Table of Contents

Filing at a Glance

Companies:	State Farm Fire and Casualty Company State Farm Mutual Automobile Insurance Company
Product Name:	CV-48282
State:	Ohio
TOI:	20.0 Commercial Auto
Sub-TOI:	20.0000 Commercial Auto Combinations
Filing Type:	Rate/Rule
Date Submitted:	12/19/2025
SERFF Tr Num:	SFMA-134729440
SERFF Status:	Closed-FILED
State Tr Num:	SFMA-134729440
State Status:	FILED
Co Tr Num:	CV-48282
Effective Date Requested (New):	12/29/2025
Effective Date Requested (Renewal):	12/29/2025
Author(s):	Jessica Wong, Tiffany Huff, Daniel Marchena
Reviewer(s):	Brad Wolfenbarger (primary)
Disposition Date:	02/19/2026
Disposition Status:	FILED
Effective Date (New):	12/29/2025
Effective Date (Renewal):	12/29/2025

General Information

Project Name: CV-48282
Project Number: CV-48282
Reference Organization:
Reference Title:
Filing Status Changed: 02/19/2026
State Status Changed: 02/19/2026
Created By: Tiffany Huff
Corresponding Filing Tracking Number:
State TOI: 20.0 Commercial Auto

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Daniel Marchena

State Sub-TOI: 20.0000 Commercial Auto Combinations

Filing Description:

We are filing revised rates to our independent Ohio Commercial Auto Program, which results in a rate level change of -2.7% for that program in the State Farm Fire and Casualty Company and -1.2% for that program in the State Farm Mutual Automobile Insurance Company. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

The rate level changes contained in this filing specifically consider the expected effect that any prior changes in policy language will have on our future underwriting experience.

We submit this filing to be effective on new and renewal policies dated December 29, 2025 and later.

Sincerely,

Ken Doss, F.C.A.S, CPCU, MAAA
309-763-3083
ken.doss.nndc@statefarm.com

Kateri Roberts, A.C.A.S.
309-763-4709
kateri.roberts.yytj@statefarm.com

Company and Contact

Filing Contact Information

Kateri Roberts,
One State Farm Plaza
Bloomington, IL 61701

kateri.roberts.yytj@statefarm.com
309-763-4708 [Phone]

Filing Company Information

State Farm Fire and Casualty Company 1 State Farm Plaza Bloomington, IL 61710 (309) 766-6341 ext. [Phone]	CoCode: 25143 Group Code: 176 Group Name: State Farm Insurance Cos. FEIN Number: 37-0533080	State of Domicile: Illinois Company Type: State ID Number:
State Farm Mutual Automobile Insurance Company One State Farm Plaza Bloomington, IL 61710 (309) 766-6341 ext. [Phone]	CoCode: 25178 Group Code: 176 Group Name: State Farm Insurance Cos. FEIN Number: 37-0533100	State of Domicile: Illinois Company Type: State ID Number:

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$50 per filing per company x 2 companies = $100
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
State Farm Fire and Casualty Company	$50.00	12/19/2025 10:20 AM	334927633
State Farm Mutual Automobile Insurance Company	$50.00	12/19/2025 10:20 AM	334927637
EFT Total	**$100.00**		

State Specific

Indicate Name of Statistical Reporting Agent (AAIS, ISO, ISSI, MSO, NCIS, NISS, OTIRB, SFAA, etc) Response REQUIRED on NEW Programs or NEW Lines of Business.: N/A

PUBLIC RECORD ACKNOWLEDGEMENT (REQUIRED FIELD): Acknowledge (by entering "YES") that everything submitted in this filing, with the exception of pages or parts of documents appropriately marked as trade secret pursuant to Ohio law and the Department's "Trade Secrets Policy," will become public record in accordance with R.C. 149.43, R.C. 1751.52, R.C. 3935.04, and/or R.C. 3937.03. (See General Instructions for further information.): Yes

FILING FEES VIA EFT: Confirm that via EFT you have submitted Ohio's filing fees of $50 per company.: Yes

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED	Brad Wolfenbarger	02/19/2026	02/19/2026

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Brad Wolfenbarger	01/14/2026	01/14/2026

Response Letters

Responded By	Created On	Date Submitted
Daniel Marchena	02/05/2026	02/06/2026

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection Response Extension Request	Note To Reviewer	Daniel Marchena	01/27/2026	01/27/2026
AA Reviewed	Reviewer Note	Brad Wolfenbarger	02/19/2026	
AA Sent Letter	Reviewer Note	Brad Wolfenbarger	01/14/2026	

Disposition

Disposition Date: 02/19/2026
Effective Date (New): 12/29/2025
Effective Date (Renewal): 12/29/2025
Status: FILED

Comment: This filing, as submitted or as amended herein, is Approved under Chapter 3935, or Accepted under Chapter 3937, of the Ohio Revised Code.

EFFECTIVE DATES: Our records indicate you did/will implement this filing on the Effective Date(s) shown herein. If the effective dates are incorrect or you need to revise the effective date(s), submit a Post-Submission Update with the revised dates.

PUBLIC RECORD: Since filings become public record as of the effective date, changes of effective date(s) should be submitted PRIOR TO the effective date(s) originally requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	-1.500%	-2.700%	$-86,707	3,003	$3,242,200	43.100%	-66.600%
State Farm Mutual Automobile Insurance Company	-1.500%	-1.200%	$-119,406	16,129	$10,009,707	45.000%	-69.600%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	$-206,113
Effect of Rate Filing - Number of Policyholders Affected	19,132

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Manual Pages	Filed	Yes
Supporting Document (revised)	Filing Requirements Summary - P&C	Filed	Yes
Supporting Document	Filing Requirements Summary - P&C	Superseded/Withdrawn	Yes
Supporting Document	Response to 01-14-2026 Objection	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/14/2026
Submitted Date	01/14/2026
Respond By Date	02/06/2026

Dear Kateri Roberts,

Introduction:

RESPOND BY: 01/28/2026

In order for us to continue our review, please submit a complete response by the date shown above.

Objection 1

Comments: It appears to have been some time since we have received a complete set of the rates and rules used with this program/line of business.

Attach a complete set to the Rate/Rule Schedule. Include territory definitions, tiering rules, and similar items, if applicable to this program/line of business.

If you have responded to a similar request in a recent filing submission, provide the SERFF tracking # in lieu of the manual.

Objection 2

Comments: Provide support and documentation for the changes to the territory factors, business description factors, vehicle use factors, body type factors, vehicle weight factors, and years in business factors (shown on exhibits 12, 13, 14, 15, 16, and 20 respectively.) Such should show that the rates that result from the revised factors are not excessive, inadequate, or unfairly discriminatory. If competitor values were used, provide SERFF tracking numbers for corresponding filings. If a selected factor significantly deviates from the indicated factor, provide a brief explanation as to why.

Objection 3

Comments: The memorandum describes the new Drive Safe and Save Business being introduced with this filing. The proposed change states:

"Driving characteristic information provided will then be used to determine the appropriate Drive Safe & Save® Business Index (DSSI) factor. This adjustment may range from a surcharge of up to 15% to a discount of up to 20%"

There is however no new rating table shown for this program.

The range of the discount/surcharge, along with the phrasing of "may" and "up to", appears to be potentially unfairly discriminatory. This undermines the Ohio Revised Code's +/-25% limitation on discretionary pricing.

Provide additional details and tables as needed into the rates and rules manual as needed to show that the telematics discount/surcharge is determined in a specific, objective, mutually exclusive, and exhaustive manner. The procedure used to map the telematics data that is collected to the premium discount/surcharge must be shown and detailed in the rating manual.

Conclusion:

Sincerely,

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/05/2026
Submitted Date	02/06/2026

Dear Brad Wolfenbarger,

Introduction:

Please see our response to your letter dated 01/14/2026 regarding CV-48282 (SFMA-134729440).

Response 1

Comments:

Please see attached PDFs.

Related Objection 1

Comments: It appears to have been some time since we have received a complete set of the rates and rules used with this program/line of business.

Attach a complete set to the Rate/Rule Schedule. Include territory definitions, tiering rules, and similar items, if applicable to this program/line of business.

If you have responded to a similar request in a recent filing submission, provide the SERFF tracking # in lieu of the manual.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Filing Requirements Summary - P&C
Comments:	
Attachment(s):	Commercial Auto Filing Memo & Exhibits 2025.pdf
Previous Version	
Satisfied - Item:	*Filing Requirements Summary - P&C*
Comments:	
Attachment(s):	*Commercial Auto Filing Memo & Exhibits 2025.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Filing Requirements Summary - P&C
Comments:	
Attachment(s):	Commercial Auto Filing Memo & Exhibits 2025.pdf
Previous Version	
Satisfied - Item:	*Filing Requirements Summary - P&C*
Comments:	
Attachment(s):	*Commercial Auto Filing Memo & Exhibits 2025.pdf*

Satisfied - Item:	Response to 01-14-2026 Objection
Comments:	
Attachment(s):	OH Objection 01-14-2026.pdf Filing Exhibit A - Redacted.pdf GLM Process Description Appendix.pdf OH Supplemental Exhibit 1.pdf

Response 2

Comments:

Please see attached PDFs (attached in Response 1).

Related Objection 2

Comments: Provide support and documentation for the changes to the territory factors, business description factors, vehicle use factors, body type factors, vehicle weight factors, and years in business factors (shown on exhibits 12, 13, 14, 15, 16, and 20 respectively.) Such should show that the rates that result from the revised factors are not excessive, inadequate, or unfairly discriminatory. If competitor values were used, provide SERFF tracking numbers for corresponding filings. If a selected factor significantly deviates from the indicated factor, provide a brief explanation as to why.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

Please see attached PDFs (attached in Response 1).

Related Objection 3

Comments: The memorandum describes the new Drive Safe and Save Business being introduced with this filing. The proposed change states:

"Driving characteristic information provided will then be used to determine the appropriate Drive Safe & Save® Business Index (DSSI) factor. This adjustment may range from a surcharge of up to 15% to a discount of up to 20%"

There is however no new rating table shown for this program.

The range of the discount/surcharge, along with the phrasing of "may" and "up to", appears to be potentially unfairly discriminatory. This undermines the Ohio Revised Code's +/-25% limitation on discretionary pricing.

Provide additional details and tables as needed into the rates and rules manual as needed to show that the telematics discount/surcharge is determined in a specific, objective, mutually exclusive, and exhaustive manner. The procedure used to map the telematics data that is collected to the premium discount/surcharge must be shown and detailed in the rating manual.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,

Kateri Roberts, A.C.A.S.
309-763-4709
kateri.roberts.yytj@statefarm.com

Sincerely,
Alex Beck

Note To Reviewer

Created By:

Daniel Marchena on 01/27/2026 05:24 PM

Last Edited By:

Daniel Marchena

Submitted On:

01/27/2026 05:27 PM

Subject:

Objection Response Extension Request

Comments:

We respectfully request an extension for our response to the 01/14/2026 objection regarding this filing. We request to revise the response date from 01/28/2026 to 02/06/2026.

Sincerely,

Kateri Roberts, A.C.A.S.
309-763-4709
kateri.roberts.yytj@statefarm.com

Reviewer Note

Created By:

Brad Wolfenbarger on 02/19/2026 10:29 AM

Subject:

AA Reviewed

Comments:

X

Reviewer Note

Created By:

Brad Wolfenbarger on 01/14/2026 09:20 AM

Subject:

AA Sent Letter

Comments:

X

Rate Information

Rate data applies to filing.

Filing Method: File and use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 7.000%
Effective Date of Last Rate Revision: 06/24/2024
Filing Method of Last Filing: File and Use
SERFF Tracking Number of Last Filing: SFMA-134027883

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	-1.500%	-2.700%	$-86,707	3,003	$3,242,200	43.100%	-66.600%
State Farm Mutual Automobile Insurance Company	-1.500%	-1.200%	$-119,406	16,129	$10,009,707	45.000%	-69.600%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 02/19/2026	Manual Pages	See Attached	Replacement		OH AT 2025-12-29 Pages Changed (1).pdf OH AT 2025-12-29 Compare.pdf

Supporting Document Schedules

Satisfied - Item:	Filing Requirements Summary - P&C
Comments:	
Attachment(s):	Commercial Auto Filing Memo & Exhibits 2025.pdf
Item Status:	Filed
Status Date:	02/19/2026

Satisfied - Item:	Response to 01-14-2026 Objection
Comments:	
Attachment(s):	OH Objection 01-14-2026.pdf Filing Exhibit A - Redacted.pdf GLM Process Description Appendix.pdf OH Supplemental Exhibit 1.pdf
Item Status:	Filed
Status Date:	02/19/2026

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/05/2025	Superseded/Withdrawn 02/19/2026	Supporting Document	Filing Requirements Summary - P&C	02/05/2026	Commercial Auto Filing Memo & Exhibits 2025.pdf (Superceded)