

SFG-NW-25

State Farm General Insurance Company
California
Homeowners

Summary of Trends

Line of Business	Point Fit	Selection	(1) Closed Frequency	(2) Reported Frequency	(3) Paid Severity	(4) Total Paid (w/Partials) Severity	(5) Premium Trend	(6) Closed Frequency and Paid Severity Net Trend	(7) Closed Frequency and Total Paid w/ Partials Net Trend	(8) Reported Frequency and Paid Severity Net Trend	(9) Reported Frequency and Total Paid w/ Partials Net Trend
Non-Tenant SFMA-134139896	8 pt	SFG	0.5%	4.2%	12.6%	27.3%	8.4%	4.3%	18.0%	8.1%	22.3%
	12 pt		-1.4%	1.7%	15.8%	20.6%	9.4%	4.4%	8.6%	7.6%	12.1%
	16 pt		-4.1%	-0.8%	15.1%	17.5%	9.0%	1.3%	3.5%	4.8%	7.0%
	20 pt	CW	-5.0%	-1.7%	14.2%	14.7%	8.1%	0.4%	0.8%	3.8%	4.3%
	24 pt		-4.0%	-1.1%	12.7%	11.7%	7.4%	0.8%	-0.2%	3.8%	2.8%
Renters SFMA-134139931	8 pt		-2.6%	3.4%	7.5%	9.1%	0.7%	4.1%	5.6%	10.4%	12.0%
	12 pt		1.3%	4.5%	7.3%	7.6%	0.5%	8.2%	8.5%	11.6%	11.9%
	16 pt		-0.9%	2.6%	5.2%	5.1%	0.4%	3.9%	3.7%	7.5%	7.4%
	20 pt	SFG	-3.8%	0.0%	4.8%	4.0%	0.4%	0.4%	-0.4%	4.4%	3.6%
	24 pt	CW	-4.5%	-1.0%	5.0%	4.4%	0.3%	-0.1%	-0.7%	3.6%	3.0%
Condo SFMA-134139931	8 pt	CW	1.1%	1.1%	11.1%	15.3%	8.6%	3.3%	7.3%	3.4%	7.3%
	12 pt		1.2%	1.9%	13.5%	15.8%	7.6%	6.8%	8.9%	7.5%	9.7%
	16 pt		0.1%	0.9%	10.8%	11.1%	6.4%	4.3%	4.5%	5.1%	5.3%
	20 pt	SFG	-1.1%	0.4%	9.9%	9.8%	5.5%	3.0%	2.9%	4.6%	4.5%
	24 pt		-0.5%	0.9%	8.8%	8.9%	4.8%	3.3%	3.4%	4.7%	4.8%
Rental Dwelling SFMA-134139850	8 pt		-0.4%	2.8%	2.3%	13.0%	7.4%	-5.2%	4.8%	-2.1%	8.1%
	12 pt		-1.4%	2.5%	13.0%	16.6%	8.3%	2.9%	6.1%	7.0%	10.3%
	16 pt		-4.5%	-0.6%	17.1%	20.7%	7.7%	3.8%	7.0%	8.0%	11.4%
	20 pt	SFG	-5.6%	-1.7%	16.2%	17.4%	7.0%	2.5%	3.6%	6.7%	7.9%
	24 pt	CW	-5.5%	-1.8%	14.9%	14.2%	6.5%	1.9%	1.4%	5.9%	5.3%

(1) - (4) from SFMA-134139896 NT StdExhTI No Var.pdf, Exhibit 8; SFMA-134139931 TN StdExhTI No Var.pdf, Exhibit 8; and
SFMA-134139850 RDP StdExhTI No Var.pdf, Exhibit 8

(5) from SFMA-134139896 NT StdExhTI No Var.pdf, Exhibit 5; SFMA-134139931 TN StdExhTI No Var.pdf, Exhibit 5; and
SFMA-134139850 RDP StdExhTI No Var.pdf, Exhibit 5

(6) = [1 + (1)] * [1 + (3)] / [1 + (5)] - 1

(7) = [1 + (1)] * [1 + (4)] / [1 + (5)] - 1

(8) = [1 + (2)] * [1 + (3)] / [1 + (5)] - 1

(9) = [1 + (2)] * [1 + (4)] / [1 + (5)] - 1