

# SFG-NW-19

State Farm General Insurance Company  
Homeowners Multiple Peril  
  
Non-Catastrophe Loss and DCCE Trend  
*Rental Dwelling*

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	69,795	1,274	1,809	19,158,793	21,087,052									
20173	69,574	922	1,613	16,773,369	18,921,189									
20174	69,176	855	1,400	16,874,189	19,903,725									
20181	68,785	885	1,447	17,672,209	19,242,399	277,330	3,936	6,269	70,478,559	79,154,364	1.42	2.26	17,906	20,110
20182	68,338	933	1,449	19,172,692	16,764,054	275,874	3,595	5,909	70,492,459	74,831,366	1.30	2.14	19,608	20,815
20183	67,985	832	1,531	18,984,092	19,383,512	274,284	3,505	5,827	72,703,182	75,293,689	1.28	2.12	20,743	21,482
20184	68,130	872	1,497	18,054,388	20,110,991	273,238	3,522	5,924	73,883,382	75,500,955	1.29	2.17	20,978	21,437
20191	68,286	910	1,522	20,066,066	20,407,083	272,739	3,547	5,999	76,277,238	76,665,640	1.30	2.20	21,505	21,614
20192	68,462	965	1,445	19,050,930	18,144,550	272,863	3,579	5,995	76,155,476	78,046,136	1.31	2.20	21,278	21,807
20193	68,505	820	1,472	18,138,584	16,881,865	273,383	3,567	5,936	75,309,967	75,544,488	1.30	2.17	21,113	21,179
20194	68,583	761	1,425	17,922,491	15,848,090	273,836	3,456	5,864	75,178,070	71,281,587	1.26	2.14	21,753	20,625
20201	68,655	948	1,508	21,719,084	18,160,588	274,205	3,494	5,850	76,831,088	69,035,092	1.27	2.13	21,989	19,758
20202	69,085	785	1,504	19,125,313	19,574,777	274,828	3,314	5,909	76,905,471	70,465,319	1.21	2.15	23,206	21,263
20203	68,695	748	1,380	17,613,416	18,955,721	275,018	3,242	5,817	76,380,303	72,539,175	1.18	2.12	23,560	22,375
20204	68,878	724	1,261	19,004,121	18,535,234	275,313	3,205	5,653	77,461,933	75,226,319	1.16	2.05	24,169	23,472
20211	68,676	807	1,386	21,895,854	22,565,265	275,334	3,064	5,531	77,638,704	79,630,996	1.11	2.01	25,339	25,989
20212	68,443	634	1,257	22,481,731	21,219,147	274,692	2,913	5,284	80,995,122	81,275,367	1.06	1.92	27,805	27,901
20213	67,960	703	1,331	21,147,118	19,669,007	273,957	2,868	5,235	84,528,824	81,988,653	1.05	1.91	29,473	28,587
20214	67,695	723	1,341	29,271,514	23,525,271	272,774	2,867	5,315	94,796,218	86,978,690	1.05	1.95	33,065	30,338
20221	67,252	773	1,348	25,921,676	24,984,265	271,350	2,833	5,277	98,822,040	89,397,690	1.04	1.94	34,882	31,556
20222	67,078	640	1,305	24,542,921	26,372,128	269,985	2,839	5,325	100,883,230	94,550,670	1.05	1.97	35,535	33,304
20223	67,258	669	1,428	24,899,628	24,727,512	269,283	2,805	5,422	104,635,741	99,609,176	1.04	2.01	37,303	35,511
20224	67,578	693	1,313	27,176,829	27,070,958	269,166	2,775	5,394	102,541,055	103,154,863	1.03	2.00	36,952	37,173
20231	68,185	787	1,639	24,499,736	24,635,760	270,099	2,789	5,685	101,119,114	102,806,358	1.03	2.10	36,256	36,861
20232	67,404	744	1,379	28,101,409	26,222,044	270,425	2,893	5,759	104,677,602	102,656,275	1.07	2.13	36,183	35,484
20233	66,679	628	1,214	22,340,929	29,289,419	269,846	2,852	5,545	102,118,902	107,218,182	1.06	2.05	35,806	37,594
20234	65,973	564	1,103	27,739,101	33,701,455	268,242	2,723	5,335	102,681,175	113,848,679	1.02	1.99	37,709	41,810

(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	-1.7%			
Severity:	Paid	16.2%			
Pure Premium:		14.2%	100.0%	N/A	14.2%

Trend Period (Years) for Most Recent

Year in Experience Period: 2.507

Trend Factors:

6 <sup>th</sup> Prior Year	2.706
5 <sup>th</sup> Prior Year	2.370
4 <sup>th</sup> Prior Year	2.075
3 <sup>rd</sup> Prior Year	1.818
2 <sup>nd</sup> Prior Year	1.592
Most Recent Year	1.394

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	-0.4%	2.8%	2.3%	13.0%
12 pt	-1.4%	2.5%	13.0%	16.6%
16 pt	-4.5%	-0.6%	17.1%	20.7%
20 pt	-5.6%	-1.7%	16.2%	17.4%
24 pt	-5.5%	-1.8%	14.9%	14.2%