

**STATE FARM FIRE AND CASUALTY AUTOMOBILE INSURANCE COMPANY**

**NEVADA**

**F. Motorcycle Profitability Report**

**Evaluated at 04/30/2024**

Accident Year Ending	Months of Development	Earned Premium	Incurred Loss Incl ALAE	Antic Dev of Loss and LAE	Ultimate Loss Incl ALAE	Loss Ratio	Underwriting Expense	Formula Expense Ratio	Underwriting Gain/Loss	Percent Gain/Loss
<b>BIPD LIABILITY EXPERIENCE</b>										
04/30/2020	60	142,217	88,485	0	88,485	62.22%	19,348	13.60%	34,384	24.18%
04/30/2021	48	125,500	71,042	0	71,042	56.61%	32,949	26.25%	21,508	17.14%
04/30/2022	36	124,826	100,670	0	100,670	80.65%	29,173	23.37%	-5,017	-4.02%
04/30/2023	24	132,448	49,026	2,876	51,902	39.19%	31,930	24.11%	48,616	36.71%
04/30/2024	12	129,289	77,678	12,144	89,823	69.47%	32,005	24.75%	7,461	5.77%
Total		654,281	386,902	15,021	401,922	61.43%	145,405	22.22%	106,953	16.35%
<b>UNINSURED MOTORIST EXPERIENCE</b>										
04/30/2020	60	121,059	25,000	0	25,000	20.65%	16,385	13.53%	79,675	65.81%
04/30/2021	48	114,329	50,000	0	50,000	43.73%	29,091	25.44%	35,238	30.82%
04/30/2022	36	123,354	75,000	0	75,000	60.80%	28,518	23.12%	19,836	16.08%
04/30/2023	24	134,603	123,608	0	123,608	91.83%	32,753	24.33%	-21,759	-16.17%
04/30/2024	12	135,748	25,000	17,943	42,943	31.63%	33,506	24.68%	59,299	43.68%
Total		629,092	298,608	17,943	316,551	50.32%	140,252	22.29%	172,289	27.39%
<b>COLLISION EXPERIENCE</b>										
04/30/2020	60	168,007	105,719	0	105,719	62.93%	22,379	13.32%	39,908	23.75%
04/30/2021	48	163,336	73,620	0	73,620	45.07%	41,594	25.47%	48,122	29.46%
04/30/2022	36	185,381	64,182	13	64,195	34.63%	42,544	22.95%	78,641	42.42%
04/30/2023	24	207,796	297,727	60	297,786	143.31%	49,610	23.87%	-139,600	-67.18%
04/30/2024	12	219,767	98,472	-1,054	97,418	44.33%	53,336	24.27%	69,013	31.40%
Total		944,287	639,720	-981	638,739	67.64%	209,464	22.18%	96,085	10.18%

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<b>COMPREHENSIVE EXPERIENCE</b>										
04/30/2020	60	84,000	53,928	0	53,928	64.20%	11,278	13.43%	18,793	22.37%
04/30/2021	48	79,069	35,907	0	35,907	45.41%	20,101	25.42%	23,061	29.17%
04/30/2022	36	86,407	33,044	0	33,044	38.24%	19,901	23.03%	33,462	38.73%
04/30/2023	24	93,503	83,138	0	83,138	88.91%	22,514	24.08%	-12,149	-12.99%
04/30/2024	12	83,324	92,866	1,774	94,640	113.58%	21,112	25.34%	-32,428	-38.92%
Total		426,302	298,883	1,774	300,656	70.53%	94,906	22.26%	30,739	7.21%
<b>ALL COVERAGE EXPERIENCE</b>										
04/30/2020	60	515,283	273,133	0	273,133	53.01%	69,595	13.51%	172,555	33.49%
04/30/2021	48	482,233	230,569	0	230,569	47.81%	124,171	25.75%	127,493	26.44%
04/30/2022	36	519,968	272,897	13	272,909	52.49%	120,141	23.11%	126,918	24.41%
04/30/2023	24	568,350	553,498	2,936	556,434	97.90%	136,810	24.07%	-124,894	-21.97%
04/30/2024	12	568,128	294,016	30,807	324,823	57.17%	139,967	24.64%	103,338	18.19%
Total		2,653,962	1,624,113	33,755	1,657,868	62.47%	590,684	22.26%	405,410	15.28%

*Medical Payments Coverage excluded since less than one year of experience is available.*