated. The risk assessment process utilizes a scoring methodology involving a range of metrics specifically designed to determine the auditable universe so that we can direct resources to audit and monitor key risk areas. We continually scan our compliance risk environment to help refresh our key risks and prioritize our audit and monitoring and mitigations efforts.

Board Oversight

Our Audit Committee of the Board has oversight over our compliance and ethics program and administration of the ethics hotline. Our Nominating and Governance Committee has primary responsibility for annually reviewing and recommending to our Board changes to the Associate Code of Business Conduct, Corporate Governance Guidelines and Board of Directors’ Ethical Principles. Our Risk Committee has oversight over the Company’s enterprise risk management systems and processes and monitors major enterprise risk exposures (including climate) and the strategies and programs implemented by management to address these exposures. Our Compensation Committee oversees the matters related to human capital, including our compensation plans and arrangements. Each quarter our committees of the Board receive formal reports from key functional areas and reviews risk topics that span business areas. Our full board receives periodic briefing on our compliance and ethics program, details about key investigations, enterprise risk management and ESG initiatives and reporting. A full description of the State Auto Financial Corporation Board’s responsibilities, director biographies, oversight of risk management and compensation practices can be found in our 2020 Proxy Statement.
Integrity

Ethics and Compliance are at the heart of every decision we make at State Auto. We foster an environment that upholds the practice of ethical standards, compliance with law and a culture of respect. Our Associate Code of Business Conduct serves as a guide to our choices and actions and reflects our commitment to these principles. Our associates read and acknowledge our Code at the time of employment and are required to annually re-acknowledge it throughout their term of employment. We continually encourage our associates to feel safe and empowered to raise their voices to report behaviors not in line with our Code of Business Conduct via our ethics hotline and other direct channels.

Each November, we celebrate Corporate Compliance & Ethics Week to create compliance awareness and reinforce our culture of trust, integrity and openness. We require training and provide education throughout the year on compliance and ethics topics, helpful tips and information from various areas of the company covering anti-corruption, discrimination and harassment, fraud prevention, insider trading, privacy and information security, reporting ethics and compliance concerns, unconscious bias and workplace safety, etc.

In 2020

100% of active associates certified their compliance with the policy.

Speak Up Culture

We have a “speak up” culture. We encourage our associates and business partners to speak up and promptly report actual or suspected misconduct. Our internal and external websites prominently display information on the resources available to them to do so. Our anonymous ethics reporting channel consists of a telephone line that is available 24/7 with live operators and an online reporting portal managed by an independent third party. We frequently inform our associates about State Auto’s non-retaliation policy, which prohibits any form of retaliation against anyone who raises concern or question in good faith.

Anti-Corruption

State Auto is committed to conducting business ethically. Our integrity is non-negotiable. Our Policy is that we will never pay bribes or act corruptly, and will not knowingly enable a third party’s corrupt conduct. We expect our business partners to comply with all local and international laws. We develop positive business relationships with our business partners that is built on honesty and goodwill. We do not solicit gifts or favors from our business partners and do not put them in a position where they feel obligated to provide something in order to do business with us. Most of all, we always strive to be accurate and truthful in reporting our business transactions.
Data Privacy

We’re entrusted with information about our agents, policyholders and claimants, and take seriously our responsibility to maintain their privacy. In addition to the Privacy of Personal Information section in our Associate Code of Business Conduct, our associates also follow our Privacy Policies and Procedures.

We share our Privacy Statement with our customers, and offer them the opportunity to opt-out of sharing their personal information with State Auto affiliates. We do not share personal information with third parties so they can market their products, unless the customer gives us their permission to do so. We collect, use, share and protect the privacy of our customers, agents and website visitors according to our Online Privacy Policy. As a supplement to our internal information security efforts by our dedicated team of information security professionals, we regularly engage third parties to perform testing of the security of our information systems as well as the effectiveness of our overall information security program. We also have robust business continuity, disaster recovery and incident response plans that we review and test on a regular basis. In addition to internal resources, these plans also provide for assistance from third-party experts to manage an event, should the need arise due to the severity of the event.

Supplier Code of Conduct

We inspire our suppliers to operate responsibly and abide by our Supplier Code of Conduct, which outlines our expectations regarding the business practices of our suppliers, along with their affiliates and others who are within their supply chain.

As a critical extension of our mission and success, our suppliers’ commitment to this Code in their day-to-day business, and as they work with State Auto, is crucial to our mutual success. We expect they share our commitment to ethical business conduct and fully comply with all applicable laws, regulations and policies, as well as the spirit of fair competition. Our suppliers must commit to not directly, or indirectly, give, or receive improper business advantage by giving or receiving bribes or improper payments in exchange for preferential treatment. We expect our suppliers to equally commit to treating all people with respect and fairness and support our advocacy of and commitment to Human Rights. This includes their commitment to the health and safety of their workforce, pay a fair wage, offer adequate benefits for its workers, and ensure a workplace free of harassment and discrimination. Suppliers should equally aspire to promote sustainability and environmental awareness throughout their organization, reduce their own environmental impact, and aid us in meeting our environmental goals, where possible. Through mutual respect, ethical and responsible business conduct, and our combined commitment, we believe we can build a more sustainable future, together.
Climate Change & Enterprise Risk Management

We have established an ongoing process for identifying climate change-related risks and assessing the potential business and financial effects these risks may present. This process is embedded into our Enterprise Risk Management (ERM) program. We report climate change-related updates and emerging risks to our Senior Leadership Team and Risk Committees of our Board of Directors that oversees the company’s ERM program.

We recognize that climate factors which drive long-term economic value may ultimately be reflected in the value of investments available in capital markets. As a result, we review additional factors prior to making investments in securities from issuers in particular lines of business. As an example, we utilize a series of questions to answer when dealing with energy-related investments allowing us to understand the level of carbon based vs. clean energy initiatives underway or planned, prior to making a decision to invest. State Auto maintains a portfolio that is diversified by risk, industry, location, type and duration of security, which helps with climate change risk mitigation. The portfolio is committed to high-quality investments with a high degree of liquidity.

Our risk management process considers events that could include both weather-related and market events which can affect decision making, such as by not buying municipal securities in hurricane-prone areas or limiting investments in a specific sector, such as energy. State Auto also limits its exposures to any one reinsurance company to help mitigate the potential impact of weather-related losses.
Climate Risk & Estimating Potential Losses

Weather-related catastrophe losses that are influenced by climate change are a key risk identified, assessed and mitigated by State Auto. We review the trends of weather-related catastrophe events that can impact our company through the use of models to help determine the impact of severe storms. We model potential losses caused by hurricanes, hail, tornadoes, fire, earthquake and severe winter weather. The modeled results help us manage risk distribution of geographic exposures and concentrations and to establish reinsurance retentions and limits. These models allow us to estimate our probable maximum loss from a single event. We have targets established to help us manage our property exposure within a targeted range.

Climate change, to the extent it affects weather-related losses, could impact the availability and cost of reinsurance coverage purchased. Buying reinsurance helps mitigate financial volatility and benefits liquidity in the event of large incurred catastrophe losses. We monitor our exposure each quarter for a one in 100-year event, one in 250-year event, one in 1,000-year event and one in 10,000-year event. As our company grows and our financial performance changes, we will recalibrate our targets.

Business Continuity/Emergency Preparedness

With the onset of the COVID-19 pandemic, within one day we transitioned to a remote workforce. Our Business Continuity Management (BCM) Program prepared us to successfully pivot, without interruption for Sales, Customer Service, and Claims handling for State Auto agents and policyholders.

Our BCM Program provides the framework for the development of strategies, plans and actions required to restore critical business functions in order to serve our clients. A key success factor for the program is the integration and coordination of efforts between Business Continuity, Disaster Recovery, and Crisis/Emergency Management. The recent pandemic is a prime example of this coordinated effort. Our Emergency Management Team comprised of associates from various areas of the business played a critical role in ensuring the successful continuation of State Auto business processes.
Telematics

State Auto leverages technology to meet the evolving market and customer needs. We offer a usage-based program for our Personal Lines (State Auto Safety 360®), Commercial Lines (State Auto Fleet Safety 360®) and Farm & Ranch (State Auto Ag Smart 360) customers. This enables us to learn about our customers’ driving behaviors and reward safer driving habits with discounts off the auto insurance premium at each renewal. Our goal is to provide an incentive for our customers to adopt safe driving practices, which in turn lower the number of accidents on the road and resulting losses. The program also provides our Quick Care Benefit which brings a layer of comfort to our insureds knowing that we are standing by ready to help in their time of need. If a customer is in an accident, we can help with towing and starting their claim, if they choose, saving them time and stress.

State Auto Labs

State Auto Labs, our innovation arm, brings together investment and insurance expertise to grow innovations that are reinventing the insurance industry. In collaboration with Rev1 Ventures, State Auto Labs connects startups with capital, technologists and insurance industry experts. Our objective is to identify, become early adopters of and invest in transformative technologies and solutions.