

State Farm Fire and Casualty Company
E. Rate Disruption Analysis

	<u>Uncapped</u>
Minimum % Change	-8.078%
Maximum % Change	10.539%
Total Number of Insureds (Auto-Calculated)	988

Uncapped Rate Disruption

Percent-Change Range	Number of Insureds in Range
Proposed Change	PIF
-10% to -5%	15
-5% to 0%	107
0% to 0%	762
0% to 5%	70
5% to 10%	32
10% to 15%	2
15% to 20%	0
20% to 25%	0
25% to 30%	0
30% to 35%	0
35% to 40%	0
40% to 45%	0
45 to 50%	0
Greater than 50%	0

The estimated changes shown above do not include the effects of classification changes, exposure changes, or the purchase of additional coverage.

Nevada Division of Insurance - Template for Largest Percentage Increase

Template Updated October 2016

- Fill in fields highlighted in light green. Fields highlighted in red are imported from the Template for Rate Disruption.

Largest Percentage Increase**Corresponding Dollar Increase (for Insured Receiving Largest Percentage Increase)**

Uncapped Change

10.539%

Uncapped Dollar Change

\$103.65

Current Premium

\$983.46

Capped Change (If Applicable)

NA

Capped \$ Change (If Applicable)

NA

Proposed Premium

\$1,087.11

Characteristics of Policy (Fill in Below)

- For Auto Insurance: At minimum, identify the age and gender of each named insured, limits by coverage, territory, make / model of vehicle(s), prior accident / violation history, and any other key attributes whose treatments are affected by this filing.

The largest percentage increase has the following policy characteristics:

VEHICLE USE	PLEASURE
TERM (MONTHS)	6
DRIVER AGE	25
MARITAL STATUS	Single
GENDER	Male
MODEL YEAR	2023
MAKE	YAMAHA
MODEL	YZF R7
TERRITORY	141
BIPD LMT	25/50/25
MPC_LMT	N/A
COMP_DED_AMT	1000
COLL_DED_AMT	1000
UBI LMT	N/A
ACCIDENTS/VIOLATIONS	Driver record charge 0%

Most Significant Impacts to This Policy (Identify attributes - e.g., base-rate change or changes to individual rating variables)

NOTE: If capping is proposed to apply for this policy, include the impact of capping at the end, after displaying uncapped impacts by attribute. Add rows as needed. Total percent and dollar impacts should reconcile to the values presented above in this exhibit.

Attribute	% Impact (Uncapped)	Dollar Impact (Uncapped)
IRG	10.539%	\$103.65
TOTAL	10.539%	\$103.65

*** Note: No capping is being proposed to this policy at this time**

What lengths of policy terms does the insurer offer in this book of business?
Check all options that apply below.

- ☒ 12-Month Policies
☒ 6-Month Policies
☐ 3-Month Policies
☐ Other (SPECIFY)

Nevada Division of Insurance - Template for Largest Dollar Increase

Template Updated October 2016

- Fill in fields highlighted in light green.

Largest Dollar Increase

Corresponding Percentage Increase (for Insured Receiving Largest Dollar Increase)

Uncapped Change	\$131.44	Current Premium	\$1,249.98	Uncapped Percent Change	10.515%
Capped Change (If Applicable)	NA	Proposed Premium	\$1,381.42	Capped % Change (If Applicable)	NA

Characteristics of Policy (Fill in Below)

- For Auto Insurance: At minimum, identify the age and gender of each named insured, limits by coverage, territory, make / model of vehicle(s), prior accident / violation history, and any other key attributes whose treatments are affected by this filing.

The largest dollar increase has the following policy characteristics:

VEHICLE USE	PLEASURE
TERM (MONTHS)	6
DRIVER AGE	26
MARITAL STATUS	Married
GENDER	Female
MODEL YEAR	2024
MAKE	YAMAHA
MODEL	YZF R7
TERRITORY	003
BIPD LMT	50/100/50
MPC LMT	N/A
COMP_DED_AMT	1000
COLL_DED_AMT	1000
UBI LMT	N/A
ACCIDENTS/VIOLATIONS	Driver record charge 0%

Most Significant Impacts to This Policy (Identify attributes - e.g., base-rate change or changes to individual rating variables)

NOTE: If capping is proposed to apply for this policy, include the impact of capping at the end, after displaying uncapped impacts by attribute. Add rows as needed.

Attribute	% Impact (Uncapped)	Dollar Impact (Uncapped)
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IRG	10.515%	\$131.44
TOTAL	10.515%	\$131.44

** Note: No capping is being proposed to this policy at this time*

State Farm Fire and Casualty Company
E. Rate Disruption Analysis
Motorcycle

