

SFG-NW-13

**State Farm General Insurance Company
Homeowners Multiple Peril**

Non-Catastrophe Loss & DCCE Development

Non-Tenant Homeowners

Selected Ultimate Loss:
Selected Ultimate DCCE:

Paid - Pure Loss
Paid - DCCE Dollar

Please scroll down for important reminder(s).

Ultimate \$	Fiscal Accident Year Data Ending									
	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Paid - Loss & DCCE	420,039,918	472,684,614	549,114,087	547,995,604	565,578,640	631,290,233	636,910,038	728,748,469	893,327,728	875,182,095
Paid - Pure Loss	397,983,874	447,283,558	525,606,997	518,272,633	540,478,212	601,163,605	600,127,573	690,159,724	846,697,502	829,076,496
Incurred - Loss & DCCE	420,396,031	473,127,638	550,403,533	549,374,974	566,035,574	633,044,483	640,630,904	732,618,926	910,536,882	1,023,799,570
Incurred - Pure Loss	398,339,988	447,727,009	526,888,712	519,651,416	540,927,085	602,908,445	603,886,318	694,037,836	863,442,301	971,649,184
Selected	397,983,874	447,283,558	525,606,997	518,272,633	540,478,212	601,163,605	600,127,573	690,159,724	846,697,502	829,076,496
Paid - DCCE Dollar	22,056,043	25,409,361	23,373,172	29,797,353	24,782,653	30,035,297	39,454,224	41,243,028	49,231,579	49,141,479
Paid - DCCE (by Ratio)	22,056,043	25,409,361	23,372,821	29,801,703	24,773,088	30,015,330	39,393,530	41,045,142	49,249,787	49,225,542
Incurred - DCCE Dollar										
Incurred - DCCE (by Ratio)										
Selected	22,056,043	25,409,361	23,373,172	29,797,353	24,782,653	30,035,297	39,454,224	41,243,028	49,231,579	49,141,479

Selected LDFs	Fiscal Accident Year Data Ending									
	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Loss	1.000	1.002	1.003	1.004	1.007	1.014	1.028	1.056	1.143	1.793
DCCE	1.000	1.016	1.028	1.049	1.099	1.227	1.476	2.081	3.403	6.943

[Back to Top](#)

State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Paid Loss Development - Annual Triangles

Non-Tenant Homeowners

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	257,180,045	363,292,949	385,054,711	391,457,470	394,501,853	395,862,523	396,830,437	397,105,386	397,146,294	397,983,874
20154	289,203,245	405,471,328	427,296,618	436,207,358	441,848,587	443,651,096	445,042,813	445,343,212	446,342,224	
20164	349,507,715	483,386,461	507,112,291	515,887,795	519,514,813	522,317,646	523,038,061	523,854,179		
20174	341,777,631	460,034,257	489,526,116	502,371,406	508,798,467	513,582,320	516,018,217			
20184	329,581,363	483,036,274	513,217,786	525,720,655	533,605,697	536,478,111				
20194	360,129,511	534,330,561	572,815,787	585,682,474	592,745,161					
20204	340,761,515	518,311,744	563,620,926	583,988,583						
20214	386,683,199	600,934,474	653,481,546							
20224	458,314,291	740,633,175								
20234	462,360,937									

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20144	1.413	1.060	1.017	1.008	1.003	1.002	1.001	1.000	1.002	
20154	1.402	1.054	1.021	1.013	1.004	1.003	1.001	1.002		
20164	1.383	1.049	1.017	1.007	1.005	1.001	1.002			
20174	1.346	1.064	1.026	1.013	1.009	1.005				
20184	1.466	1.062	1.024	1.015	1.005					
20194	1.484	1.072	1.022	1.012						
20204	1.521	1.087	1.036							
20214	1.554	1.087								
20224	1.616									

	Tail									
3 Yr Wtd Avg	1.569	1.082	1.028	1.013	1.007	1.003	1.001	1.001	1.002	1.000
Selected	1.569	1.082	1.028	1.013	1.007	1.003	1.001	1.001	1.002	1.000
Age-Ult	1.793	1.143	1.056	1.028	1.014	1.007	1.004	1.003	1.002	1.000
Ultimate \$	829,076,496	846,697,502	690,159,724	600,127,573	601,163,605	540,478,212	518,272,633	525,606,997	447,283,558	397,983,874

[Back to Top](#)

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Non-Catastrophe Paid DCCE Development - Annual Triangles

Non-Tenant Homeowners

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	1,973,522	6,318,273	11,968,810	16,402,193	19,004,775	20,575,732	21,182,696	21,482,789	21,699,258	22,056,043
20154	2,241,112	6,936,511	12,055,308	17,906,990	22,260,573	23,736,272	24,336,749	24,694,797	24,998,332	
20164	2,842,267	7,006,267	11,455,861	16,304,465	19,504,320	20,943,119	22,013,913	22,739,017		
20174	3,114,361	8,127,038	14,380,442	19,873,158	23,839,141	26,701,944	28,407,055			
20184	2,662,414	6,771,851	11,861,730	16,459,888	19,530,627	22,559,265				
20194	3,257,779	8,579,418	14,506,179	20,046,957	24,485,947					
20204	5,496,463	11,011,417	18,495,146	26,724,964						
20214	6,391,071	12,706,735	19,821,084							
20224	6,827,458	14,466,793								
20234	7,077,408									

Reminder: If more than ten years of development is deemed to be required, insurers can provide this data in a supplemental exhibit.

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20144	3.202	1.894	1.370	1.159	1.083	1.029	1.014	1.010	1.016	
20154	3.095	1.738	1.485	1.243	1.066	1.025	1.015	1.012		
20164	2.465	1.635	1.423	1.196	1.074	1.051	1.033			
20174	2.610	1.769	1.382	1.200	1.120	1.064				
20184	2.544	1.752	1.388	1.187	1.155					
20194	2.634	1.691	1.382	1.221						
20204	2.003	1.680	1.445							
20214	1.988	1.560								
20224	2.119									

Tail										
3 Yr Wtd Avg	2.040	1.635	1.409	1.204	1.117	1.047	1.020	1.011	1.016	1.000
Selected	2.040	1.635	1.409	1.204	1.117	1.047	1.020	1.011	1.016	1.000
Age-Ult	6.943	3.403	2.081	1.476	1.227	1.099	1.049	1.028	1.016	1.000
Ultimate \$	49,141,479	49,231,579	41,243,028	39,454,224	30,035,297	24,782,653	29,797,353	23,373,172	25,409,361	22,056,043

[Back to Top](#)

State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Incurred Loss Development - Annual Triangles

Non-Tenant Homeowners

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	349,701,171	383,536,279	394,639,145	395,946,515	398,192,574	397,804,609	398,015,824	397,939,865	397,816,850	398,339,988
20154	376,094,221	427,905,979	438,225,748	442,031,907	444,374,490	445,209,896	446,245,714	446,336,326	447,139,011	
20164	436,924,346	504,251,215	517,753,837	522,768,773	524,247,781	524,338,949	524,462,175	525,773,486		
20174	426,647,192	489,773,294	506,174,068	511,233,735	514,804,840	516,350,310	518,049,643			
20184	422,762,218	515,217,894	529,004,860	532,069,411	536,912,222	538,224,367				
20194	482,659,682	563,865,083	585,115,555	594,489,611	598,775,672					
20204	452,105,856	550,338,868	578,828,974	595,131,996						
20214	528,985,899	649,797,861	672,558,426							
20224	630,840,795	803,688,192								
20234	727,529,903									

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20144	1.097	1.029	1.003	1.006	0.999	1.001	1.000	1.000	1.001	
20154	1.138	1.024	1.009	1.005	1.002	1.002	1.000	1.002		
20164	1.154	1.027	1.010	1.003	1.000	1.000	1.003			
20174	1.148	1.033	1.010	1.007	1.003	1.003				
20184	1.219	1.027	1.006	1.009	1.002					
20194	1.168	1.038	1.016	1.007						
20204	1.217	1.052	1.028							
20214	1.228	1.035								
20224	1.274									

	Tail									
3 Yr Wtd Avg	1.243	1.041	1.017	1.008	1.002	1.002	1.001	1.001	1.001	1.000
Selected	1.243	1.041	1.017	1.008	1.002	1.002	1.001	1.001	1.001	1.000
Age-Ult	1.336	1.074	1.032	1.015	1.007	1.005	1.003	1.002	1.001	1.000
Ultimate \$	971,649,184	863,442,301	694,037,836	603,886,318	602,908,445	540,927,085	519,651,416	526,888,712	447,727,009	398,339,988