

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 1

COMPANY NAME

State Farm Fire & Casualty Company

COMPANY NEVADA ID NUMBER

613

Type of Coverage:

Territory

	BI Liab.*	P.D. Liab.	UM/UIM
	<u>% Change</u>	<u>% Change</u>	<u>% Change</u>
Remainder of State (001)	0.125%		0.000%
Lake Tahoe (002)	0.000%		0.000%
Reno (003)	0.018%		0.000%
Carson City and Douglas Co. (004)	0.038%		0.000%
Las Vegas Suburban North (005)	-0.488%		0.000%
Las Vegas Suburban East (007)	-0.262%		0.000%
Central Las Vegas (008)	0.533%		0.000%
Remainder of Clark County (009)	0.000%		0.000%
ZIP 89130 (075)	0.604%		0.000%
ZIP 89108, portion of 89032 (078)	0.245%		0.000%
ZIPs 89004, 89124, 89037, 89166 (108)	0.951%		0.000%
ZIPs 89122, 89142 and portions of 89030, 89115 and 89110 (117)	0.338%		0.000%
ZIP 89120 and portions of 89030, 89115 and 89110 (118)	-0.209%		0.000%
ZIPs 89149 and 89129 (125)	0.620%		0.000%
ZIPs 89128, 89145, 89117 (127)	-0.414%		0.000%
ZIP 89146 (128)	0.000%		0.000%
ZIPs 89148, 89135, 89138, 89144, 89161 and portion of 89134 (135)	-0.385%		0.000%
Northern portion of ZIP 89134 (136)	-1.306%		0.000%
ZIPs 89054, 89178 and 89179 (141)	-0.757%		0.000%
ZIPs 89113, 89139, 89141, 89123 and 89183 (145)	-0.113%		0.000%
ZIPs 89147, 89118 and 89074 (147)	0.268%		0.000%
Portion of ZIPs 89019 and 89044 (151)	0.000%		0.000%
Portion of ZIPs 89052, 89012 (155)	-0.257%		0.000%
Portion of ZIPs 89052, 89012 (156)	0.000%		0.000%

* Includes Property Damage Liability rate change

NV PC Form 1 - Part 1 (continued)

Type of Coverage:	Med. Pay	Comprehensive	Collision
<u>Territory</u>	<u>% Change</u>	<u>% Change</u>	<u>% Change</u>
Remainder of State (001)	0.000%	0.582%	0.229%
Lake Tahoe (002)	0.000%	0.000%	0.000%
Reno (003)	0.000%	0.834%	1.108%
Carson City and Douglas Co. (004)	0.000%	-0.685%	-0.406%
Las Vegas Suburban North (005)	0.000%	-1.259%	-0.642%
Las Vegas Suburban East (007)	0.000%	-0.303%	-0.324%
Central Las Vegas (008)	0.000%	1.158%	1.278%
Remainder of Clark County (009)	0.000%	0.703%	0.000%
ZIP 89130 (075)	0.000%	2.912%	1.882%
ZIP 89108, portion of 89032 (078)	0.000%	-0.661%	-0.822%
ZIPs 89004, 89124, 89037, 89166 (108)	0.000%	0.000%	0.000%
ZIPs 89122, 89142 and portions of 89030, 89115 and 89110 (117)	0.000%	-0.133%	0.762%
ZIP 89120 and portions of 89030, 89115 and 89110 (118)	0.000%	0.305%	-0.210%
ZIPs 89149 and 89129 (125)	0.000%	1.657%	3.022%
ZIPs 89128, 89145, 89117 (127)	0.000%	0.868%	0.831%
ZIP 89146 (128)	0.000%	-4.242%	0.000%
ZIPs 89148, 89135, 89138, 89144, 89161 and portion of 89134 (135)	0.000%	1.330%	0.228%
Northern portion of ZIP 89134 (136)	0.000%	-4.379%	-3.855%
ZIPs 89054, 89178 and 89179 (141)	0.000%	0.224%	2.971%
ZIPs 89113, 89139, 89141, 89123 and 89183 (145)	0.000%	0.926%	1.352%
ZIPs 89147, 89118 and 89074 (147)	0.000%	0.086%	-0.277%
Portion of ZIPs 89019 and 89044 (151)	0.000%	0.000%	0.000%
Portion of ZIPs 89052, 89012 (155)	0.000%	0.644%	-0.628%
Portion of ZIPs 89052, 89012 (156)	0.000%	0.000%	0.000%

Nevada Automobile Insurance Rate Revisions
NV PC Form 1 - Part 2

Requested Percent Change by Type of Coverage

Type of Coverage	Written Premium at Current Rates	Requested Changes	
		Percent	Annual Dollar Effect
Bodily Injury and Property Damage Liability	\$136,405	0.009%	\$12
Uninsured/Underinsured Motorists	\$129,210	0.000%	\$0
Medical Payments	\$25,827	0.000%	\$0
Comprehensive	\$89,281	0.367%	\$328
Collision	\$239,279	0.478%	\$1,143
All Coverages	\$620,002	0.239%	\$1,483

Requested Effective Dates

	Requested Effective Date
1. New Business Effective Date	February 13, 2025
2. Renewal Business Effective Date	February 13, 2025

Number of Insured Vehicles

988

NEVADA AUTOMOBILE INSURANCE RATE REVISIONS

NV PC Form 1 - Part 4

COMPANY NAME: State Farm Fire and Casualty Company

	(0)	(1)	(2)	(3)	
	<u>Indicated with Inv. Income</u>	<u>Present Base Rates</u>	<u>Proposed Base Rates</u>	<u>IRG-DED Factors</u>	<u>Overall Rate Level Adj. { [(2)/(1)] x [1+(3)] - 1</u>
BIPD Liability	10.800%	\$ 109.70	\$ 109.70	0.009%	0.009%
Comprehensive	19.700%	\$ 194.30	\$ 194.30	0.367%	0.367%
Collision	0.500%	\$ 523.70	\$ 523.70	0.478%	0.478%

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 – Part 5

Provide a detailed explanation of why the filing satisfies the standards in NRS 686B.050 and NRS 686B.060.

Our filing satisfies the standards in Sections 686B.050 and 686B.060 of the Nevada Insurance Code.

We believe that our proposed rates are not excessive, nor will our proposed rates tend to have the effect of destroying competition or creating a monopoly. The rates are not excessive if a reasonable degree of price competition exists at the consumer level. There are a number of tests to determine whether a reasonable degree of price competition exists. One is whether or not there are a number of insurers actively engaged in the class of business. In Nevada, there are approximately 53 private passenger insurer groups currently doing business. There do not appear to be any barriers to entry or exit which may interfere with competition. In addition, as stated in the 2024 Nevada Consumer's Guide to Auto Insurance Rates, there were 154 insurers who wrote business for personal auto insurance in Nevada in 2023.

Another test of competition is the existence of rate differentials among private passenger auto insurance. Example E shows the premiums for one hypothetical risk from the Insurance Department's 2024 Consumer Guide to Auto Insurance Rates. It shows a comparison of competitors' rates, including State Farm Mutual's and State Farm Fire and Casualty's. As this comparison shows there is a wide range of rates (for example, from \$432 to \$1596 in Carson City) among the insurers and thus this test shows the existence of competition.

This comparison also shows that our State Farm Mutual premiums and State Farm Fire and Casualty premiums in effect at that time are among the mid-range of those shown. We believe our proposed State Farm Mutual rates and State Farm Fire and Casualty rates will continue to be competitive.

The Department's premium survey also shows the premium comparisons for many other hypothetical risks whose driving record and characteristics vary considerably. For each hypothetical risk, there is a wide range of rates among the insurers and thus these show the existence of competition for all types of drivers.

Consumers' knowledge regarding automobile insurance is high as a result of the Nevada Department of Insurance's periodic premium comparison surveys, numerous articles published in a wide variety of newspapers and magazines which explain the different automobile insurance coverages, the different premiums and quality of service provided by various insurers; brochures available from insurance agents and advertisements on television, radio, newspapers, and magazines. Also information is directly communicated to insureds from their insurance company. This large volume of information regarding automobile insurance reaches a broad spectrum of drivers and occurs as a result of a competitive marketplace.

Another measure of competition is the volume of business in the assigned risk program. In 2023, the Nevada Automobile Insurance Plan assigned 2 new business private passenger policies.

Based on these tests, we believe that a reasonable degree of price competition exists at the consumer level and therefore our proposed rates are not excessive.

Our proposed rates are not inadequate. If our proposed rates are approved, our projected underwriting gain/loss for the year beginning August 1, 2024 will be between -3.7% and -1.7%, depending on whether or not the 2.0% contingency provision is realized during this time period. This underwriting loss, combined with the 3.64% projected investment income from current policyholder supplied funds and other miscellaneous income, would produce an operating result of -0.06% to 1.94% of earned premium.

Our proposed rates are not unfairly discriminatory because the proposed rates reflect equitably the differences in expected losses and expenses.

In developing proposed rates we have used the rating criteria listed in Section 686B.060 of the Nevada Insurance Code. The justification for our proposed rates is detailed in this filing.

EXAMPLE E - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both 45 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$760	\$717	\$715	\$1,038	\$1,397	\$1,424	\$932	\$739	\$755
American Access Casualty Company	\$1,596	\$3,761	\$2,077	\$2,102	\$2,000	\$2,813	\$1,834	\$1,928	N/A
American Family Connect Property and Casualty Ins. Co.	\$485	\$494	\$477	\$735	\$996	\$1,054	\$612	\$571	\$595
American Family Ins Co	\$747	\$990	\$823	\$1,098	\$1,508	\$1,589	\$1,081	\$852	\$724
American National General Insurance Company	\$700	\$717	\$669	\$1,037	\$1,331	\$1,474	\$993	\$819	\$700
COUNTRY Preferred Insurance Company	\$1,056	\$851	\$851	\$1,368	\$1,703	\$1,757	\$1,075	\$1,075	\$971
CSAA General Insurance Company	\$718	\$776	\$799	\$1,123	\$1,336	\$1,570	\$1,118	\$840	\$1,009
Farmers Insurance Exchange	\$1,512	\$1,508	\$1,406	\$4,152	\$3,884	\$5,236	\$4,936	\$2,128	\$1,657
Garrison Property and Casualty Insurance Company	\$760	\$761	\$662	\$891	\$986	\$991	\$762	\$787	\$772
GEICO Secure Insurance Company	\$432	\$474	\$474	\$693	\$898	\$993	\$603	\$474	\$432
Key Insurance Company	\$958	\$1,912	\$1,912	\$1,990	\$2,092	\$2,440	\$2,308	\$1,102	\$1,288
Liberty Mutual General Insurance Company	\$659	\$719	\$872	\$1,543	\$1,912	\$2,071	\$1,486	\$1,073	\$830
Mercury Casualty Company	\$805	\$862	\$897	\$1,256	\$1,706	\$1,748	\$1,361	\$1,110	\$1,016
Midvale Indemnity Company	\$634	\$833	\$696	\$937	\$1,312	\$1,379	\$926	\$713	\$605
Nevada Capital Insurance Group	\$549	\$583	\$562	\$750	\$915	\$994	\$726	\$644	\$674
Noblr Reciprocal Exchange	\$786	\$813	\$775	\$1,109	\$1,565	\$1,593	\$1,119	\$999	\$955
Progressive Direct Insurance Company	\$474	\$535	\$485	\$657	\$921	\$968	\$624	\$626	\$550
Progressive Northern Insurance Company	\$581	\$656	\$589	\$849	\$1,222	\$1,281	\$798	\$791	\$688
Root Insurance Company	\$1,198	\$1,037	\$1,097	\$1,916	\$2,556	\$2,907	\$1,810	\$1,461	\$1,166
Safeco Insurance Company of Illinois	\$748	\$765	\$685	\$1,230	\$1,577	\$1,820	\$1,080	\$892	\$704
State Farm Fire and Casualty Company	\$1,081	\$1,046	\$931	\$1,490	\$2,037	\$2,066	\$1,104	\$1,022	\$1,339
State Farm Mutual Automobile Insurance Company	\$685	\$657	\$585	\$963	\$1,328	\$1,346	\$708	\$647	\$842
The Standard Fire Insurance Company	\$1,017	\$1,044	\$954	\$1,519	\$1,840	\$2,146	\$1,363	\$1,143	\$1,356
United Services Automobile Association	\$620	\$635	\$547	\$730	\$820	\$828	\$628	\$655	\$640
USAA Casualty Insurance Company	\$591	\$633	\$520	\$707	\$781	\$789	\$610	\$590	\$607
USAA General Indemnity Company	\$636	\$649	\$568	\$747	\$839	\$833	\$657	\$649	\$657

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblr Reciprocal Exchange did not offer information for example F.

Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 – Part 6

State Farm continues to support initiatives that encourage driver safety and safer vehicles and roads, fight insurance fraud, assure quality and cost-effective medical services delivery and vehicle repairs, and maintain efficiency while providing quality service. The following lists some of these efforts:

1. Supporting the Insurance Institute for Highway Safety and the Highway Loss Data Institute, research organizations devoted to reducing human and economic loss from vehicle crashes.
2. Providing grants to the Governors' Highway Safety Association (GHSA) to produce a series of reports aimed at bringing awareness to various auto safety issues. These topics are selected based on the expressed needs of state highway safety offices.
3. Supporting the Inter-Industry Conference on Auto Collision Repairs, by implementing both steel and aluminum welding certification requirements for members of our Select Service program which will promote safe, efficient repairs for customers seeking collision repair services.
4. Working in conjunction with the Advocates for Highway and Auto Safety, the National Safety Council, and others to promote enhanced transportation legislation on key issues such as primary restraint laws. We also promote Graduated Driver Licensing programs, laws designed to control chemically-impaired driving and other auto safety issues.
5. Supporting the Insurance Research Council, an organization that conducts research on a broad range of insurance topics.
6. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of potential fraud and theft and assists law enforcement in solving insurance crimes. State Farm has taken a leadership position in the battle against insurance fraud, and is actively working with law enforcement authorities, trade associations, and consumer groups to counter fraud.
7. Supporting state and federal legislation to address auto theft and fraud, including support for state anti-fraud bureaus.
8. For more than two decades, State Farm has been providing grant support to Safe Kids Worldwide® for their national Child Passenger Safety (CPS) Technician Program. These CPS certified technicians - over 38,000 – are relied on to present child safety seat checks where parents and caregivers receive education and hands-on assistance with the proper use of car seats and seat belts. In 2023, State Farm expanded financial support to SKW to include a new car seat program addressing this leading cause of death for children ages 1-12. The Good Neighbor Car Seat Safety Program is focused directly on car seat checks and reaching more families where they are with resources to assist in injury prevention and saving more lives.
9. Advocating National Teen Driver Safety Week to promote the importance of teen driver safety issues.
10. Informing auto manufacturers about the implications of vehicle design on the repair process and costs. Also, informing auto manufacturers about how incorporating damage- and theft-resistant elements into the design helps manage repair costs.
11. Working with Mcity at the University of Michigan to advance the safe development of connected and automated mobility. Mcity's stated vision is "to develop the foundations of a commercially viable ecosystem of connected and automated vehicles for moving people and goods. Such a system has the potential to dramatically improve safety, sustainability, and accessibility."
12. Helping State Farm claims representatives identify crash damage due to defective auto parts. The internal Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 – Part 6

trends that may influence automakers to take action on defective parts and issue automobile recalls. This effort also supports increased subrogation recoveries.

13. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.
14. Reviewing and reorganizing corporate and operations center departments in the ongoing effort to streamline processes, promote process consistency, eliminate duplication and provide continued quality service.
15. Providing convenient, cost effective, 24-hour service 365 days a year through our Enterprise Care Centers.
16. Using electronic delivery and mobile technology to efficiently communicate with customers.
17. Supporting the Collision Industry Conference (CIC), a forum where collision industry stakeholders come together to discuss issues, build broad understanding, find common ground, and communicate findings and possible solutions broadly to industry participants.
18. Supporting Teen Driver Safety (TDS) education through delivery of TDS presentations by State Farm agents in classroom settings to teens and parents of teens. Students Against Destructive Decisions (SADD®) designed a TDS customizable slide show for State Farm; it is relevant to today's youthful drivers, containing QR codes for presenters and teens to dig deeper into the safe driving concepts shared. The presentation can be customized with state specific Graduated Drivers Licensing information. A link to Simple Insights auto articles on statefarm.com is also shared.
19. Continuing the Steer Clear Safe Driver, a program that reinforces safe driving behavior among young drivers by providing a safe driving pledge, trip logs, safety tips and informative videos. Drivers under age 25 who complete Steer Clear may be eligible for a discount on their auto insurance.
20. Continuing the usage-based auto insurance program Drive Safe & Save™ for drivers who want more control over their auto insurance premium. Customers are also provided feedback to guide them to be safer drivers.
21. Supporting the Lifesavers Conference which provides a forum that delivers relevant and timely common-sense solutions to today's critical highway safety problems. Attendees include leaders at the forefront of research, education, regulation and technology in the auto safety community.
22. Conducting and communicating research aimed at better understanding consumer perspectives on advanced vehicle technology and autonomous vehicles.
23. Working in conjunction with the Society of Automotive Engineers (SAE). SAE is the leader in connecting and educating mobility professionals to enable safe, clean, and accessible mobility solutions. SAE's mission is to advance mobility knowledge and solutions for the benefit of humanity.
24. Working in conjunction with the Association for the Advancement of Automotive Medicine (AAAM). AAAM is an organization dedicated to saving lives and eliminating injuries associated with road traffic crashes.

NEVADA AUTOMOBILE INSURANCE RATE REVISIONS

NV PC FORM 2

COMPANY NAME:

State Farm Fire & Casualty Company

COMPANY NEVADA ID NUMBER:

613

Rate Change History for the Past Five Requests

Fill out the following information regarding the five most recent rate change requests for this program in Nevada:

<u>Effective Date of Request</u>	<u>Nevada Tracking Number of Filing Containing Request</u>	<u>Requested Percent Change</u>	<u>Approved Percent Change</u>	<u>Approved Maximum Percent Change to an Individual Insured</u>	<u>Dollar Premium Change</u>
06/04/2018	75405	0.0%	0.0%	0.0%	-2
02/03/2020	87768	-1.4%	-1.4%	26.1%	-7,308
03/01/2020	99102	0.0%	0.0%	0.0%	0
08/31/2020	92945	-13.0%	-13.0%	-12.9%	-66,238
01/10/2022	102957	0.0%	0.0%	0.0%	0
03/20/2023	108734	-7.6%	-7.6%	7.5%	-44,646
08/14/2023	112223	-0.1%	-0.1%	5.2%	-655
05/06/2024	117021	0.0%	0.0%	0.1%	113

Nevada Automobile Insurance Rate Revisions

NV PC Form 3

COMPANY NAME:

State Farm Fire & Casualty Company

COMPANY NEVADA ID NUMBER:

613

Prospective Trend Factors

<u>Coverage</u>	<u>Frequency Trend</u>	<u>Severity Trend</u>
Bodily Injury Liability	0.0%	3.2%
Property Damage	3.0%	7.1%
Uninsured Motorist	2.0%	3.6%
Underinsured Motorist	4.0%	1.8%
Comprehensive	-1.0%	7.2%
Collision	-1.0%	7.0%

*The indication was built on countrywide basis from a combination of both companies.

Statement regarding the filing location of support data for trend development:

Filing Document:

Page Number:

NEVADA AUTOMOBILE INSURANCE RATE REVISIONS

NV PC Form 4 - Part 1.1

COMPANY NAME:

State Farm Fire & Casualty Company

COMPANY NEVADA ID NUMBER:

613

Provide a list of the largest losses, incurred during each of the previous 5 years, for **Bodily Injury Liability coverage**.

- The top 10 Nevada insurers in terms of market share are required to provide a list of the 15 largest losses per year for this coverage. Additional pages may be used as necessary.
- All Other insurers must provide a list of the 5 largest losses per year for this coverage.

Bodily Injury Liability Coverage - Largest Losses in Past 5 Years

Year	Loss Amount	Policy Limit	Status of Claim
2019	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ -	100/300	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
2020	\$ 2,500	25/50	Closed
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	250/500	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open

Bodily Injury Liability Coverage - Largest Losses in Past 5 Years

Year		Loss Amount	Policy Limit	Status of Claim
2021	\$	50,000	50/100	Closed
	\$	26,000	50/100	Closed
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	100/300	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	100/300	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
2022	\$	25,000	25/50	Closed
	\$	-	100/300	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
2023	\$	-	50/100	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open

NEVADA AUTOMOBILE INSURANCE RATE REVISIONS

NV PC Form 4 - Part 1.2

COMPANY NAME:

State Farm Fire & Casualty Company

COMPANY NEVADA ID NUMBER:

613

Provide a list of the largest losses, incurred during each of the previous 5 years, for **Uninsured/Underinsured Motorists coverage**.

- The top 10 Nevada insurers in terms of market share are required to provide a list of the 15 largest losses per year for this coverage. Additional pages may be used as necessary.
- All Other insurers must provide a list of the 5 largest losses per year for this coverage.

Uninsured/Underinsured Coverage - Largest Losses in Past 5 Years

Year	Loss Amount	Policy Limit	Status of Claim
2019	\$ 25,000	25/50	Closed
	\$ -	100/300	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	50/100	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	50/100	Open
	\$ -	25/50	Open
	\$ -	100/300	Open
2020	\$ 50,000	50/100	Closed
	\$ -	250/500	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	25/50	Open
	\$ -	50/100	Open
	\$ -	25/50	Open
	\$ -	50/100	Open
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ -	50/100	Open
	\$ -	100/300	Open
	\$ -	25/50	Open

Uninsured/Underinsured Coverage - Largest Losses in Past 5 Years

Year		Loss Amount	Policy Limit	Status of Claim
2021	\$	25,000	25/50	Closed
	\$	25,000	25/50	Closed
	\$	25,000	25/50	Closed
	\$	-	50/100	Open
	\$	-	100/300	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	100/300	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
2022	\$	25,000	25/50	Closed
	\$	25,000	25/50	Closed
	\$	25,000	25/50	Closed
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	50/100	Open
2023	\$	25,000	25/50	Closed
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	25/50	Open
	\$	-	100/300	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	50/100	Open
	\$	-	25/50	Open
	\$	-	25/50	Open

NEVADA AUTOMOBILE INSURANCE RATE REVISIONS

NV PC Form 4 - Part 1.3

COMPANY NAME:

State Farm Fire & Casualty Company

COMPANY NEVADA ID NMPCBER:

613

Provide a list of the largest losses, incurred during each of the previous 5 years, for
Medical Payments coverage.

- The top 10 Nevada insurers in terms of market share are required to provide a list of the 15 largest losses per year for this coverage. Additional pages may be used as necessary.
- All Other insurers must provide a list of the 5 largest losses per year for this coverage.

Medical Payments Coverage - Largest Losses in Past 5 Years

Year	Loss Amount	Policy Limit	Status of Claim
2019	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
2020	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open

Medical Payments Coverage - Largest Losses in Past 5 Years

Year	Loss Amount	Policy Limit	Status of Claim
2021	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
	\$ -		Open
2022	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
2023	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ 1,000	1,000	Closed
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open
	\$ -	1,000	Open

Nevada Automobile Insurance Rate Revisions

NV PC FORM 4 - Part 3

State Farm Fire & Casualty Company

Please provide a distribution of the number of insured vehicles having Collision coverage, Comprehensive coverage, and both coverages.

The vehicle count provided here should be consistent with the vehicle count listed on NV PC Form 1 - Part 3 and NV PC Form 2.

1. Total Number of Vehicles	2. Number of Vehicles with Comprehensive Coverage	3. Number of Vehicles with Collision Coverage	4. Number of Vehicles with Both Comprehensive Coverage and Collision coverage
988	621	556	554

TERRITORY DEFINITIONS

A. Commercial Automobiles:

The territory is that of principal garaging.

B. All Other Vehicles:

The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

Territory 1

Remainder of State

Territory 2

Lake Tahoe - Territory comprises the areas of Washoe County and Douglas County for which the residences have the following ZIP Codes:

ZIP Codes			
89402	89413	89448	89451

Territory 3

Reno - Territory comprises that portion of Washoe County south of the southern shore of Pyramid Lake which is not included in the Lake Tahoe Territory.

Territory 4

Carson City - Territory comprises all of Carson City County and the remainder of Douglas County which is not included in the Lake Tahoe Territory.

Territory 5

Las Vegas Suburban North - Territory comprises that area of Clark County for which the residences have the following ZIP Codes:

ZIP Codes				
89031	89081	89084	89085	89086
89131	89143	89165		

Territory 7

Las Vegas Suburban East - Territory comprises that area of Clark County for which residences have the following ZIP Codes:

ZIP Codes				
89002	89011	89014	89015	89040
89156	89191			

Territory 8

Central Las Vegas - Territory comprises that area of Clark County for which residences have the following ZIP Codes:

ZIP Codes				
89101	89102	89103	89104	89106
89107	89109	89111	89119	89121
89154	89158	89169		

and the portion of ZIP Code 89032 south of Cheyenne Avenue.

Territory 9

Remainder of Clark County - Territory comprises that portion of Clark County not included in the following Territories:

Territories				
5	7	8	75	78
108	117	118	125	127
128	135	136	141	145
147	151	155	156	

Territory 75

Territory comprises that area of Clark County for which residences have ZIP Code 89130.

Territory 78

Territory comprises that area of Clark County for which residences have ZIP Code 89108 and the portion of ZIP Code 89032 not in Territory 8.

Territory 108

Territory comprises that area of Clark County for which residences have ZIP Codes:

ZIP Codes			
89004	89037	89124	89166

Territory 117

Territory comprises that portion of Clark County for which residences have the following ZIP Codes:

ZIP Codes		
89030	89110	89115

not included in Territory 118 and that area of Clark County for which residences have ZIP Codes 89122 and 89142.

Territory 118

The portion of ZIP Code 89110 west of Nellis Boulevard, the portion of ZIP Code 89115 west of Nellis Boulevard and south of Cheyenne Avenue, the portion of Zip Code 89030 south of Cheyenne Avenue and all of ZIP Code 89120.

Territory 125

Territory comprises that area of Clark County for which residences have ZIP Codes 89129 and 89149.

Territory 127

Territory comprises that area of Clark County for which residences have the following ZIP Codes:

ZIP Codes		
89117	89128	89145

Territory 128

Territory comprises that area of Clark County for which residences have ZIP Code 89146.

Territory 135

Territory comprises that area of Clark County for which residences have the following ZIP Codes:

ZIP Codes			
89135	89138	89144	89161

and the portion of ZIP Codes 89134 and 89148 not in Territory 136.

Territory 136

Territory comprises of the entire community of Sun City Summerlin.

Territory 141

Territory comprises that area of Clark County for which residences have ZIP Codes 89054, 89178, and 89179.

Territory 145

Territory comprises that area of Clark County for which residences have the following ZIP Codes:

ZIP Codes				
89113	89123	89139	89141	89183

Territory 147

Territory comprises that area of Clark County for which residences have the following ZIP Codes:

ZIP Codes		
89074	89118	89147

Territory 151

Territory comprises that portion of ZIP Code 89019 and 89044 not in Territory 156.

Territory 155

Territory comprises that portion of ZIP Codes 89012 and 89052 not in Territory 156.

Territory 156

Territory comprises of the entire communities of Sun City Anthem and Sun City McDonald Ranch.

Nevada Automobile Insurance Rate Revisions

NV PC Form 5 - Part 2

COMPANY NAME:

State Farm Fire and Casualty Company

COMPANY NEVADA ID NUMBER:

613

Ratios of Lowest to Highest Territorial Rates by Coverage

Coverage	Ratio (must be ≥ 1): (Highest Location Rating Factor)/(Lowest Location Rating Factor)	Identifier of Highest-Rated GRID cell	Identifier of Lowest-Rated GRID cell	Highest Location Rating Factor	Lowest Location Rating Factor
Bodily Injury Property Damage Liability	5.036	361911515	407811770	1.798	0.357
Medical Payments	5.135				
Comprehensive	2.955	373911441	359311500	1.918	0.649
Collision	2.364	361611510	374411536	1.423	0.602

Coverage	Ratio (must be ≥ 1): (Highest Territory Rate)/(Lowest Territory Base Rate)	Identifier of Highest-Rated Territory	Identifier of Lowest-Rated Territory	Highest Territory Base Rate	Lowest Territory Base Rate
Uninsured Motorist	2.703	008, 078, 117, 118	001	\$ 125.70	\$ 46.50