

State: Kentucky **Filing Company:** State Farm Mutual Automobile Insurance
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29118m
Project Name/Number: PV-29118m/PV-29118m

Filing at a Glance

Company: State Farm Mutual Automobile Insurance
Product Name: PV-29118m
State: Kentucky
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Form
Date Submitted: 08/01/2012
SERFF Tr Num: SFMA-128588342
SERFF Status: Closed-Approved
State Tr Num:
State Status: Filing Closed
Co Tr Num: PV-29118M

Effective Date: 12/03/2012
Requested (New):
Effective Date: 12/03/2012
Requested (Renewal):
Author(s): Carol Limer, Robin Dunagan
Reviewer(s): Jeff Lamb (primary)
Disposition Date: 08/13/2012
Disposition Status: Approved
Effective Date (New): 12/03/2012
Effective Date (Renewal): 12/03/2012

State Filing Description:

State: Kentucky Filing Company: State Farm Mutual Automobile Insurance
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: PV-29118m
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General Information

Project Name: PV-29118m Status of Filing in Domicile: Not Filed
 Project Number: PV-29118m Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 08/13/2012
 State Status Changed: 08/13/2012 Deemer Date: 10/02/2012
 Created By: Robin Dunagan Submitted By: Ethel Gordon
 Corresponding Filing Tracking Number:

Filing Description:

Enclosed for filing on behalf of State Farm Mutual Automobile Insurance Company is a copy of Renewal Notice 1004586. This form has been revised to reflect the proposed changes to our classification plan effective December 3, 2012 and replaces Renewal Notice 124025.3.

The Renewal Notice included in this filing complies with 806 KAR 14:121 minimum standards for the readability and intelligibility of insurance contracts.

We request your approval of this filing to be effective December 3, 2012 or as soon thereafter as the necessary procedural changes have been implemented.

Sincerely,

Craig Isaacs, F.C.A.S., MAAA
 Pricing Director and Assistant Secretary-Treasurer
 (309) 766-5870
 craig.isaacs.io8i@statefarm.com

Michael Pittman
 Pricing Manager
 (309) 766-0277
 michael.pittman.lp33@statefarm.com

Company and Contact

Filing Contact Information

Michael Pittman, Pricing Manager michael.pittman.lp33@statefarm.com
 One State Farm Plaza D-4 309-766-0277 [Phone]
 Bloomington, IL 61710

Filing Company Information

| | | |
|--|---------------------------------------|-----------------------------|
| State Farm Mutual Automobile Insurance | CoCode: 25178 | State of Domicile: Illinois |
| One State Farm Plaza | Group Code: 176 | Company Type: |
| Bloomington, IL 61710 | Group Name: State Farm Insurance Cos. | State ID Number: |
| (309) 735-0649 ext. [Phone] | FEIN Number: 37-0533100 | |

State: Kentucky **Filing Company:** State Farm Mutual Automobile Insurance
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: \$50 per form per company X 1 form X 1 company
Per Company: Yes

| Company | Amount | Date Processed | Transaction # |
|--|---------|----------------|---------------|
| State Farm Mutual Automobile Insurance | \$50.00 | 08/01/2012 | 61347851 |

SERFF Tracking #:

SFMA-128588342

State Tracking #:

Company Tracking #:

PV-29118M

State:

Kentucky

Filing Company:

State Farm Mutual Automobile Insurance

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PV-29118m

Project Name/Number:

PV-29118m/PV-29118m

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Jeff Lamb | 08/13/2012 | 08/13/2012 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|---------------------------|------------|------------|----------------|
| Pending Industry Response | Jeff Lamb | 08/01/2012 | 08/01/2012 |

Response Letters

| Responded By | Created On | Date Submitted |
|---------------|------------|----------------|
| Robin Dunagan | 08/10/2012 | 08/10/2012 |

SERFF Tracking #:

SFMA-128588342

State Tracking #:**Company Tracking #:**

PV-29118M

State:

Kentucky

Filing Company:

State Farm Mutual Automobile Insurance

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PV-29118m

Project Name/Number:

PV-29118m/PV-29118m

Disposition

Disposition Date: 08/13/2012

Effective Date (New): 12/03/2012

Effective Date (Renewal): 12/03/2012

Status: Approved

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Certification of Flesch Score (if applicable) | | Yes |
| Supporting Document | Filing Fee | | Yes |
| Supporting Document | Third Party Authorization (if applicable) | | Yes |
| Supporting Document | Previous Form and Markup | | Yes |
| Form | Renewal Notice | | Yes |

State: Kentucky Filing Company: State Farm Mutual Automobile Insurance
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29118m
Project Name/Number: PV-29118m/PV-29118m

Objection Letter

| | |
|-------------------------|---------------------------|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 08/01/2012 |
| Submitted Date | 08/01/2012 |
| Respond By Date | 08/08/2012 |

Dear Michael Pittman,

Introduction:

Objection 1

- Renewal Notice, 1004586, (Form)

Comments: Pursuant to 806 KAR 14:006 Section 10, if a filing includes a form which amends, replaces, or supplements a form which has been previously filed and not disapproved, it shall be accompanied by a letter of explanation setting forth all changes contained in the newly filed form, any effect, and an explanation as to the effect on the rates applicable thereto. As it is not completely clear how this form is affected by the classification plan changes, please provide a marked-up copy showing all changes being proposed.

Please respond prior to 8/8/12

Conclusion:

Sincerely,
Jeff Lamb

State: Kentucky
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29118m
Project Name/Number: PV-29118m/PV-29118m

Filing Company: State Farm Mutual Automobile Insurance

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 08/10/2012 |
| Submitted Date | 08/10/2012 |

Dear Jeff Lamb,

Introduction:

This is in response to your objection letter dated August 1, 2012

Response 1

Comments:

Per your request, we are providing a copy of the current renewal notice. This notice was last updated and filed with the department on November 3, 2010. We are taking an opportunity to update the appearance of our renewal notice, but the wording of the messages included is not changing unless otherwise noted below. In addition, we are providing a renewal notice with the three significant changes to the notice highlighted. Those changes are:

On the second page of the notice under Vehicle Information, the name of the vehicles principal operator is listed in addition to the operators characteristics. The operators characteristics were previously provided on page 1 of the notice.

On the third page of the notice under Driver Information, driver characteristics are provided for all drivers assigned to the vehicle.

On the fourth page of the notice under Discounts, the premium reduction shows the discounts applicable to the policy and provides a total discount amount.

Related Objection 1

Applies To:

- Renewal Notice, 1004586, (Form)

Comments: Pursuant to 806 KAR 14:006 Section 10, if a filing includes a form which amends, replaces, or supplements a form which has been previously filed and not disapproved, it shall be accompanied by a letter of explanation setting forth all changes contained in the newly filed form, any effect, and an explanation as to the effect on the rates applicable thereto. As it is not completely clear how this form is affected by the classification plan changes, please provide a marked-up copy showing all changes being proposed.

Please respond prior to 8/8/12

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Previous Form and Markup

Comment:

SERFF Tracking #:

SFMA-128588342

State Tracking #:

Company Tracking #:

PV-29118M

State: Kentucky

Filing Company:

State Farm Mutual Automobile Insurance

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PV-29118m

Project Name/Number: PV-29118m/PV-29118m

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Michael Pittman

Pricing Manager

Sincerely,

Robin Dunagan

SERFF Tracking #:

SFMA-128588342

State Tracking #:

Company Tracking #:

PV-29118M

State: Kentucky

Filing Company:

State Farm Mutual Automobile Insurance

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PV-29118m

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Form Schedule

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Action/ Action Specific Data | Readability Score | Attachments |
|----------|----------------------|----------------|-------------|--------------|-----------|---|-------------------|----------------------------------|
| 1 | | Renewal Notice | 1004586 | | DSC | Replaced: Replaced Form #: 124025.3 Previous Filing #: | | 1004586-KY Renewal Notice.pdf |

Form Type Legend:

| | | | |
|------------|--|------------|----------------------------------|
| ABE | Application/Binder/Enrollment | ADV | Advertising |
| BND | Bond | CER | Certificate |
| CNR | Canc/NonRen Notice | DEC | Declarations/Schedule |
| DSC | Disclosure/Notice | END | Endorsement/Amendment/Conditions |
| ERS | Election/Rejection/Supplemental Applications | OTH | Other |

XXX xxxxxx XXXX - XXXX X

DOE, JANE
123 FOREST LANE
ANYTOWN, KY 00000-0000

AUTO RENEWAL

AMOUNT DUE: \$0,000,000.00

Payment is due by January 1, 2013

Policy Number: X00 0000-X00-00X
Coverage Period: January 1, 2013 to July 1, 2013

Vehicle:
1990 FORD F250

Principal Driver:
JANE DOE

Your State Farm Agent

JIM SMITH INSURANCE
Office: 123-456-7890
Address: 1234 Center Street, Anytown, KY 00000-0000

If you have a new or different car, have added any drivers, or have moved, please contact your agent.

CONVENIENT PAYMENT OPTION: You may use one of State Farm's alternate payment plans which divides your present premium into two separate payments.

You may pay one half of the amount due, \$000.00, plus a handling charge of 02.00. The amount due on JAN 1 2013 will be \$000.00.

The remaining half will be due on FEB 28 2013. We'll send you a reminder notice.

We also have available a plan to let you pay your premium in monthly installments. For details on this plan and to determine if you qualify, please contact your State Farm agent.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Policy Number: X00 0000-X00-00X
Prepared November 26, 2012
1004586

Page number X of X

↓ Please fold and tear here ↓

143601 200 09-16-2012

**Power To Pay
Your Way**



Online
PC or
mobile devices



Mobile
Download our
Pocket Agent app



Mail
Send us
a check



Call your Agent: 000-000-0000
Automated Line: 1-800-000-0000
Key code: 0000000000



Walk In
See your
State Farm Agent



Insured: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Policy Number: X00 0000-X00-00X

0000000000
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX 00000-0000

Amount Due: \$0,000,000.00
Please pay by January 1, 2013
Make payment to State Farm

For Office Use Only

1-BXXXXXX XXXX 1234-123
APP DT 02-12-12 MUTL VOL

| | | |
|----------|----------------|------|
| AUTO REN | \$0,000,000.00 | 0000 |
|----------|----------------|------|

0000000000000000

0000000000000000>

VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes, please let us know right away.

| Vehicle Description | Vehicle Identification Number (VIN) | Who principally drives this vehicle? | How is this vehicle normally used? <i>National average: 12,000 miles driven annually per vehicle</i> |
|---|-------------------------------------|--|---|
| 1990 FORD F250 <i>Original cost of vehicle customization: None or up to \$1,000.</i> | 00000000000000000000 | JANE DOE , a married female who will be age 45 as of January 1, 2013. | To work, school or pleasure. Driven 7,500 miles or less annually. |

Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s)

in your household:

XXXX XXXXXXXXXXXXXXXXX

XXXX XXXXXXXXXXXXXXXXX

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience annually

to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

| Name | Age As of January 1, 2013 | Gender | Marital Status |
|----------|------------------------------|--------|----------------|
| JANE DOE | 45 | Female | Married |

Other Household Driver(s)

In addition to the Principal and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle.

This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

JACK DOE

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that he or she most frequently drives.

Your premium may be influenced by the information shown for these drivers.

COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

| | | |
|-------------------|---------------------------------|-----------------------|
| A | Liability | |
| | Bodily Injury 250,000/500,000 | |
| | Property Damage 100,000 | 0,000,000.00 |
| P10 | No-Fault 10,000 | 0,000,000.00 |
| D | 250 Deductible Comprehensive | 0,000,000.00 |
| G | 250 Deductible Collision | 0,000,000.00 |
| H | Emergency Road Service | 0,000,000.00 |
| R1 | Car Rental & Travel Expense | |
| | \$25 Per Day, \$600 Max | 0,000,000.00 |
| U | Uninsured Motor Vehicle | |
| | Bodily Injury 100,000/300,000 | 0,000,000.00 |
| S | Death Indemnity | 0,000,000.00 |
| W | Underinsured Motor Vehicle | |
| | Bodily Injury 250,000/500,000 | 0,000,000.00 |
| Premium | | 0,000,000.00 |
| | Plus Kentucky Municipal Tax/Fee | |
| | WINDY HILLS | 0,000,000.00 |
| | Plus KY Surcharge | 0,000,000.00 |
| Amount Due | | \$0,000,000.00 |

If any coverage you carry is changed to give broader protection, we will give you the broader protection without

issuing a new policy and with no additional premium, starting on the date we adopt the broader protection.

DISCOUNTS *These adjustments have already been applied to your premium.*

| | |
|------------------------|-----------------------|
| Multiple Line | ✓ |
| Good Student | ✓ |
| Accident-Free | ✓ |
| Total Discounts | \$0,000,000.00 |

SURCHARGES *These adjustments have already been applied to your premium.*

| | |
|----------------------|--------------|
| Chargeable Accidents | 0,000,000.00 |
|----------------------|--------------|

SURCHARGES AND DISCOUNTS

Automobile Rating Plan - Applies to private passenger cars only.

Accident-Free Discount – Once your policy has been in force for at least three years with no chargeable accidents, you may qualify for our Accident-Free Discount. Once you qualify, this discount applies as long as there are no chargeable accidents, and may even increase over time.

Good Driving Discount - Newer policyholders who do not yet qualify for our Accident-Free Discount (available after three years with no chargeable accidents) may already be receiving a Good Driving Discount. This discount continues to apply until your policy qualifies for the Accident-Free Discount as long as there are no chargeable accidents and no new drivers. If you add new drivers, they must also qualify in order for your Good Driving Discount to continue.

Chargeable Accidents - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

Surcharges – If there are chargeable accidents, you may lose your Good Driving Discount or Accident-Free Discount and receive accident surcharges. But if the accident is the first to become chargeable in nine years and this policy has been in force for at least that long, the Accident-Free Discount will continue and no surcharge will apply. The surcharge for each accident depends upon the number and timing of the accidents, and each accident surcharge will remain in effect up to three years.

Surcharges will be removed if the company is given satisfactory evidence that the driver involved is no longer a member of the household or will not be driving the car in the future. If that driver is insured on another State Farm policy, his or her driving record will be considered in the rating of the other policy.

These discounts and surcharges do not apply to all coverages. For complete details, see your State Farm agent.

ADDITIONAL INFORMATION**Rates adjusted for auto insurance in Kentucky**

Auto insurance rates for Kentucky customers have been adjusted to better reflect changing claim costs. Overall, some customers will see an increase in their premium, while others will see a premium decrease. The amount your premium may have changed depends on many factors, including:

- the coverages you have
- where you live
- the kind of car you drive
- how the car is used
- who drives the car

Any premium adjustment is reflected on your enclosed billing notice. If you have any questions, please contact your agent.

SERFF Tracking #:

SFMA-128588342

State Tracking #:**Company Tracking #:**

PV-29118M

State:

Kentucky

Filing Company:

State Farm Mutual Automobile Insurance

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PV-29118m

Project Name/Number:

PV-29118m/PV-29118m

Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------------------------|---|--------------|--------------|
| Satisfied - Item: | Certification of Flesch Score (if applicable) | | |
| Comments: | Please see general information tab | | |
| | | Item Status: | Status Date: |
| Bypassed - Item: | Filing Fee | | |
| Bypass Reason: | N/A | | |
| Comments: | | | |
| | | Item Status: | Status Date: |
| Bypassed - Item: | Third Party Authorization (if applicable) | | |
| Bypass Reason: | N/A | | |
| Comments: | | | |
| | | Item Status: | Status Date: |
| Satisfied - Item: | Previous Form and Markup | | |
| Comments: | | | |
| Attachment(s): | | | |
| KY Prior Renewal Notice Filing.pdf | | | |
| KY New Renewal Notice - Mark Up.pdf | | | |

State Farm Mutual Automobile Insurance Company
2500 Memorial Boulevard
Murfreesboro, TN 37131

AUTO RENEWAL

POLICY NUMBER 111 1000-S41-30C

SEP 13 2010 to MAR 13 2010

AT1 **333D - 3666 A**

DATE DUE **PLEASE PAY THIS AMOUNT**

DOE, JEFFREY
141 ROSE RD
LOUISVILLE KY 40228-4300

THIS IS NOT A BILL.

Your premium is based on the following . . . If not correct, contact your agent.

2004 PONTIAC GRAND AM VIN 1AVTP5043VN22222273

Class 611004140

Drivers of vehicle in your household...

Rated driver is an unmarried female age 17 or 18.
As of OCT 05 2010 our records show the principal driver of this vehicle will be age 17.

Ordinary use of vehicle...

Pleasure, to and from work, or business.

Additional Information...

This policy expires on the date due if premium is not paid.

| Coverages and Limits | | Premiums |
|--|---|---------------|
| A | Liability Bodily Injury 250,000/500,000 Property Damage 100,000 | 173.53 |
| C | Medical Payments 25,000 | 48.19 |
| D | 100 Deductible Comprehensive | 153.51 |
| G | 250 Deductible Collision | 135.17 |
| H | Emergency Road Service | 2.60 |
| U | Uninsured Motor Vehicle Bodily Injury 250,000/500,00 | 6.01 |
| W | Underinsured Motor Vehicle Bodily Injury 250,000/500,000 | 48.00 |
| Total Premium | | 567.01 |
| Your premium has already been adjusted by the following: | | |
| Premium Reductions | | |
| | Multiple Line | 143.99 |
| | Multicar | 103.57 |
| | Vehicle Safety | 5.36 |
| | Accident-Free | 118.95 |

Please review the Coverages and Limits section above. If Uninsured Motor Vehicle Coverage, Underinsured Motor Vehicle Coverage or No-Fault Coverage is NOT shown and you want these coverages, please contact your State Farm Agent. You may have these coverages under another policy in your household. Contact your State Farm Agent if you have any questions about the coverages or limits that are available to you. Please read the article entitled Coverage Choices in the enclosed News & Notes newsletter.

CONVENIENT PAYMENT OPTION: You may use one of State Farm's alternate payment plans which divides your present premium into two separate payments.

You may pay one half of the amount due, \$348.63, plus a handling charge of \$2.00. The amount due on OCT 05 2010 will be \$350.63.

The remaining half will be due on DEC 04 2010. We'll send you a reminder notice.

We also have available a plan to let you pay your premium in monthly installments. For details on this plan and to determine if you qualify, please contact your State Farm agent.

Thanks for letting us serve you...

ROBIN BROWN INS AGCY INC
(502)897-6210

IF YOU HAVE A NEW OR DIFFERENT CAR, HAVE ADDED ANY DRIVERS, OR HAVE MOVED,
PLEASE CONTACT YOUR AGENT.


INSURED DOE, JEFFREY

POLICY NUMBER 111 1000-S41-30C **2004 PONTIAC**

DATE DUE **PLEASE PAY THIS AMOUNT**
OCT 05 2010 \$697.27

Please contact your State Farm agent to make changes to your policy.

0000004455
Insurance Support Center
P. O. Box 588002
North Metro, GA 30029-8002

 24 7999 6122

See reverse side for important information.
Please keep this part for your record.

Prepared AUG 31 2010

PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM

o1a112ui o1a112ux

11

1997-311 MUTL VOL AUTO REN \$697.27 1027

2-V 55WW
PREP DT 08-31-10
APP DT 11-14-10

809111180000000000 89052493311222222>



Identification

IF YOU HAVE PAID YOUR PREMIUM, RETAIN THIS PART OF YOUR RENEWAL NOTICE.

IF YOU HAVE AN ACCIDENT - NOTIFY THE POLICE IMMEDIATELY, and:

1. Write down names, addresses, telephone numbers, and license number of persons involved and of witnesses. Also write down the license plate number and state of each vehicle involved.
2. **Notify your State Farm agent promptly.** If you're out of town, call INFORMATION for the telephone number of the nearest State Farm agent or claim office.
3. Do not admit fault. Do not discuss the accident with anyone except State Farm or the police.

AUTOMOBILE RATING PLAN - Applicable to private passenger cars only.

Accident-Free Discount - If your policy stays in force for at least three years with no chargeable accidents, you may qualify for an Accident-Free Discount. Once you qualify, this discount applies as long as the policy remains in force and there are no chargeable accidents. This discount may increase over time if the policy remains in force and there continues to be no chargeable accidents.

Good Driving Discount - Many newer policyholders who do not yet qualify for an Accident-Free Discount are already receiving a Good Driving Discount. This discount will continue to apply until the policy qualifies for the Accident-Free Discount, so long as the policy remains in force with no chargeable accidents and no new drivers. If new drivers are added, they must also qualify in order for the Good Driving Discount to continue.

Chargeable Accidents - For new business rating, an accident is chargeable if it resulted in \$750 or more of damage to any property. For renewal business, an accident becomes chargeable as of the date State Farm paid at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at fault accident.

Surcharges - Policyholders with chargeable accidents may lose their Good Driving Discount or Accident-Free Discount and receive accident surcharges. If the accident is the first to become chargeable in nine years and the policy has been in force for at least nine years, the Accident-Free Discount will continue and no surcharge will be applied. The surcharge for each accident depends upon the number and timing of the accidents. Each surcharge will remain in effect up to three years.

Surcharges will be removed if satisfactory evidence is furnished that the driver involved is no longer a member of the household or will not be driving the car in the future. If that driver is insured on another State Farm policy, his or her driving record will be considered in the rating of the other policy.

These discounts and surcharges do not apply to all coverages. For complete details of these programs, see your State Farm agent.

PREMIUM ADJUSTMENT

The medical payments and personal injury protection coverages claim experience is reviewed annually to determine the level of vehicle safety discount that is applied to each make and model of vehicle. In addition, the comprehensive, collision, bodily injury and property damage claim experience is reviewed annually to determine which makes and models have earned decreases or increases from State Farm's standard rates. If applicable, these adjustments are reflected in the rates shown on the front of this renewal notice.

If you have any questions, please contact your State Farm agent.

If any coverage you carry is changed to give broader protection, without additional premium, we will give you the broader protection without the issuance of a new policy, effective on the date we adopt the broader protection.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

XXX xxxxxx XXXX - XXXX X
 DOE, JANE
 123 FOREST LANE
 ANYTOWN, KY 00000-0000

AUTO RENEWAL

AMOUNT DUE: \$0,000,000.00

Payment is due by January 1, 2013

Your State Farm Agent

JIM SMITH INSURANCE
 Office: 123-456-7890
 Address: 1234 Center Street, Anytown, KY 00000-0000

If you have a new or different car, have added any drivers, or have moved, please contact your agent.

Policy Number: X00 0000-X00-00X
 Coverage Period: January 1, 2013 to July 1, 2013
Vehicle:
 1990 FORD F250
Principal Driver:
 JANE DOE

CONVENIENT PAYMENT OPTION: You may use one of State Farm's alternate payment plans which divides your present premium into two separate payments.

You may pay one half of the amount due, \$000.00, plus a handling charge of 02.00. The amount due on JAN 1 2013 will be \$000.00.

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When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Policy Number: X00 0000-X00-00X
 Prepared November 26, 2012
 1004586

Page number X of X

↓ Please fold and tear here ↓

143601 200 09-16-2012

Power To Pay Your Way



Online
PC or mobile devices



Mobile
Download our Pocket Agent app



Mail
Send us a check



Call your Agent: 000-000-0000
Automated Line: 1-800-000-0000
 Key code: 0000000000



Walk In
See your State Farm Agent



Insured: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 Policy Number: X00 0000-X00-00X

0000000000
 Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
 Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
 Xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx, XX 00000-0000

Amount Due: \$0,000,000.00
Please pay by January 1, 2013
 Make payment to State Farm

For Office Use Only

| | | |
|----------|----------------|------|
| AUTO REN | \$0,000,000.00 | 0000 |
|----------|----------------|------|

1-BXXXXXX XXXX 1234-123
 APP DT 02-12-12 MUTL VOL

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VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes, please let us know right away.

| Vehicle Description | Vehicle Identification Number (VIN) | Who principally drives this vehicle? | How is this vehicle normally used? <i>National average: 12,000 miles driven annually per vehicle</i> |
|---|-------------------------------------|--|---|
| 1990 FORD F250 <i>Original cost of vehicle customization: None or up to \$1,000.</i> | 00000000000000000000 | JANE DOE , a married female who will be age 45 as of January 1, 2013. | To work, school or pleasure. Driven 7,500 miles or less annually. |

Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

XXXX XXXXXXXXXXXXXXXXX
XXXX XXXXXXXXXXXXXXXXX

The Principal Driver section will display the name, age, date of birth, marital status and gender of the principal driver of the vehicle. The license date will display if the principal driver has been licensed less than 3 years from the effective date of the renewal

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience annually

to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

| Name | Age As of January 1, 2013 | Gender | Marital Status |
|----------|------------------------------|--------|----------------|
| JANE DOE | 45 | Female | Married |

Other Household Driver(s)

In addition to the Principal and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle.

This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

JACK DOE

The Assigned Driver Matrix has been added to display rating information about the assigned drivers. This section will display driver name, age, marital status, DRL (in Standard) and GSD category.

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that he or she most frequently drives.

Your premium may be influenced by the information shown for these drivers.

COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

| | | |
|-------------------|---------------------------------|-----------------------|
| A | Liability | |
| | Bodily Injury 250,000/500,000 | |
| | Property Damage 100,000 | 0,000,000.00 |
| P10 | No-Fault 10,000 | 0,000,000.00 |
| D | 250 Deductible Comprehensive | 0,000,000.00 |
| G | 250 Deductible Collision | 0,000,000.00 |
| H | Emergency Road Service | 0,000,000.00 |
| R1 | Car Rental & Travel Expense | |
| | \$25 Per Day, \$600 Max | 0,000,000.00 |
| U | Uninsured Motor Vehicle | |
| | Bodily Injury 100,000/300,000 | 0,000,000.00 |
| S | Death Indemnity | 0,000,000.00 |
| W | Underinsured Motor Vehicle | |
| | Bodily Injury 250,000/500,000 | 0,000,000.00 |
| Premium | | 0,000,000.00 |
| | Plus Kentucky Municipal Tax/Fee | |
| | WINDY HILLS | 0,000,000.00 |
| | Plus KY Surcharge | 0,000,000.00 |
| Amount Due | | \$0,000,000.00 |

If any coverage you carry is changed to give broader protection, we will give you the broader protection without

issuing a new policy and with no additional premium, starting on the date we adopt the broader protection.

DISCOUNTS *These adjustments have already been applied to your premium.*

| | | |
|------------------------|--|-----------------------|
| Multiple Line | <div style="border: 1px solid blue; padding: 5px; text-align: center;"> <p>The Premium Reduction Section now only reflects the total discount in the premium. Each individual discount amount will no longer display.</p> </div> | ✓ |
| Good Student | | ✓ |
| Accident-Free | | ✓ |
| Total Discounts | | \$0,000,000.00 |

SURCHARGES *These adjustments have already been applied to your premium.*

| | |
|----------------------|--------------|
| Chargeable Accidents | 0,000,000.00 |
|----------------------|--------------|

SURCHARGES AND DISCOUNTS

Automobile Rating Plan - Applies to private passenger cars only.

Accident-Free Discount – Once your policy has been in force for at least three years with no chargeable accidents, you may qualify for our Accident-Free Discount. Once you qualify, this discount applies as long as there are no chargeable accidents, and may even increase over time.

Good Driving Discount - Newer policyholders who do not yet qualify for our Accident-Free Discount (available after three years with no chargeable accidents) may already be receiving a Good Driving Discount. This discount continues to apply until your policy qualifies for the Accident-Free Discount as long as there are no chargeable accidents and no new drivers. If you add new drivers, they must also qualify in order for your Good Driving Discount to continue.

Chargeable Accidents - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

Surcharges – If there are chargeable accidents, you may lose your Good Driving Discount or Accident-Free Discount and receive accident surcharges. But if the accident is the first to become chargeable in nine years and this policy has been in force for at least that long, the Accident-Free Discount will continue and no surcharge will apply. The surcharge for each accident depends upon the number and timing of the accidents, and each accident surcharge will remain in effect up to three years.

Surcharges will be removed if the company is given satisfactory evidence that the driver involved is no longer a member of the household or will not be driving the car in the future. If that driver is insured on another State Farm policy, his or her driving record will be considered in the rating of the other policy.

These discounts and surcharges do not apply to all coverages. For complete details, see your State Farm agent.

ADDITIONAL INFORMATION

Rates adjusted for auto insurance in Kentucky

Auto insurance rates for Kentucky customers have been adjusted to better reflect changing claim costs. Overall, some customers will see an increase in their premium, while others will see a premium decrease. The amount your premium may have changed depends on many factors, including:

- the coverages you have
- where you live
- the kind of car you drive
- how the car is used
- who drives the car

Any premium adjustment is reflected on your enclosed billing notice. If you have any questions, please contact your agent.