

SFG-NW-15

State Farm General Insurance Company
Homeowners Multiple Peril

Non-Catastrophe Loss & DCCE Development

Rental Dwelling

Selected Ultimate Loss:

Paid - Pure Loss

Selected Ultimate DCCE:

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	79,576,854	88,717,985	99,207,875	89,891,108	90,347,333	100,092,633	98,183,637	107,598,346	123,696,778	112,634,236
Paid - Pure Loss	69,734,249	79,746,284	89,469,151	79,671,598	81,998,949	90,266,992	87,993,091	97,348,472	111,909,364	101,585,199
Incurred - Loss & DCCE	79,790,007	88,873,365	99,641,483	91,086,410	91,798,913	102,917,453	102,372,867	115,186,556	134,557,398	140,553,489
Incurred - Pure Loss	69,947,402	79,893,694	89,889,359	80,856,191	83,420,992	93,038,167	92,083,309	104,644,232	122,221,433	127,525,547
Selected	69,734,249	79,746,284	89,469,151	79,671,598	81,998,949	90,266,992	87,993,091	97,348,472	111,909,364	101,585,199
Paid - DCCE Dollar	9,842,606	8,948,231	9,672,277	10,230,133	8,197,385	9,688,071	10,218,857	9,779,698	10,537,061	10,749,865
Paid - DCCE (by Ratio)	9,842,606	8,948,231	9,658,644	10,208,082	8,180,611	9,677,879	10,240,775	9,838,912	10,683,787	10,998,508
Incurred - DCCE Dollar										
Incurred - DCCE (by Ratio)										
Selected	9,842,606	8,948,231	9,672,277	10,230,133	8,197,385	9,688,071	10,218,857	9,779,698	10,537,061	10,749,865

Selected LDFs	Fiscal Accident Year Data Ending									
	20144	20154	20164	20174	20184	20194	20204	20214	20224	20234
Loss	1.000	1.005	1.020	1.033	1.044	1.067	1.098	1.155	1.243	1.887
DCCE	1.000	1.017	1.059	1.100	1.145	1.260	1.494	2.201	4.224	9.781

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Non-Catastrophe Paid Loss Development - Annual Triangles

Rental Dwelling

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	42,740,998	57,225,463	61,613,809	63,422,984	64,949,223	65,685,264	66,095,264	67,678,249	69,400,749	69,734,249
20154	51,473,425	69,734,327	72,267,272	74,734,747	76,287,607	76,979,066	78,221,675	78,927,402	79,364,902	
20164	56,422,326	74,182,285	78,146,957	82,377,142	83,512,421	85,901,638	87,027,775	87,748,437		
20174	55,348,560	70,486,987	72,739,176	74,545,981	75,120,229	77,003,344	77,135,917			
20184	50,256,423	68,340,128	70,510,888	75,241,157	77,466,215	78,569,932				
20194	47,895,452	72,044,095	77,407,990	80,805,850	84,566,614					
20204	46,900,344	68,649,711	76,608,337	80,155,977						
20214	55,739,997	80,669,060	84,294,664							
20224	55,068,084	90,011,514								
20234	53,841,768									

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	1.339	1.077	1.029	1.024	1.011	1.006	1.024	1.025	1.005	
20154	1.355	1.036	1.034	1.021	1.009	1.016	1.009	1.006		
20164	1.315	1.053	1.054	1.014	1.029	1.013	1.008			
20174	1.274	1.032	1.025	1.008	1.025	1.002				
20184	1.360	1.032	1.067	1.030	1.014					
20194	1.504	1.074	1.044	1.047						
20204	1.464	1.116	1.046							
20214	1.447	1.045								
20224	1.635									
Tail										
3 Yr Wtd Avg	1.518	1.077	1.052	1.028	1.023	1.010	1.013	1.015	1.005	1.000
Selected	1.518	1.077	1.052	1.028	1.023	1.010	1.013	1.015	1.005	1.000
Age-Ult	1.887	1.243	1.155	1.098	1.067	1.044	1.033	1.020	1.005	1.000
Ultimate \$	101,585,199	111,909,364	97,348,472	87,993,091	90,266,992	81,998,949	79,671,598	89,469,151	79,746,284	69,734,249

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Non-Catastrophe Paid DCCE Development - Annual Triangles

Rental Dwelling

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	695,394	2,616,436	4,996,844	6,610,730	7,553,330	8,170,498	8,640,262	9,111,577	9,682,006	9,842,606
20154	628,766	2,660,807	4,480,319	5,968,912	7,250,247	8,022,143	8,356,781	8,627,605	8,802,225	
20164	718,912	2,693,249	4,841,022	6,695,056	7,913,685	8,619,733	8,868,993	9,130,954		
20174	845,229	2,968,707	5,152,026	6,966,184	8,033,485	8,840,465	9,296,699			
20184	535,519	1,755,550	3,388,885	5,252,376	6,424,328	7,157,282				
20194	665,889	2,319,823	4,599,051	6,459,195	7,687,083					
20204	995,001	2,654,661	4,603,908	6,838,764						
20214	1,019,197	2,136,127	4,442,611							
20224	1,132,245	2,494,294								
20234	1,099,047									

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	3.763	1.910	1.323	1.143	1.082	1.057	1.055	1.063	1.017	
20154	4.232	1.684	1.332	1.215	1.106	1.042	1.032	1.020		
20164	3.746	1.797	1.383	1.182	1.089	1.029	1.030			
20174	3.512	1.735	1.352	1.153	1.100	1.052				
20184	3.278	1.930	1.550	1.223	1.114					
20194	3.484	1.983	1.404	1.190						
20204	2.668	1.734	1.485							
20214	2.096	2.080								
20224	2.203									
Tail										
3 Yr Wtd Avg	2.315	1.919	1.473	1.186	1.100	1.041	1.039	1.042	1.017	1.000
Selected	2.315	1.919	1.473	1.186	1.100	1.041	1.039	1.042	1.017	1.000
Age-Ult	9.781	4.224	2.201	1.494	1.260	1.145	1.100	1.059	1.017	1.000
Ultimate \$	10,749,865	10,537,061	9,779,698	10,218,857	9,688,071	8,197,385	10,230,133	9,672,277	8,948,231	9,842,606

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Non-Catastrophe Incurred Loss Development - Annual Triangles

Rental Dwelling

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20144	55,997,726	60,451,894	63,643,985	64,089,743	65,712,923	65,961,146	66,760,941	68,308,804	69,896,778	69,947,402
20154	64,588,872	73,026,571	74,357,918	75,677,839	77,047,230	78,400,401	79,146,313	79,484,153	79,835,871	
20164	68,264,105	76,879,170	82,067,738	83,661,431	84,795,718	86,912,711	87,457,279	88,660,685		
20174	65,310,336	72,549,872	74,998,017	76,417,814	76,593,817	78,263,742	78,709,095			
20184	63,512,387	70,081,484	72,709,929	76,998,220	79,143,518	80,631,177				
20194	62,543,083	74,936,269	79,819,592	84,118,412	87,997,068					
20204	60,221,392	73,111,589	80,377,089	84,878,508						
20214	69,942,314	83,537,778	91,324,520							
20224	74,592,684	98,210,177								
20234	82,327,112									

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	1.080	1.053	1.007	1.025	1.004	1.012	1.023	1.023	1.001	
20154	1.131	1.018	1.018	1.018	1.018	1.010	1.004	1.004		
20164	1.126	1.067	1.019	1.014	1.025	1.006	1.014			
20174	1.111	1.034	1.019	1.002	1.022	1.006				
20184	1.103	1.038	1.059	1.028	1.019					
20194	1.198	1.065	1.054	1.046						
20204	1.214	1.099	1.056							
20214	1.194	1.093								
20224	1.317									
Tail										
3 Yr Wtd Avg	1.245	1.086	1.056	1.026	1.022	1.007	1.013	1.013	1.001	1.000
Selected	1.245	1.086	1.056	1.026	1.022	1.007	1.013	1.013	1.001	1.000
Age-Ult	1.549	1.244	1.146	1.085	1.057	1.035	1.027	1.014	1.001	1.000
Ultimate \$	127,525,547	122,221,433	104,644,232	92,083,309	93,038,167	83,420,992	80,856,191	89,889,359	79,893,694	69,947,402