

From: Nicole Manduca [/O=STATEFARM/OU=HOME/CN=RECIPIENTS/CN=LOK2]
Sent: 1/16/2023 10:20:46 PM
To: Tammy Higa-Seaver [tammy.higa-seaver.c7sy@statefarm.com]
BCC: Nicole Manduca [nicole.manduca.lok2@statefarm.com]; Tammy Higa-Seaver [tammy.higa-seaver.c7sy@statefarm.com]
Subject: FW: Wind/Hail Peril Trends
Attachments: Total Homeowners Wind Hal - December 2022.pdf; Wind Hail 5 year trends.pdf

We can talk through this in a touch point but thought you may find the information interesting to see the year-over-year comparisons. We started the Wind/Hail FME work the summer of 2020 (pilot in one count in DFW) then scaled December 2020. Volume down while severity up quite a bit. About a \$1.4B decrease in indemnity from 2020 to 2021 (Wind Hail 5 year trends attachment).

I also received additional data this morning on our Total Roof to Partial Roof Replacement ratio. When we started this work, we were replacing roofs at a rate of 5.6 to every 1 we repaired. In 2021 we landed at 2.0 for every 1 and 2022 increased to 2.2 to every 1.

From: Terrie Lemon <terrie.lemon.hhi1@statefarm.com>
Sent: Friday, January 13, 2023 11:30 AM
To: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: Wind/Hail Peril Trends

Hi Nicole,

Attached are some views of the Enterprise wind/hail results over the prior 5-year period.

Please let me know if you have any questions, or require additional information, or wish to see them in a different format.

Thank you
 Terrie

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EXHIBIT

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