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GATTIS, NICOLE &  
BROWN, HUNTER S  
216 HIDDEN VALLEY LOOP  
MAUMELLE AR 72113-6784

**Policy Number: 404 0685-E13-04**  
Policy Period: November 13, 2024 to May 13, 2025

**Vehicle:**  
2021 GMC K1500

**Principal Driver:**  
HUNTER S BROWN

## AUTO RENEWAL

**PREMIUM PAID: \$951.08**

**DO NOT PAY.**

*Your premium is billed through the State Farm Payment Plan*

State Farm Payment Plan Number: 1901492261

### Your State Farm Agent

LEE TUXHORN

Office: 501-851-0875

Address: 11605 MAUMELLE BLVD  
N LITTLE ROCK, AR 72113-6529

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

**Thank you for choosing State Farm.**

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transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**APPROVED** *Daniel Beecher*  
**By Daniel Beecher at 12:05 pm, Oct 16, 2024**

Policy Number: 404 0685-E13-04  
Prepared September 20, 2024  
1004583

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## Drive Safe & Save™ puts you in the driver's seat of your discount.

Get a discount just for enrolling. From there, how you drive determines how much you save.

If you haven't already, download the app and enroll. Text **SAVEMORE** to **42407**; contact your agent, LEE TUXHORN, at 501-851-0875; or scan this QR code.



*Discounts may exceed 30% and vary state-to-state (NY capped at 30%). Not available in CA, MA, RI. A discount may not be available in NC depending on individual facts and circumstances. Setup required.*

## VEHICLE INFORMATION

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

Vehicle Description	Vehicle Identification Number (VIN)	Who principally drives this vehicle?	How is this vehicle normally used?
2021 GMC K1500	1GTU9AEF1MZ250634	HUNTER BROWN, a married male, who will be age 37 as of November 13, 2024.	To Work, School or Pleasure.

### Other Household Vehicle(s)

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

2017 CHEVROLET TAHOE

The premium for this renewal was determined using an annual mileage this vehicle is expected to be driven that was developed from information we obtained or was provided by you. The national average is more than 12,000 miles driven annually according to the U.S. Department of Transportation. Please contact us if you expect your annual mileage to change over the next year.

### 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 November 13, 2024	Gender	Marital Status
HUNTER S BROWN	37	Male	Married

### Other Household Driver(s)

In addition to the Principal Driver(s) 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.

NICOLE GATTIS

### 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 they most frequently drive. Your

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

### IMPORTANT NOTICE REGARDING YOUR PREMIUM

State Farm works hard to offer you the best combination of price, service, and protection. The amount you pay for automobile insurance is determined by many factors such as the coverages you have, where you live, the kind of car you drive, how your car is used, who drives the car, and information from consumer reports.

You have the right to request, no more than once during a 12-month period, that your policy be re-rated using a current credit-based insurance score. Re-rating could result in a lower rate, no change in rate, or a higher rate.

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

A	Liability	
	Bodily Injury 100,000/300,000	
	Property Damage 100,000	\$328.42
D	100 Deductible Comprehensive	\$256.82
G	1000 Deductible Collision	\$302.34
H	Emergency Road Service	\$3.44
R1	Car Rental & Travel Expense	
	\$50 Per Day, \$1,500 Max	\$27.88
U	Uninsured Motor Vehicle	
	Bodily Injury 25,000/50,000	\$12.67
U1	Uninsured Motor Vehicle	
	Property Damage 25,000	\$4.53
S1	Death Indemnity	\$1.98
T1	Total Disability	\$1.67
W	Underinsured Motor Vehicle	
	Bodily Injury 25,000/50,000	\$11.33
<b>Total Premium</b>		<b>\$951.08</b>

If any coverage you carry is changed to give broader protection with no additional premium charge, we will give

you the broader protection without issuing a new policy, starting on the date we adopt the broader protection.

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

Multiple Line	✓
Multicar	✓
Good Driving	✓
<b>Total Discounts</b>	<b>\$464.73</b>

## 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

If any information on this renewal notice is incomplete or inaccurate, or if you want to confirm the information we have in our records, please contact your agent. For additional

information regarding discounts or coverages, see your State Farm agent or visit [statefarm.com](http://statefarm.com).

### Buying a new car? Remember to contact your agent!

When you buy an additional car or one that replaces a car already on your policy, you need to report the change to your agent **promptly**. Even though the dealership you purchased the car from may offer to notify your agent or insurance company, you, as the named insured, are responsible for reporting all changes to your auto policy. By contacting your agent, you can help:

- avoid any complications or lack of coverage in the event of an accident or loss,
- avoid insurance verification problems with a lienholder, the police, or the department of motor vehicles, and
- ensure that you receive any new discounts you may be entitled to.

Your current State Farm policy automatically provides certain coverages for a new or replacement car for up to a specified, limited number of days after you take possession of the car. Please refer to your policy for the number of days that applies in your state.

If you have any questions about coverage for a newly acquired car, please contact your State Farm agent.

*Disclaimer: This message is provided for informational purposes only and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy booklet, the most recently issued Declarations Page, and any applicable endorsements.*



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## Important Notice

For information or assistance with any insurance problem, be sure **to contact your State Farm<sup>®</sup> agent first**. Your "good neighbor" agent will be happy to help you. Please see the enclosed policy Declarations Page or renewal notice for the name and phone number of your agent.

If additional information or assistance is required, you may contact:

State Farm Insurance Companies  
1 State Farm Plaza  
Bloomington, IL, 61710-0001  
800-STATEFARM (800-782-8332)

If we at State Farm Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department  
1 Commerce Way, Suite 102  
Little Rock, AR 72202  
800-852-5494  
501-371-2640

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State Farm Mutual Automobile Insurance Company  
State Farm Fire and Casualty Company  
Bloomington, IL



153-7505 AR

## IMPORTANT NOTICE

### Regarding Changes to Your Policy

**AMENDATORY ENDORSEMENT 6125E** is added to your **State Farm® Car Policy 9804A**.

Note the following changes to your policy.

#### PHYSICAL DAMAGE COVERAGES

- **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**
  - No deductible applies to the repair of windshield glass.
  - An additional option for reasonable repair costs and labor rates has been added.
  - Item 1.a.(4) is deleted.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

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**DISCLAIMER:** *This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

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State Farm Mutual Automobile Insurance Company  
State Farm Fire and Casualty Company  
Bloomington, IL

## AMENDATORY ENDORSEMENT

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This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

### PHYSICAL DAMAGE COVERAGES

#### Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage

Item 1.a. is changed to read:

1. **We** have the right to choose to settle with **you** or the owner of the **covered vehicle** in one of the following ways:
  - a. Pay the cost to repair the **covered vehicle** minus any applicable deductible. No deductible applies to the repair of windshield glass.
    - (1) **We** have the right to choose one of the following to determine the cost to repair the **covered vehicle**:
      - (a) The cost agreed to by both the owner of the **covered vehicle** and **us**;
      - (b) A bid or repair estimate approved by **us**; or
      - (c) A repair estimate that is written based upon or adjusted to:
        - (i) reasonable repair costs and labor rates as determined by **us** for the repair market where the **covered vehicle** is to be repaired;
        - (ii) the prevailing competitive price. Prevailing competitive price means prices charged by a majority of the repair market as determined by a survey made by **us** for the area where the **covered vehicle** is to be repaired;
        - (iii) the lower of paintless dent repair pricing established by an agreement **we** have with a third party or the paintless dent repair price that is competitive in the market; or
        - (iv) a combination of (i), (ii), or (iii) above.

If asked, **we** will identify at least one facility that will perform the repairs with the pricing and labor rates identified by **us**.

The repair estimate will include parts sufficient to restore the **covered vehicle** to its pre-loss condition. **You** agree with **us** that the repair estimate may include new, used, recycled, and reconditioned parts. Any of these parts may be either original equipment manufacturer parts or non-original equipment manufacturer parts, and **you** agree these parts are sufficient to restore the **covered vehicle** to its pre-loss condition.

IN THE REPAIR OF **YOUR** COVERED MOTOR VEHICLE UNDER THE PHYSICAL DAMAGE COVERAGE PROVISIONS OF THIS POLICY, **WE** MAY REQUIRE OR SPECIFY THE USE OF MOTOR VEHICLE PARTS NOT MADE BY THE ORIGINAL MANUFACTURER. THESE PARTS ARE REQUIRED TO BE AT LEAST EQUAL IN

TERMS OF FIT, QUALITY, PERFORMANCE, AND WARRANTY TO THE ORIGINAL MANUFACTURER PARTS THEY REPLACE.

**You** also agree that replacement glass need not have any insignia, logo, trademark, etching, or other marking that was on the replaced glass.

- (2) The cost to repair the **covered vehicle** does not include any reduction in the value of the **covered vehicle** after it has been repaired, as compared to its value before it was damaged.
- (3) If the repair or replacement of a part results in betterment of that part, then **you** or the owner of the **covered vehicle** must pay for the amount of the betterment;

6125E





## 2023 ANNUAL REPORT TO STATE FARM® MUTUAL POLICYHOLDERS

In 2023, State Farm experienced significant policy growth in the Auto and Homeowners lines of business yet reported underwriting losses due to elevated claims severity and catastrophe activity. While reporting an operating loss, State Farm Mutual Automobile Insurance Company remains financially strong. The State Farm group of companies continues to be the leading personal Auto and Home insurer in the United States. We offer products and services to meet multiple needs. Local agents combined with digital tools allow you to connect with us in ways that best fit your situation.

The A.M. Best Co., which provides an independent opinion of an insurance company's ability to meet obligations to policyholders, continues to give State Farm Mutual its highest rating (A+++).

We are good neighbors committed to making a difference. Together, through State Farm employees and independent contractor agents, we will keep doing our part to build and support stronger, safer and better educated communities where people can thrive.

In the years ahead, we will continue delivering on our mission to help more people in more ways. Thank you for choosing State Farm. It's our privilege to serve you.

Jon C. Farney  
President & Chief Executive Officer

### Notice of Annual Meeting

The annual meeting of State Farm Mutual Automobile Insurance Company is held each year at 10 a.m. on the second Monday of June at the Company's Corporate Headquarters, One State Farm Plaza, Bloomington, Illinois. All members may attend the annual meeting, and the first named insured has a right to vote by proxy or in person. You may receive a proxy by writing to Customer Service, One State Farm Plaza, Bloomington, Illinois 61710. Please include your State Farm Mutual Automobile Insurance Company policy number in your request. A return envelope will be provided for your convenience and proxies must be on file with the Corporate Secretary 20 days before the annual meeting. Please visit [statefarm.com](http://statefarm.com)® for any changes to the annual meeting location, date or time.

State Farm Mutual Automobile Insurance Company  
Bloomington, IL

153-9000.58

## STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

### Statement of Condition (In Millions of Dollars)

<u>Assets</u>	<u>2023</u>	<u>2022</u>
Cash and Short Term Investments	\$ 2,100	\$ 1,568
Bonds	58,861	56,551
Unaffiliated Common & Preferred Stocks	85,789	75,880
Equity in Insurance Subsidiaries	51,903	51,851
Other Assets	22,135	19,962
<b>Total Assets</b>	<b>\$220,788</b>	<b>\$205,812</b>

### Liabilities

Claims and Claim Expenses	\$ 50,319	\$ 44,154
Unearned Premiums	17,179	13,559
Other Liabilities	18,538	16,890

### Surplus

Funds for Protection of State Farm Mutual Policyholders, including the Investment Fluctuation Reserve	\$ 79,740	\$ 75,702
Funds Assigned for Protection of Customers of Subsidiaries	51,872	51,828
Special Surplus Segregation from Retroactive Reinsurance	0	2
Funds Assigned for Catastrophe Reinsurance Assumed from Affiliates	3,140	3,677
<b>Total Liabilities and Surplus</b>	<b>\$220,788</b>	<b>\$205,812</b>

### Summary of Operating Data (In Millions of Dollars)

	<u>2023</u>	<u>2022</u>
Premium Earned	\$ 57,187	\$ 46,592
Less: Dollars for Claims	48,437	43,752
Expenses for Paying Claims	6,336	5,490
Service and Administrative Fees	12,219	10,680
<b>Underwriting Gain or (Loss)</b>	<b>(9,805)</b>	<b>(13,330)</b>
Plus: Investment Gain <sup>1</sup> and Other Income	4,558	3,475
Income before Dividends and Taxes	(5,247)	(9,855)
Less: Dividends to Policyholders	0	0
Income Taxes Incurred (Recoverable)	(512)	(1,153)
<b>Net Income</b>	<b>\$ (4,735)</b>	<b>\$ (8,702)</b>

<sup>1</sup>Investment Gain is reported net of capital gains tax.

An independent public accounting firm audited the Company's financial statements.

### Board of Directors

**Dan E. Arvizu** – Former Chancellor, New Mexico State University System  
**Keith Block** – Chief Executive Officer and Founder, Smithpoint Capital  
**Charles K. Bobrinskoy** – Vice Chairman & Head of Investment Group, Ariel Investments  
**Jon C. Farney** – President & Chief Executive Officer, State Farm Mutual Automobile Insurance Company  
**Kate Gebo** – Executive Vice President, Human Resources and Labor Relations, United Airlines  
**Caroline S. Grace** – President and Chief Executive Officer, AMN Healthcare Services, Inc.  
**James Hackett** – Former President and CEO, Ford Motor Company  
**W. H. Knight, Jr.** – Former Professor of Law & Distinguished Academic in Residence, Seattle University School of Law  
**Vicki A. O'Meara** – Strategic Advisor and Former Chairman, AdServe  
**Gary L. Perlin** – Former Chief Financial Officer, Capital One Financial Corp.  
**Michael L. Tipsord** – Chairman of the Board  
**Steven C. Williams** – Chief Executive Officer, PepsiCo Foods North America  
**Kenneth J. Worzel** – Chief Customer Officer, Nordstrom, Inc.

153-9000.58

