

# SFG-NW-18

State Farm General Insurance Company  
Homeowners Multiple Peril

Non-Catastrophe Loss and DCCE Trend  
*Renters*

California Company-Specific Loss Trend Data						Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses	Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses	Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss Severity	Total Paid Loss Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20172	132,651	2,018	2,978	11,801,449	11,729,567									
20173	133,954	2,046	3,144	11,271,174	10,930,741									
20174	134,774	2,013	2,935	11,707,674	11,701,028									
20181	135,073	2,149	3,123	11,960,823	12,012,733	536,451	8,226	12,180	46,741,120	46,374,069	1.53	2.27	5,682	5,637
20182	135,543	1,988	3,049	10,764,479	11,125,882	539,344	8,196	12,251	45,704,150	45,770,384	1.52	2.27	5,576	5,584
20183	135,364	2,163	3,290	13,201,851	14,541,879	540,754	8,313	12,397	47,634,827	49,381,523	1.54	2.29	5,730	5,940
20184	135,533	2,089	3,185	11,904,939	12,425,334	541,513	8,389	12,647	47,832,092	50,105,829	1.55	2.34	5,702	5,973
20191	135,709	2,047	3,009	12,376,558	12,243,021	542,149	8,287	12,533	48,247,827	50,336,116	1.53	2.31	5,822	6,074
20192	135,630	1,917	2,819	12,295,734	13,361,556	542,235	8,216	12,303	49,779,082	52,571,790	1.52	2.27	6,059	6,399
20193	133,950	1,860	2,983	12,135,632	12,034,344	540,822	7,913	11,996	48,712,864	50,064,255	1.46	2.22	6,156	6,327
20194	132,765	1,904	2,950	11,855,539	12,240,579	538,054	7,728	11,761	48,663,463	49,879,499	1.44	2.19	6,297	6,454
20201	132,213	1,813	2,760	11,677,205	11,387,383	534,558	7,494	11,512	47,964,110	49,023,861	1.40	2.15	6,400	6,542
20202	134,069	1,442	2,379	9,061,991	9,947,465	532,997	7,019	11,072	44,730,366	45,609,770	1.32	2.08	6,373	6,498
20203	133,428	1,457	2,666	9,265,658	8,549,269	532,474	6,616	10,755	41,860,393	42,124,695	1.24	2.02	6,327	6,367
20204	132,842	1,609	2,647	10,700,150	10,229,064	532,551	6,321	10,452	40,705,004	40,113,180	1.19	1.96	6,440	6,346
20211	131,122	1,807	2,840	11,203,283	11,536,106	531,460	6,315	10,532	40,231,083	40,261,904	1.19	1.98	6,371	6,376
20212	134,277	1,405	2,577	8,217,267	8,931,957	531,669	6,278	10,730	39,386,359	39,246,396	1.18	2.02	6,274	6,251
20213	134,693	1,600	2,722	11,324,967	11,107,599	532,933	6,421	10,786	41,445,668	41,804,726	1.20	2.02	6,455	6,511
20214	135,110	1,760	2,912	12,180,281	11,639,280	535,202	6,572	11,051	42,925,799	43,214,942	1.23	2.06	6,532	6,576
20221	135,333	1,752	2,903	11,481,853	11,496,130	539,412	6,517	11,114	43,204,368	43,174,966	1.21	2.06	6,629	6,625
20222	136,198	1,809	2,953	12,647,477	12,881,961	541,334	6,921	11,490	47,634,578	47,124,969	1.28	2.12	6,883	6,809
20223	137,337	1,763	3,095	13,368,313	12,522,860	543,978	7,084	11,863	49,677,924	48,540,230	1.30	2.18	7,013	6,852
20224	140,334	1,792	2,982	12,826,975	13,322,373	549,202	7,116	11,933	50,324,618	50,223,323	1.30	2.17	7,072	7,058
20231	143,007	1,860	3,372	12,814,173	12,863,445	556,876	7,224	12,402	51,656,938	51,590,638	1.30	2.23	7,151	7,142
20232	144,872	1,667	3,181	12,276,999	12,794,017	565,550	7,082	12,630	51,286,460	51,502,694	1.25	2.23	7,242	7,272
20233	136,890	1,505	2,980	12,823,745	12,524,091	565,103	6,824	12,515	50,741,892	51,503,925	1.21	2.21	7,436	7,547
20234	127,447	1,503	2,488	12,241,148	12,666,971	552,216	6,535	12,021	50,156,065	50,848,524	1.18	2.18	7,675	7,781

(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:	20 pt	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend
Frequency:	Reported	0.0%			
Severity:	Paid	4.8%			
Pure Premium:		4.8%	100.0%	N/A	4.8%

Trend Period (Years) for Most Recent

Year in Experience Period: 2.509

Trend Factors:

6 <sup>th</sup> Prior Year	1.424
5 <sup>th</sup> Prior Year	1.359
4 <sup>th</sup> Prior Year	1.296
3 <sup>rd</sup> Prior Year	1.237
2 <sup>nd</sup> Prior Year	1.180
Most Recent Year	1.125

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	-2.6%	3.4%	7.5%	9.1%
12 pt	1.3%	4.5%	7.3%	7.6%
16 pt	-0.9%	2.6%	5.2%	5.1%
20 pt	-3.8%	0.0%	4.8%	4.0%
24 pt	-4.5%	-1.0%	5.0%	4.4%

State Farm General Insurance Company  
Homeowners Multiple Peril

Non-Catastrophe Loss and DCCE Trend  
Condominium Unitowners

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	35,920	1,292	1,916	13,178,030	13,583,172									
20173	36,073	1,192	2,032	12,582,459	11,534,271									
20174	36,242	1,157	1,653	12,064,985	11,676,406									
20181	36,288	1,109	1,695	10,930,401	11,614,780	144,523	4,750	7,296	48,755,874	48,408,629	3.29	5.05	10,264	10,191
20182	36,338	1,129	1,776	12,915,448	11,071,600	144,941	4,587	7,156	48,493,292	45,897,057	3.16	4.94	10,572	10,006
20183	36,367	1,229	1,912	13,506,438	15,227,251	145,234	4,624	7,036	49,417,271	49,590,037	3.18	4.84	10,687	10,724
20184	36,395	1,248	1,904	13,299,792	12,975,423	145,387	4,715	7,287	50,652,078	50,889,054	3.24	5.01	10,743	10,793
20191	36,393	1,268	1,808	13,591,155	13,451,557	145,493	4,874	7,400	53,312,832	52,725,831	3.35	5.09	10,938	10,818
20192	36,377	1,268	1,876	13,551,059	13,259,516	145,532	5,013	7,500	53,948,444	54,913,746	3.44	5.15	10,762	10,954
20193	36,446	1,204	2,106	14,847,680	14,658,233	145,612	4,988	7,694	55,289,686	54,344,729	3.43	5.28	11,085	10,895
20194	36,477	1,291	1,927	15,639,603	15,992,307	145,693	5,031	7,717	57,629,496	57,361,613	3.45	5.30	11,455	11,402
20201	36,537	1,197	1,790	14,502,029	14,382,705	145,837	4,960	7,699	58,540,370	58,292,762	3.40	5.28	11,802	11,753
20202	36,736	965	1,715	11,201,697	12,044,566	146,195	4,657	7,538	56,191,007	57,077,812	3.19	5.16	12,066	12,256
20203	36,666	1,220	2,086	15,382,634	15,310,791	146,416	4,673	7,518	56,725,961	57,730,369	3.19	5.13	12,139	12,354
20204	37,053	1,257	1,907	14,386,890	13,926,793	146,992	4,639	7,498	55,473,249	55,664,855	3.16	5.10	11,958	11,999
20211	37,269	1,181	1,773	14,172,105	13,580,179	147,724	4,623	7,481	55,143,326	54,862,329	3.13	5.06	11,928	11,867
20212	37,632	1,120	1,841	13,846,438	13,861,031	148,621	4,778	7,607	57,788,067	56,678,794	3.21	5.12	12,095	11,862
20213	37,891	1,171	2,058	16,528,374	14,389,260	149,845	4,729	7,579	58,933,807	55,757,263	3.16	5.06	12,462	11,790
20214	38,082	1,259	1,890	19,337,870	18,782,961	150,874	4,731	7,562	63,884,787	60,613,430	3.14	5.01	13,503	12,812
20221	38,244	1,239	1,960	16,286,273	17,879,523	151,849	4,789	7,749	65,998,954	64,912,774	3.15	5.10	13,781	13,555
20222	38,436	1,142	2,014	16,995,758	15,704,305	152,652	4,811	7,922	69,148,275	66,756,048	3.15	5.19	14,373	13,876
20223	38,636	1,335	2,201	20,712,931	19,905,126	153,397	4,975	8,065	73,332,832	72,271,914	3.24	5.26	14,740	14,527
20224	38,812	1,274	1,967	20,540,874	19,246,790	154,127	4,990	8,142	74,535,837	72,735,743	3.24	5.28	14,937	14,576
20231	38,985	1,307	2,185	21,138,498	21,492,224	154,868	5,058	8,367	79,388,062	76,348,444	3.27	5.40	15,696	15,095
20232	39,360	1,332	2,040	21,975,525	24,165,174	155,792	5,248	8,393	84,367,829	84,809,313	3.37	5.39	16,076	16,160
20233	39,013	1,169	2,033	19,026,825	19,886,876	156,169	5,082	8,225	82,681,724	84,791,063	3.25	5.27	16,270	16,685
20234	38,397	1,062	1,760	18,447,860	18,775,352	155,755	4,870	8,018	80,588,709	84,319,626	3.13	5.15	16,548	17,314

(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:	20 pt	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend
Frequency:	Reported	0.4%			
Severity:	Paid	9.9%			
Pure Premium:		10.3%	100.0%	N/A	10.3%

Trend Period (Years) for Most Recent

Year in Experience Period: 2.509

Trend Factors:

6 <sup>th</sup> Prior Year	2.089
5 <sup>th</sup> Prior Year	1.893
4 <sup>th</sup> Prior Year	1.717
3 <sup>rd</sup> Prior Year	1.556
2 <sup>nd</sup> Prior Year	1.411
Most Recent Year	1.279

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	1.1%	1.1%	11.1%	15.3%
12 pt	1.2%	1.9%	13.5%	15.8%
16 pt	0.1%	0.9%	10.8%	11.1%
20 pt	-1.1%	0.4%	9.9%	9.8%
24 pt	-0.5%	0.9%	8.8%	8.9%