

SFG-NW-14

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

Non-Catastrophe Loss & DCCE Development

Renters

Selected Ultimate Loss:
Selected Ultimate DCCE:

Paid - Pure Loss
Paid - DCCE Dollar

	Fiscal Accident Year Data Ending									
Ultimate \$	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Paid - Loss & DCCE	39,431,798	44,334,986	46,749,473	48,162,844	52,961,216	49,130,100	42,685,706	49,584,728	54,374,435	51,326,370
Paid - Pure Loss	37,379,005	41,778,301	44,674,563	46,331,835	50,820,904	46,449,710	40,340,542	47,023,654	51,374,745	48,640,761
Incurred - Loss & DCCE	39,431,798	44,335,652	46,755,392	48,292,778	52,993,315	50,118,125	43,372,672	52,266,166	57,254,642	67,589,601
Incurred - Pure Loss	37,379,005	41,778,967	44,680,391	46,460,965	50,852,044	47,435,106	41,024,234	49,664,391	54,207,957	64,274,952
Selected	37,379,005	41,778,301	44,674,563	46,331,835	50,820,904	46,449,710	40,340,542	47,023,654	51,374,745	48,640,761
Paid - DCCE Dollar	2,052,793	2,556,684	2,067,332	1,815,517	2,120,514	2,723,054	2,479,982	2,735,026	3,515,065	3,005,096
Paid - DCCE (by Ratio)	2,052,793	2,556,684	2,064,617	1,813,054	2,116,853	2,716,284	2,455,454	2,702,546	3,546,844	3,119,341
Incurred - DCCE Dollar										
Incurred - DCCE (by Ratio)										
Selected	2,052,793	2,556,684	2,067,332	1,815,517	2,120,514	2,723,054	2,479,982	2,735,026	3,515,065	3,005,096

	Fiscal Accident Year Data Ending									
Selected LDFs	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Loss	1.000	1.000	1.000	1.001	1.004	1.009	1.026	1.058	1.142	1.610
DCCE	1.000	1.000	1.015	1.021	1.041	1.101	1.337	1.797	2.864	8.628

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State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Paid Loss Development - Annual Triangles

Renters

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	23,168,388	32,840,663	35,132,800	37,002,627	37,215,771	37,268,829	37,368,919	37,379,005	37,379,005	37,379,005
20154	24,681,382	35,905,509	39,228,666	41,172,551	41,573,615	41,670,685	41,671,102	41,773,301	41,778,301	
20164	28,539,260	38,874,560	41,072,225	42,595,527	44,250,910	44,326,475	44,671,741	44,671,741		
20174	30,895,044	41,516,117	44,981,086	46,069,208	46,082,523	46,232,192	46,286,897			
20184	32,560,824	45,949,191	48,422,164	49,283,569	50,088,159	50,618,340				
20194	29,663,727	40,234,654	43,439,094	44,558,898	46,017,015					
20204	24,621,895	34,820,736	37,311,647	39,325,033						
20214	28,303,245	40,900,843	44,464,860							
20224	32,671,434	44,986,882								
20234	30,203,359									
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	1.417	1.070	1.053	1.006	1.001	1.003	1.000	1.000	1.000	
20154	1.455	1.093	1.050	1.010	1.002	1.000	1.002	1.000		
20164	1.362	1.057	1.037	1.039	1.002	1.008	1.000			
20174	1.344	1.083	1.024	1.000	1.003	1.001				
20184	1.411	1.054	1.018	1.016	1.011					
20194	1.356	1.080	1.026	1.033						
20204	1.414	1.072	1.054							
20214	1.445	1.087								
20224	1.377									
Tail										
3 Yr Wtd Avg	1.410	1.080	1.031	1.016	1.005	1.003	1.001	1.000	1.000	1.000
Selected	1.410	1.080	1.031	1.016	1.005	1.003	1.001	1.000	1.000	1.000
Age-Ult	1.610	1.142	1.058	1.026	1.009	1.004	1.001	1.000	1.000	1.000
Ultimate \$	48,640,761	51,374,745	47,023,654	40,340,542	46,449,710	50,820,904	46,331,835	44,674,563	41,778,301	37,379,005

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State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Paid DCCE Development - Annual Triangles

Renters

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	238,602	628,102	1,148,802	1,721,030	1,921,857	2,014,026	2,038,812	2,052,793	2,052,793	2,052,793
20154	285,199	825,339	1,521,975	2,039,375	2,302,965	2,408,589	2,472,005	2,487,250	2,556,684	
20164	404,641	814,933	1,215,549	1,715,491	1,900,097	2,003,594	2,028,902	2,036,191		
20174	347,353	895,725	1,295,011	1,532,388	1,701,343	1,743,962	1,778,240			
20184	383,523	976,469	1,291,338	1,632,219	1,870,873	2,036,289				
20194	357,567	972,177	1,297,078	1,811,746	2,474,052					
20204	196,703	699,249	1,354,506	1,854,492						
20214	324,853	947,076	1,521,972							
20224	432,326	1,227,228								
20234	348,278									

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	2.632	1.829	1.498	1.117	1.048	1.012	1.007	1.000	1.000	
20154	2.894	1.844	1.340	1.129	1.046	1.026	1.006	1.028		
20164	2.014	1.492	1.411	1.108	1.054	1.013	1.004			
20174	2.579	1.446	1.183	1.110	1.025	1.020				
20184	2.546	1.322	1.264	1.146	1.088					
20194	2.719	1.334	1.397	1.366						
20204	3.555	1.937	1.369							
20214	2.915	1.607								
20224	2.839									

	Tail									
3 Yr Wtd Avg	3.012	1.594	1.344	1.215	1.057	1.020	1.006	1.015	1.000	1.000
Selected	3.012	1.594	1.344	1.215	1.057	1.020	1.006	1.015	1.000	1.000
Age-Ult	8.628	2.864	1.797	1.337	1.101	1.041	1.021	1.015	1.000	1.000
Ultimate \$	3,005,096	3,515,065	2,735,026	2,479,982	2,723,054	2,120,514	1,815,517	2,067,332	2,556,684	2,052,793

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

Non-Catastrophe Incurred Loss Development - Annual Triangles

Renters

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	32,467,024	35,319,009	36,881,592	37,400,793	37,330,371	37,412,430	37,368,919	37,379,005	37,379,005	37,379,005
20154	32,604,935	38,121,597	40,854,808	41,665,098	41,731,913	41,786,122	41,786,539	41,787,738	41,778,967	
20164	36,005,107	40,552,890	43,286,326	44,201,431	44,582,867	44,643,267	44,685,342	44,685,342		
20174	37,576,836	43,485,461	45,447,658	46,222,436	46,162,881	46,254,192	46,461,879			
20184	40,409,170	47,813,281	49,726,249	50,053,003	50,237,589	50,757,340				
20194	37,522,101	42,775,109	44,700,309	45,288,762	47,122,336					
20204	33,375,088	38,447,867	39,249,637	40,197,583						
20214	37,252,474	43,718,821	47,994,697							
20224	41,927,077	49,605,196								
20234	50,239,642									
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	1.088	1.044	1.014	0.998	1.002	0.999	1.000	1.000	1.000	
20154	1.169	1.072	1.020	1.002	1.001	1.000	1.000	1.000		
20164	1.126	1.067	1.021	1.009	1.001	1.001	1.000			
20174	1.157	1.045	1.017	0.999	1.002	1.004				
20184	1.183	1.040	1.007	1.004	1.010					
20194	1.140	1.045	1.013	1.040						
20204	1.152	1.021	1.024							
20214	1.174	1.098								
20224	1.183									
Tail										
3 Yr Wtd Avg	1.171	1.056	1.014	1.014	1.005	1.002	1.000	1.000	1.000	1.000
Selected	1.171	1.056	1.014	1.014	1.005	1.002	1.000	1.000	1.000	1.000
Age-Ult	1.279	1.093	1.035	1.021	1.007	1.002	1.000	1.000	1.000	1.000
Ultimate \$	64,274,952	54,207,957	49,664,391	41,024,234	47,435,106	50,852,044	46,460,965	44,680,391	41,778,967	37,379,005

State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Loss & DCCE Development

Condominium Unitowners

Selected Ultimate Loss:

Paid - Pure Loss

Selected Ultimate DCCE:

Paid - DCCE Dollar

Ultimate \$	Fiscal Accident Year Data Ending									
	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Paid - Loss & DCCE	43,306,372	46,678,672	57,292,445	53,516,251	56,204,037	61,346,161	59,684,838	73,009,223	85,931,971	79,656,403
Paid - Pure Loss	42,222,129	45,143,323	55,329,714	51,374,612	54,291,084	59,189,611	57,317,677	70,020,418	82,512,227	76,059,317
Incurred - Loss & DCCE	43,306,372	46,678,672	57,621,702	53,715,329	56,323,502	62,053,712	60,332,009	73,514,062	87,703,097	98,707,218
Incurred - Pure Loss	42,222,129	45,143,323	55,658,925	51,572,696	54,410,182	59,893,751	57,961,036	70,525,530	84,258,015	94,665,983
Selected	42,222,129	45,143,323	55,329,714	51,374,612	54,291,084	59,189,611	57,317,677	70,020,418	82,512,227	76,059,317
Paid - DCCE Dollar	1,084,242	1,535,349	1,965,036	2,177,671	1,922,626	2,172,106	2,468,747	3,289,950	3,748,269	4,792,698
Paid - DCCE (by Ratio)	1,084,242	1,535,349	1,968,799	2,180,680	1,921,249	2,169,595	2,465,459	3,298,772	3,806,945	4,911,598
Incurred - DCCE Dollar										
Incurred - DCCE (by Ratio)										
Selected	1,084,242	1,535,349	1,965,036	2,177,671	1,922,626	2,172,106	2,468,747	3,289,950	3,748,269	4,792,698

Selected LDFs	Fiscal Accident Year Data Ending									
	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Loss	1.000	1.000	1.000	1.003	1.003	1.002	1.007	1.021	1.058	1.485
DCCE	1.000	1.000	1.008	1.077	1.110	1.196	1.351	1.850	2.669	4.644

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Non-Catastrophe Paid Loss Development - Annual Triangles

Condominium Unitowners

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	31,747,755	40,728,131	41,847,203	42,159,169	42,239,182	42,224,684	42,200,408	42,201,508	42,222,129	42,222,129
20154	35,503,464	44,312,007	45,078,458	45,077,400	44,999,199	45,134,932	45,134,535	45,143,863	45,143,323	
20164	42,508,806	53,549,870	54,459,385	54,995,229	55,154,977	55,126,767	54,956,655	55,316,996		
20174	38,922,505	49,593,553	51,097,003	50,963,460	51,106,442	51,035,985	51,229,315			
20184	38,807,038	52,060,181	53,422,011	53,966,394	54,154,995	54,129,374				
20194	42,381,546	56,399,285	58,093,248	58,631,687	59,059,068					
20204	39,702,702	54,410,203	55,614,242	56,927,107						
20214	46,670,356	65,076,359	68,560,522							
20224	54,344,415	77,962,933								
20234	51,217,017									
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	1.283	1.027	1.007	1.002	1.000	0.999	1.000	1.000	1.000	
20154	1.248	1.017	1.000	0.998	1.003	1.000	1.000	1.000		
20164	1.260	1.017	1.010	1.003	0.999	0.997	1.007			
20174	1.274	1.030	0.997	1.003	0.999	1.004				
20184	1.342	1.026	1.010	1.003	1.000					
20194	1.331	1.030	1.009	1.007						
20204	1.370	1.022	1.024							
20214	1.394	1.054								
20224	1.435									
Tail										
3 Yr Wtd Avg	1.403	1.036	1.014	1.005	0.999	1.000	1.003	1.000	1.000	1.000
Selected	1.403	1.036	1.014	1.005	0.999	1.000	1.003	1.000	1.000	1.000
Age-Ult	1.485	1.058	1.021	1.007	1.002	1.003	1.003	1.000	1.000	1.000
Ultimate \$	76,059,317	82,512,227	70,020,418	57,317,677	59,189,611	54,291,084	51,374,612	55,329,714	45,143,323	42,222,129

State Farm General Insurance Company
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Non-Catastrophe Paid DCCE Development - Annual Triangles
Condominium Unitowners

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	167,768	498,767	820,357	942,269	972,674	976,398	989,284	1,062,322	1,084,242	1,084,242
20154	251,342	577,133	899,914	1,088,628	1,385,918	1,467,762	1,479,494	1,536,349	1,535,349	
20164	285,538	696,320	1,099,678	1,471,688	1,662,251	1,750,527	1,788,483	1,949,343		
20174	319,321	687,480	1,155,434	1,491,647	1,712,646	1,913,128	2,022,174			
20184	303,269	669,415	1,026,119	1,490,301	1,633,347	1,731,770				
20194	402,194	776,249	1,190,696	1,587,892	1,816,086					
20204	509,891	921,354	1,365,112	1,827,293						
20214	739,528	1,306,345	1,778,098							
20224	838,197	1,404,139								
20234	1,032,009									

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	2.973	1.645	1.149	1.032	1.004	1.013	1.074	1.021	1.000	
20154	2.296	1.559	1.210	1.273	1.059	1.008	1.038	0.999		
20164	2.439	1.579	1.338	1.129	1.053	1.022	1.090			
20174	2.153	1.681	1.291	1.148	1.117	1.057				
20184	2.207	1.533	1.452	1.096	1.060					
20194	1.930	1.534	1.334	1.144						
20204	1.807	1.482	1.339							
20214	1.766	1.361								
20224	1.675									

	Tail									
3 Yr Wtd Avg	1.740	1.443	1.370	1.130	1.077	1.031	1.068	1.008	1.000	1.000
Selected	1.740	1.443	1.370	1.130	1.077	1.031	1.068	1.008	1.000	1.000
Age-Ult	4.644	2.669	1.850	1.351	1.196	1.110	1.077	1.008	1.000	1.000
Ultimate \$	4,792,698	3,748,269	3,289,950	2,468,747	2,172,106	1,922,626	2,177,671	1,965,036	1,535,349	1,084,242

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State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Incurred Loss Development - Annual Triangles

Condominium Unitowners

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	42,220,114	41,999,936	42,160,769	42,242,832	42,242,808	42,244,859	42,225,470	42,210,074	42,222,129	42,222,129
20154	43,490,766	45,166,061	45,197,923	45,174,764	45,136,326	45,148,533	45,148,136	45,143,863	45,143,323	
20164	50,254,652	54,534,020	54,901,327	55,189,987	55,178,318	55,154,738	55,003,545	55,651,588		
20174	46,886,775	51,299,766	51,533,045	51,498,498	51,251,722	51,343,257	51,339,315			
20184	47,715,441	53,580,358	54,037,984	54,232,985	54,253,219	54,219,569				
20194	52,663,162	58,232,395	59,224,438	59,084,639	59,671,188					
20204	49,954,515	55,768,563	56,463,793	57,619,796						
20214	57,594,552	67,624,681	69,613,540							
20224	68,837,059	81,518,499								
20234	78,838,158									
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	0.995	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	
20154	1.039	1.001	0.999	0.999	1.000	1.000	1.000	1.000		
20164	1.085	1.007	1.005	1.000	1.000	0.997	1.012			
20174	1.094	1.005	0.999	0.995	1.002	1.000				
20184	1.123	1.009	1.004	1.000	0.999					
20194	1.106	1.017	0.998	1.010						
20204	1.116	1.012	1.020							
20214	1.174	1.029								
20224	1.184									
Tail										
3 Yr Wtd Avg	1.162	1.020	1.007	1.002	1.000	0.999	1.004	1.000	1.000	1.000
Selected	1.162	1.020	1.007	1.002	1.000	0.999	1.004	1.000	1.000	1.000
Age-Ult	1.201	1.034	1.013	1.006	1.004	1.004	1.005	1.000	1.000	1.000
Ultimate \$	94,665,983	84,258,015	70,525,530	57,961,036	59,893,751	54,410,182	51,572,696	55,658,925	45,143,323	42,222,129