

**Nevada Automobile Insurance Rate Revisions**

**NV PC Form 1 - Part 1**

**COMPANY NAME**

State Farm Mutual Automobile Insurance Company

**COMPANY NEVADA ID NUMBER**

616

Type of Coverage Territory	BI Liab.* % Change	P.D. Liab. % Change	UM/UIM % Change
Remainder of State (001)	13.156%		30.222%
Lake Tahoe (002)	13.169%		30.149%
Reno (003)	13.165%		30.158%
Carson City and Douglas Co. (004)	13.154%		30.104%
Las Vegas Suburban North (005)	13.186%		30.279%
Las Vegas Suburban East (007)	13.181%		30.267%
Central Las Vegas (008)	13.186%		30.280%
Remainder of Clark County (009)	13.151%		30.209%
ZIP 89130 (075)	13.176%		30.230%
ZIP 89108, portion of 89032 (078)	13.184%		30.271%
ZIPs 89004, 89124, 89037, 89166 (108)	13.193%		30.322%
ZIPs 89122, 89142 and portions of 89030, 89115 and 89110 (117)	13.190%		30.323%
ZIP 89120 and portions of 89030, 89115 and 89110 (118)	13.186%		30.248%
ZIPs 89149 and 89129 (125)	13.183%		30.245%
ZIPs 89128, 89145, 89117 (127)	13.189%		30.291%
ZIP 89146 (128)	13.170%		30.221%
ZIPs 89148, 89135, 89138, 89144, 89161 and portion of 89134 (135)	13.194%		30.303%
Northern portion of ZIP 89134 (136)	13.195%		30.348%
ZIPs 89054, 89178 and 89179 (141)	13.194%		30.320%
ZIPs 89113, 89139, 89141, 89123 and 89183 (145)	13.190%		30.269%
ZIPs 89147, 89118 and 89074 (147)	13.191%		30.300%
Portion of ZIPs 89019 and 89044 (151)	13.190%		30.267%
Portion of ZIPs 89052, 89012 (155)	13.188%		30.261%
Portion of ZIPs 89052, 89012 (156)	13.193%		30.314%

\* Includes Property Damage Liability rate change

**NV PC Form 1 - Part 1 (continued)**

Type of Coverage: Territory	Med. Pay <u>% Change</u>	Comprehensive <u>% Change</u>	Collision <u>% Change</u>
Remainder of State (001)	0.000%	23.715%	17.254%
Lake Tahoe (002)	0.000%	23.468%	17.213%
Reno (003)	0.000%	23.544%	17.227%
Carson City and Douglas Co. (004)	0.000%	23.390%	17.207%
Las Vegas Suburban North (005)	0.000%	23.788%	17.268%
Las Vegas Suburban East (007)	0.000%	23.715%	17.256%
Central Las Vegas (008)	0.000%	23.826%	17.273%
Remainder of Clark County (009)	0.000%	23.357%	17.200%
ZIP 89130 (075)	0.000%	23.553%	17.233%
ZIP 89108, portion of 89032 (078)	0.000%	23.808%	17.269%
ZIPs 89004, 89124, 89037, 89166 (108)	0.000%	23.842%	17.278%
ZIPs 89122, 89142 and portions of 89030, 89115 and 89110 (117)	0.000%	23.840%	17.275%
ZIP 89120 and portions of 89030, 89115 and 89110 (118)	0.000%	23.851%	17.274%
ZIPs 89149 and 89129 (125)	0.000%	23.721%	17.258%
ZIPs 89128, 89145, 89117 (127)	0.000%	23.797%	17.272%
ZIP 89146 (128)	0.000%	23.532%	17.228%
ZIPs 89148, 89135, 89138, 89144, 89161 and portion of 89134 (135)	0.000%	23.822%	17.274%
Northern portion of ZIP 89134 (136)	0.000%	23.852%	17.282%
ZIPs 89054, 89178 and 89179 (141)	0.000%	23.873%	17.280%
ZIPs 89113, 89139, 89141, 89123 and 89183 (145)	0.000%	23.813%	17.272%
ZIPs 89147, 89118 and 89074 (147)	0.000%	23.826%	17.275%
Portion of ZIPs 89019 and 89044 (151)	0.000%	23.838%	17.277%
Portion of ZIPs 89052, 89012 (155)	0.000%	23.733%	17.262%
Portion of ZIPs 89052, 89012 (156)	0.000%	23.797%	17.274%

**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	\$386,022,308	13.182%	\$50,884,004
Uninsured/Underinsured Motorists	\$69,419,167	30.245%	\$20,995,888
Medical Payments	\$13,262,087	0.000%	\$0
Comprehensive	\$41,608,333	23.721%	\$9,869,859
Collision	\$144,998,732	17.259%	\$25,025,378
Emergency Road Service	\$4,783,647	15.966%	\$763,772
Rental Reimbursement	\$6,721,386	0.000%	\$0
Death/Dismemberment/Loss of Sight	\$162,384	0.000%	\$0
Loss of Earnings	\$64,208	0.000%	\$0
Use of Non-Owned Car - Bodily Injury & Property Damage	\$47,805	0.079%	\$38
Use of Non-Owned Car - Medical Payments	\$11,688	0.000%	\$0
Use of Non-Owned Car - Physical Damage	\$245,088	0.000%	\$0
Travel/Camping Trailer - Comprehensive	\$12,505	0.000%	\$0
Travel/Camping Trailer - Collision	\$4,247	0.000%	\$0
<b>All Coverages</b>	<b>\$667,363,585</b>	<b>16.114%</b>	<b>\$107,538,939</b>

**Requested Effective Dates**

	Requested Effective Date
1. New Business Effective Date	May 6, 2024
2. Renewal Business Effective Date	May 6, 2024

**Number of Insured Vehicles**

472,743
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NEVADA AUTOMOBILE INSURANCE RATE REVISIONS

NV PC Form 1 - Part 4

COMPANY NAME: State Farm Mutual Automobile Insurance Company

	(1)	(2)	(3)	Overall Rate Level Adj. { [(2)/(1)] x [1+(3)] } -1
	Present Base Rates	Proposed Base Rates	Antique/Classic Adjustment	
BIPD Liability	\$ 577.90	\$ 654.23	-0.014%	13.182%
Medical Payments	\$ 78.80	\$ 78.80	0.000%	0.000%
Comprehensive	\$ 101.20	\$ 125.48	-0.219%	23.721%
Collision	\$ 317.50	\$ 372.43	-0.035%	17.259%
Uninsured Motorist	\$ 95.26 *	\$ 124.22	-0.120%	30.245%
Emergency Road Service	\$ 1.62	\$ 1.88	-0.119%	15.966%
Rental Reimbursement	\$ 15.60	\$ 15.60	0.000%	0.000%

\* Average base rates for Uninsured Motorist are shown above since base rates vary by territory for this coverage

\*\* Proposed territory base rates were offset by the same approximate amount.

# 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 50 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 2023 Nevada Consumer's Guide to Auto Insurance Rates, there were 164 insurers who wrote business for personal auto insurance in Nevada in 2022.

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 2023 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 \$285 to \$1930 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 2022, 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 February 19, 2024 will be between -5.6% and -3.6%, 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 -1.96% to 0.04% 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 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic 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.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Statlina
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$666	\$636	\$629	\$895	\$1,200	\$1,224	\$810	\$652	\$664
American Access Casualty Company	\$1,272	<b>\$3,112</b>	\$1,746	\$1,791	\$1,695	\$2,489	\$1,518	\$1,621	
American Family Insurance Company	\$428	\$438	\$421	\$637	\$844	\$889	\$536	\$502	\$524
American National General Insurance Company	\$537	\$551	\$513	\$798	\$1,025	\$1,131	\$764	\$634	\$541
Country Preferred Insurance Company	\$784	\$633	\$634	\$1,027	\$1,287	\$1,328	\$807	\$803	\$724
CSAA General Insurance Company	\$511	\$554	\$563	\$818	\$948	\$1,037	\$720	\$572	\$717
Esurance Property & Casualty Insurance Company	\$689	\$652	\$671	\$1,171	\$1,463	\$1,620	\$1,084	\$792	\$785
Farmers Insurance Exchange	\$816	\$788	\$703	\$1,696	\$1,740	\$2,101	\$1,848	\$923	\$868
Garrison Property and Casualty Insurance Company	\$643	\$642	\$560	\$757	\$844	\$849	\$646	\$663	\$652
GEICO Secure Insurance Company	<b>\$285</b>	<b>\$317</b>	<b>\$317</b>	<b>\$429</b>	<b>\$547</b>	<b>\$606</b>	<b>\$381</b>	<b>\$317</b>	<b>\$285</b>
Key Insurance Company	<b>\$1,930</b>	\$2,320	<b>\$2,320</b>	<b>\$2,530</b>	<b>\$2,884</b>	<b>\$3,232</b>	<b>\$2,656</b>	<b>\$1,822</b>	<b>\$2,608</b>
Liberty Mutual General Insurance Company	\$561	\$617	\$735	\$1,337	\$1,667	\$1,828	\$1,287	\$916	\$697
Mercury Casualty Company	\$602	\$616	\$629	\$863	\$1,132	\$1,196	\$906	\$772	\$716
Nevada Capital Insurance Company	\$476	\$498	\$486	\$652	\$811	\$874	\$615	\$558	\$587
Primero Insurance Company	\$1,284	\$1,284	\$1,212	\$1,980	\$2,124	\$2,124	\$1,980	\$1,272	\$1,212
Progressive Direct Insurance Company	\$415	\$439	\$416	\$562	\$773	\$788	\$567	\$519	\$494
Progressive Northern Insurance Company	\$480	\$498	\$476	\$684	\$966	\$979	\$684	\$615	\$575
Root Insurance Company	\$931	\$786	\$850	\$1,571	\$2,122	\$2,403	\$1,460	\$1,149	\$895
Safeco Insurance Company of Illinois	\$625	\$640	\$572	\$1,019	\$1,294	\$1,490	\$890	\$748	\$589
The Standard Fire Insurance Company	\$681	\$695	\$637	\$1,018	\$1,232	\$1,437	\$912	\$762	\$903
State Farm Fire and Casualty Company	\$778	\$753	\$670	\$1,115	\$1,510	\$1,492	\$812	\$754	\$987
State Farm Mutual Automobile Insurance Company	\$481	\$463	\$411	\$693	\$940	\$924	\$505	\$465	\$611
Trexis Insurance Corporation	\$1,100	\$1,196	\$1,125	\$1,443	\$1,749	\$1,975	\$1,459	\$1,151	\$1,105
United Services Automobile Association	\$501	\$512	\$449	\$588	\$661	\$669	\$510	\$526	\$513
USAA Casualty Insurance Company	\$504	\$538	\$447	\$605	\$668	\$672	\$523	\$500	\$516
USAA General Indemnity Company	\$562	\$572	\$501	\$657	\$743	\$738	\$580	\$569	\$579

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Statline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead.

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**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 Revision NC 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. State Farm shares Mothers Against Drunk Driving (MADD) commitment to public policy aimed at saving lives.
3. 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.
4. 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.
5. 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 promoted Graduated Driver Licensing programs, and other laws designed to control chemically-impaired driving and other auto safety issues.
6. Supporting the Insurance Research Council, an organization that conducts research on a broad range of insurance topics.
7. 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 and helps insurance companies reduce fraudulent claims.
8. Supporting state and federal legislation to address auto theft and fraud, including support for state anti-fraud bureaus.
9. Initiating civil litigation against allegedly unscrupulous medical providers and others to stop the submission of/recover payments made on non-meritorious claims.
10. State Farm has sponsored the Safe Kids Worldwide® National Child Passenger Safety (CPS) Certification program since 2005. From 2005 through 2021, more than 131,000 people have become certified CPS technicians. Sponsorship support includes technical updates for technicians and instructors in-person, virtually, and through webinars; maintenance of the certification website; and staffing to support the CPS Certification program.
11. Advocating National Teen Driver Safety Week to promote the importance of teen driver safety issues.
12. 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.
13. 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."
14. 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 trends that may



## **NEVADA Automobile Insurance Rate Revision NC PC Form 1 - Part 6**

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

15. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.
16. 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.
17. Providing convenient, cost effective, 24-hour service 365 days a year through our Enterprise Care Centers.
18. Using the internet and mobile technology to efficiently communicate with customers.
19. 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.
20. Educating teen drivers using a Teen Driver Safety presentation that agents are delivering in high school classroom settings and to groups and clubs comprised of teens. The presentation is fresh and relevant, containing QR codes for teens to dig deeper into the concepts shared. Agents update the presentation with Graduated Drivers Licensing information for their state. A link to the Simple Insights auto articles on statefarm.com is also shared.
21. Continuing the Steer Clear Safe Driver Discount, 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.
22. 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.
23. 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.
24. Working with Students Against Destructive Decisions (SADD®) to educate new teen drivers and their parents through State Farm agent panels covering relevant topics. The recorded videos are shared on SADD Nation social media channels.
25. Conducting and communicating research aimed at better understanding consumer perspectives on advanced vehicle technology and autonomous vehicles.
26. 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.
27. 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 Mutual Automobile Insurance Company

**COMPANY NEVADA ID NUMBER:**

616

**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>
12/6/2021	102242	0.0%	0.0%	3.9%	-15,918
4/25/2022	104458	0.0%	0.0%	0.0%	0
5/28/2022*	94454	3.0%	3.0%	3.0%	11,730,359
3/20/2023	108733	9.2%	9.2%	47.0%	42,075,736
8/14/2023	112224	24.1%	24.1%	43.6%	122,699,947

\* This rate change was approved confidentially within the 3-15-2021 rate change.

**Nevada Automobile Insurance Rate Revisions**

**NV PC Form 3**

**COMPANY NAME:**

State Farm Mutual Automobile Insurance Company

**COMPANY NEVADA ID NUMBER:**

616

**Prospective Trend Factors**

<b>Coverage</b>	<b>Frequency Trend</b>	<b>Severity Trend</b>
Bodily Injury Liability	2.5%	4.0%
Property Damage	1.0%	10.0%
Uninsured Motorist	4.0%	2.0%
Underinsured Motorist	2.4%	3.2%
Medical Payments	1.0%	0.0%
Comprehensive	12.0%	11.0%
Collision	2.0%	11.5%
Emergency Road Service	0.0%	3.4%

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

**Filing Document:**

Exhibit 5

**Page Number:**

Page 1

**NEVADA AUTOMOBILE INSURANCE RATE REVISIONS**

**NV PC Form 4 - Part 1.1**

**COMPANY NAME:**

State Farm Mutual Automobile Insurance Company

**COMPANY NEVADA ID NUMBER:**

616

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**

<b>Year</b>	<b>Loss Amount</b>	<b>Policy Limit</b>	<b>Status of Claim</b>
2019	\$ 2,350,000	100/300	Closed
	\$ 500,000	500/500	Closed
	\$ 500,000	500/500	Closed
	\$ 500,000	25/50	Closed
	\$ 500,000	250/500	Closed
	\$ 499,985	250/500	Closed
	\$ 485,000	500/500	Closed
	\$ 387,000	250/500	Closed
	\$ 359,378	250/500	Closed
	\$ 310,327	250/500	Closed
	\$ 300,000	100/300	Closed
	\$ 300,000	100/300	Closed
	\$ 294,000	100/300	Closed
	\$ 278,000	250/500	Closed
	\$ 264,000	250/500	Closed
2020	\$ 500,000	500/500	Closed
	\$ 303,639	250/500	Closed
	\$ 300,000	300/300	Closed
	\$ 292,618	250/500	Closed
	\$ 287,000	100/300	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed

**Bodily Injury Liability Coverage - Largest Losses in Past 5 Years**

<b>Year</b>	<b>Loss Amount</b>	<b>Policy Limit</b>	<b>Status of Claim</b>
2021	\$ 500,000	250/500	Closed
	\$ 500,000	500/500	Closed
	\$ 493,000	1000/1000	Closed
	\$ 409,604	250/500	Closed
	\$ 346,986	250/500	Closed
	\$ 340,000	500/500	Closed
	\$ 300,000	300/300	Closed
	\$ 300,000	100/300	Closed
	\$ 267,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
2022	\$ 1,000,000	1000/1000	Closed
	\$ 500,000	500/500	Closed
	\$ 485,000	250/500	Open
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 200,000	100/300	Closed
	\$ 200,000	100/300	Closed
	\$ 180,000	100/300	Closed
	\$ 150,000	50/100	Closed
	\$ 150,000	100/300	Closed
	\$ 147,750	250/500	Closed
	\$ 144,719	100/300	Open
	\$ 124,900	100/300	Closed
	\$ 118,600	100/300	Closed
2023	\$ 108,011	100/300	Open
	\$ 100,000	100/300	Open
	\$ 50,000	50/100	Closed
	\$ 50,000	50/100	Closed
	\$ 50,000	25/50	Closed
	\$ 50,000	25/50	Closed
	\$ 50,000	100/300	Closed
	\$ 50,000	25/50	Closed
	\$ 44,400	250/500	Closed
	\$ 40,000	100/300	Closed
	\$ 40,000	250/500	Closed
	\$ 39,500	25/50	Closed
	\$ 38,500	250/500	Closed
	\$ 35,000	25/50	Closed
	\$ 35,000	25/50	Closed

Note: Please note that all claims shown to have been paid above their policy limit in the subsequent exhibits were capped at their policy limit in our ratemaking data.

**NEVADA AUTOMOBILE INSURANCE RATE REVISIONS**

**NV PC Form 4 - Part 1.2**

**COMPANY NAME:**

State Farm Mutual Automobile Insurance Company

**COMPANY NEVADA ID NUMBER:**

616

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**

<b>Year</b>	<b>Loss Amount</b>	<b>Policy Limit</b>	<b>Status of Claim</b>
2019	\$ 375,000	500/500	Closed
	\$ 300,000	100/300	Closed
	\$ 300,000	100/300	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 233,212	25/50	Closed
	\$ 227,500	100/300	Closed
	\$ 225,000	250/500	Closed
	\$ 200,000	100/300	Closed
	\$ 200,000	100/300	Closed
	\$ 175,364	100/300	Closed
	\$ 158,322	100/300	Closed
	\$ 130,643	100/300	Closed
	\$ 127,169	100/300	Closed
	\$ 127,000	250/500	Closed
2020	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 200,000	250/500	Closed
	\$ 200,000	100/300	Closed
	\$ 180,000	100/300	Closed
	\$ 175,000	100/300	Closed
	\$ 175,000	250/500	Closed
	\$ 126,000	100/300	Closed
	\$ 108,000	250/500	Closed
	\$ 100,000	50/100	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	50/100	Closed
\$ 100,000	100/300	Closed	
2021	\$ 337,086	250/500	Closed
	\$ 250,000	250/500	Closed
	\$ 250,000	250/500	Closed

**Uninsured/Underinsured Coverage - Largest Losses in Past 5 Years**

Year	Loss Amount	Policy Limit	Status of Claim
	\$ 200,000	100/300	Open
	\$ 200,000	100/300	Closed
	\$ 175,000	250/500	Closed
	\$ 154,314	300/300	Closed
	\$ 129,900	100/300	Closed
	\$ 125,000	100/300	Closed
	\$ 122,841	100/300	Closed
	\$ 118,000	250/500	Closed
	\$ 100,000	100/300	Open
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
2022	\$ 126,400	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	50/100	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Open
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	50/100	Closed
	\$ 100,000	50/100	Closed
	\$ 100,000	100/300	Closed
	\$ 100,000	50/100	Closed
2023	\$ 50,000	50/100	Closed
	\$ 50,000	50/100	Closed
	\$ 50,000	50/100	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Open
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed
	\$ 25,000	25/50	Closed

Note: Please note that all claims shown to have been paid above their policy limit in the subsequent exhibits were capped at their policy limit in our ratemaking data.

**NEVADA AUTOMOBILE INSURANCE RATE REVISIONS**

**NV PC Form 4 - Part 1.3**

**COMPANY NAME:**

State Farm Mutual Automobile Insurance Company
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**COMPANY NEVADA ID NMPCBER:**

616
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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	\$ 100,456	100,000	Closed
	\$ 100,272	100,000	Closed
	\$ 100,000	100,000	Closed
	\$ 100,000	100,000	Closed
	\$ 100,000	100,000	Closed
	\$ 75,578	25,000	Closed
	\$ 50,000	50,000	Closed
	\$ 50,000	25,000	Closed
	\$ 50,000	25,000	Closed
	\$ 47,185	10,000	Closed
	\$ 46,098	25,000	Closed
	\$ 45,274	25,000	Closed
	\$ 44,493	100,000	Closed
	\$ 41,321	25,000	Closed
	\$ 40,197	50,000	Closed
2020	\$ 105,305	100,000	Closed
	\$ 68,222	50,000	Closed
	\$ 58,619	25,000	Closed
	\$ 55,569	25,000	Closed
	\$ 50,093	25,000	Closed
	\$ 50,013	25,000	Closed
	\$ 50,000	25,000	Closed
	\$ 47,290	100,000	Open
	\$ 42,012	50,000	Open
	\$ 41,308	100,000	Closed
	\$ 40,888	25,000	Closed
	\$ 39,112	25,000	Closed
	\$ 38,045	25,000	Closed
	\$ 33,888	50,000	Closed
	\$ 32,980	25,000	Closed
2021	\$ 100,979	50,000	Closed
	\$ 70,947	25,000	Closed
	\$ 62,863	100,000	Closed



**Medical Payments Coverage - Largest Losses in Past 5 Years**

<b>Year</b>	<b>Loss Amount</b>	<b>Policy Limit</b>	<b>Status of Claim</b>
	\$ 62,226	100,000	Closed
	\$ 56,008	100,000	Closed
	\$ 48,634	50,000	Closed
	\$ 40,023	25,000	Closed
	\$ 36,844	100,000	Closed
	\$ 31,052	100,000	Closed
	\$ 27,525	10,000	Closed
	\$ 26,883	50,000	Closed
	\$ 25,025	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
2022	\$ 54,669	50,000	Closed
	\$ 50,011	25,000	Closed
	\$ 26,136	10,000	Closed
	\$ 25,500	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
	\$ 25,000	25,000	Closed
2023	\$ 100,000	100,000	Open
	\$ 25,000	25,000	Closed
	\$ 20,043	25,000	Open
	\$ 14,680	5,000	Open
	\$ 12,882	25,000	Open
	\$ 11,004	10,000	Open
	\$ 10,702	10,000	Open
	\$ 10,000	10,000	Closed
	\$ 10,000	5,000	Closed
	\$ 10,000	10,000	Closed
	\$ 7,930	5,000	Open
	\$ 7,508	5,000	Closed
	\$ 7,062	10,000	Open
	\$ 7,051	5,000	Open
	\$ 6,883	10,000	Open

Note: Please note that all claims shown to have been paid above their policy limit in the subsequent exhibits were capped at their policy limit in our ratemaking data.

**Nevada Automobile Insurance Rate Revisions**

**NV PC FORM 4 - Part 3**

State Farm Mutual Automobile Insurance 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
472,743	396,290	386,143	385,431

**Nevada Automobile Insurance Rate Revision  
NV PC Form 5 - Part 1**

**LOCATION**

**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		

**Nevada Automobile Insurance Rate Revision  
NV PC Form 5 - Part 1**

**LOCATION**

**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

**Nevada Automobile Insurance Rate Revision  
NV PC Form 5 - Part 1**

**LOCATION**

**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.

**Nevada Automobile Insurance Rate Revision  
NV PC Form 5 - Part 1**

**LOCATION**

**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 Mutual Automobile Insurance Company
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**COMPANY NEVADA ID NUMBER:**

616
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**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	361911510	408511767	2.280	0.444
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	2.706	008, 078, 117, 118	001	\$ 203.95	\$ 75.37

**STATE FARM INSURANCE COMPANIES  
NEVADA  
PRIVATE PASSENGER  
GEOGRAPHICAL RATING IDENTIFICATION (GRID)**

**GRID Cell Details**

<b>Coverage</b>	<b>Highest Rated Grid Cell</b>	<b>Lowest Rated Grid Cell</b>
<b>Bodily Injury Property Damage Liability</b>	<b>361911515</b>	<b>407811770</b>
City	Las Vegas	Winnemucca
County	Clark	Pershing
ZIP Code	89106	89445
<b>Medical Payments</b>	<b>361911510</b>	<b>408511767</b>
City	North Las Vegas	Winnemucca
County	Clark	Pershing
ZIP Code	89030	89445
<b>Comprehensive</b>	<b>373911441</b>	<b>359311500</b>
City	Caliente	Boulder City
County	Lincoln	Clark
ZIP Code	89008	89005
<b>Collision</b>	<b>361611510</b>	<b>374411536</b>
City	Las Vegas	Alamo
County	Clark	Lincoln
ZIP Code	89101	89001