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News Release | For Immediate Release**STATE FARM IMPLEMENTS ANNUAL VEHICLE INSURANCE RATINGS**

Bloomington, Ill., Nov. 21, 2012– Taking advantage of its extensive claims data, State Farm Insurance is implementing its annual vehicle insurance ratings for specific makes and models of vehicles.

State Farm uses its claim payment amounts for vehicle damage and theft to create a collision damage index (CDI) and a damage and theft index (DTI). The CDI determines which vehicles qualify for what level of premium for the collision coverage while the DTI determines which vehicles qualify for what level of premium for the comprehensive coverage.

The company uses a similar program based on an evaluation of the cost of claims involving injury to occupants of the insured vehicle. Depending on that cost, makes and models of vehicles qualify for varying levels of vehicle safety discounts (VSD).

State Farm also uses its claim payment amounts for damage to other vehicles and injury to the occupants of those vehicles to create a liability rating index (LRI). The LRI determines which vehicles qualify for what level of premium for the liability coverage.

CDI – Models generating lower payment for collision damage to the insured vehicle are generally charged from 10 to 40 percent less than the standard collision coverage premiums for vehicles in their price range. Models generating higher payment for collision damage to the insured vehicle are generally charged from 10 to 40 percent more than the standard premiums for that coverage for vehicles in their price range.

DTI – Models generating lower payment for theft of and non-collision damage to the insured vehicle are generally charged from 10 to 40 percent less than the standard comprehensive coverage premiums for vehicles in their price range. Models generating higher payment for theft of and non-collision damage to the insured vehicle are generally charged from 10 to 40 percent more than the standard premiums for that coverage for vehicles in their price range.

VSD – Models generating lower payment for injury to occupants of the insured vehicle are awarded vehicle safety discounts of up to 40 percent on the medical payments and personal injury protection coverages.

LRI – Models generating lower payment for damage to other vehicles and injury to occupants of those vehicles will be charged less than the standard liability coverage premiums. Models generating higher payment for damage to other vehicles and injury to occupants of those vehicles will be charged more than the standard liability coverage premiums.

These ratings do not apply in Massachusetts, North Carolina, and Canada. Approval of these ratings is pending in California.

Attached is a link to the collision damage indexes (CDIs), damage and theft indexes (DTIs), vehicle safety discounts (VSDs) and liability rating indexes (LRIs) for

most 2010, 2011, 2012 and 2013 makes and models. Those indexes can be viewed on the [Vehicle Ratings](#) page on statefarm.com.

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