

# SFG-NW-17

State Farm General Insurance Company  
Homeowners Multiple Peril

Non-Catastrophe Loss and DCCE Trend  
Non-Tenant Homeowners

California Company-Specific Loss Trend Data						Rolling 4-Quarter Data					Rolling 4-Quarter Data				
Calendar YYYYQ	Quarterly Data				Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Rolling 4-Quarter Data				Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Rolling 4-Quarter Data			Total Paid Loss Severity including Partial Payments on Prior Calendar Years, on Closed Claims	
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses		Earned Exposures	Closed Claims	Reported Claims	Paid Losses		Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss Severity		
20172	282,290	8,054	11,469	130,733,940	135,666,553										
20173	282,816	6,582	10,748	128,329,011	121,640,252										
20174	283,121	5,936	9,058	115,369,949	131,414,266										
20181	283,049	6,302	9,875	117,222,190	119,698,386	1,131,276	26,874	41,150	491,655,090	508,419,456	2.38	3.64	18,295	18,919	
20182	283,134	5,926	9,630	116,997,871	115,657,358	1,132,120	24,746	39,311	477,919,022	488,410,261	2.19	3.47	19,313	19,737	
20183	283,201	6,333	10,343	129,524,595	172,048,316	1,132,505	24,497	38,906	479,114,605	538,818,325	2.16	3.44	19,558	21,995	
20184	283,039	6,421	10,426	126,473,844	127,810,288	1,132,423	24,982	40,274	490,218,500	535,214,347	2.21	3.56	19,623	21,424	
20191	282,862	7,041	10,861	135,574,709	129,273,201	1,132,237	25,721	41,260	508,571,019	544,789,162	2.27	3.64	19,773	21,181	
20192	283,210	6,924	10,272	139,159,512	131,451,818	1,132,313	26,719	41,902	530,732,660	560,583,622	2.36	3.70	19,863	20,981	
20193	283,760	6,639	10,549	150,870,181	133,906,236	1,132,873	27,025	42,108	552,078,246	522,441,543	2.39	3.72	20,428	19,332	
20194	284,865	6,020	9,995	138,775,603	126,213,529	1,134,698	26,624	41,677	564,380,005	520,844,785	2.35	3.67	21,198	19,563	
20201	286,313	6,733	10,423	145,330,891	140,791,087	1,138,149	26,316	41,239	574,136,187	532,362,671	2.31	3.62	21,817	20,230	
20202	288,849	6,034	10,313	137,292,743	144,474,239	1,143,787	25,426	41,280	572,269,419	545,385,092	2.22	3.61	22,507	21,450	
20203	289,431	5,532	10,290	135,116,849	139,432,890	1,149,458	24,319	41,021	556,516,087	550,911,745	2.12	3.57	22,884	22,654	
20204	292,727	6,175	9,958	148,087,390	139,318,791	1,157,320	24,474	40,984	565,827,873	564,017,007	2.11	3.54	23,120	23,046	
20211	294,388	6,060	10,053	144,943,739	145,998,215	1,165,394	23,801	40,614	565,440,721	569,224,136	2.04	3.49	23,757	23,916	
20212	296,502	5,554	9,398	144,930,718	139,244,697	1,173,048	23,321	39,699	573,078,696	563,994,594	1.99	3.38	24,574	24,184	
20213	298,443	5,518	9,711	167,275,176	142,009,222	1,182,060	23,307	39,120	605,237,023	566,570,926	1.97	3.31	25,968	24,309	
20214	300,353	5,692	9,744	170,792,742	155,177,403	1,189,686	22,824	38,906	627,942,375	582,429,537	1.92	3.27	27,512	25,518	
20221	301,908	6,011	10,032	171,962,043	167,321,877	1,197,206	22,775	38,885	654,960,678	603,753,199	1.90	3.25	28,758	26,509	
20222	303,657	5,650	10,229	180,472,352	176,049,538	1,204,361	22,871	39,716	690,502,312	640,558,040	1.90	3.30	30,191	28,007	
20223	305,400	5,942	10,919	192,625,034	175,152,868	1,211,318	23,295	40,924	715,852,170	673,701,686	1.92	3.38	30,730	28,920	
20224	307,299	5,766	10,162	203,281,306	175,466,822	1,218,264	23,369	41,342	748,340,734	693,991,106	1.92	3.39	32,023	29,697	
20231	309,169	6,540	12,211	196,108,599	199,745,331	1,225,525	23,898	43,521	772,487,290	726,414,560	1.95	3.55	32,324	30,396	
20232	312,451	6,459	11,510	232,918,961	240,995,018	1,234,319	24,707	44,802	824,933,900	791,360,039	2.00	3.63	33,389	32,030	
20233	311,199	5,305	9,664	195,418,365	256,440,989	1,240,119	24,070	43,547	827,727,231	872,648,161	1.94	3.51	34,388	36,255	
20234	308,391	4,832	8,586	208,735,021	307,088,465	1,241,211	23,136	41,971	833,180,946	1,004,269,803	1.86	3.38	36,012	43,407	

(Justify All Selections and Trend Period in Filing Memorandum)

WARNING! Selected trend periods for company data and complement data are different. Justify the difference in Filing Memorandum or make them the same.

Selected:	8 pt	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend
Frequency:	Reported	4.2%			
Severity:	Paid	12.6%			
Pure Premium:		17.2%	100.0%	N/A	17.2%

Trend Period (Years) for Most Recent

Year in Experience Period: 2.509

Trend Factors:

6 <sup>th</sup> Prior Year	3.302
5 <sup>th</sup> Prior Year	2.816
4 <sup>th</sup> Prior Year	2.402
3 <sup>rd</sup> Prior Year	2.049
2 <sup>nd</sup> Prior Year	1.747
Most Recent Year	1.490

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	0.5%	4.2%	12.6%	27.3%
12 pt	-1.4%	1.7%	15.8%	20.6%
16 pt	-4.1%	-0.8%	15.1%	17.5%
20 pt	-5.0%	-1.7%	14.2%	14.7%
24 pt	-4.0%	-1.1%	12.7%	11.7%