

 DOW 42,967.62 101.85 0.24%	 NASDAQ 19,662.49 46.61 0.24%	 S&P 500 6,045.26 23.02 0.38%	 GOLD 3,380.90 59.60 1.79%
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RETIREMENT

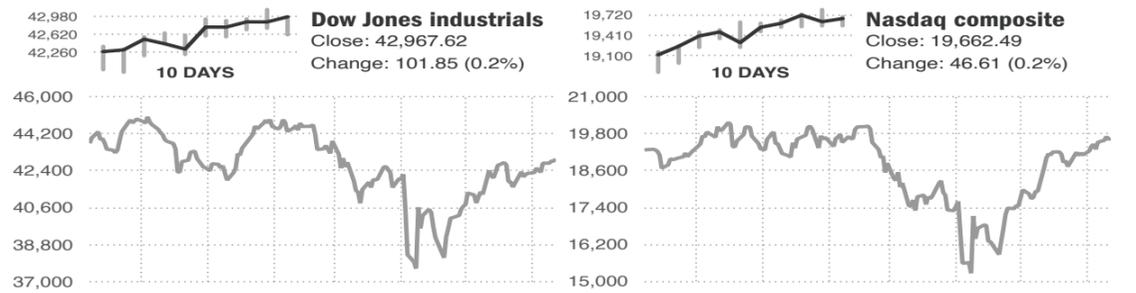
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StocksRecap		HIGH	LOW	CLOSE	CHG	%CHG	WK	MO	QTR	YTD
DOW	42,970.40	42,606.42	42,967.62	+101.85	+0.24%	▲	▲	▲	▲	+1.00%
DOW Trans.	14,911.46	14,758.11	14,910.55	-17.60	-0.12%	▲	▲	▲	▲	-6.20%
DOW Util.	1,043.19	1,029.36	1,043.19	+14.28	+1.39%	▲	▲	▲	▲	+6.15%
NYSE Comp.	20,199.52	20,052.99	20,199.49	+80.40	+0.40%	▲	▲	▲	▲	+5.77%
NASDAQ	19,690.61	19,553.56	19,662.49	+46.61	+0.24%	▲	▲	▲	▲	+1.82%
S&P 500	6,045.43	6,003.88	6,045.26	+23.02	+0.38%	▲	▲	▲	▲	+2.78%
S&P 400	3,054.97	3,026.65	3,054.97	+2.69	+0.09%	▲	▲	▲	▲	-2.11%
Wilshire 5000	60,378.18	59,969.98	60,366.99	+177.28	+0.29%	▲	▲	▲	▲	+2.37%
Russell 2000	2,142.88	2,131.07	2,140.09	-8.14	-0.38%	▲	▲	▲	▲	-4.04%

NAME	TICKER	CLOSE	WK	HI	LO
Cintas Corp.	CTAS	223.57	▼	229.24	170.93
City Holding	CHCO	118.65	▲	137.28	100.45
Cleveland-Cliffs Inc.	CLF	7.18	▼	16.47	5.63
Community Trust Bancorp	CTBI	52.19	▲	61.66	40.19
Humana Inc.	HUM	234.96	▲	406.46	212.45
Kroger	KR	65.06	▼	73.63	49.04
Marathon Petroleum Corp.	MPC	165.07	▲	183.31	115.10
Texas Roadhouse Inc.	TXRH	186.64	▼	206.04	148.73
Yum! Brands, Inc.	YUM	143.97	▼	163.30	122.13

LocalStocks		HI	LO
Cintas Corp.	CTAS	229.24	170.93
City Holding	CHCO	137.28	100.45
Cleveland-Cliffs Inc.	CLF	16.47	5.63
Community Trust Bancorp	CTBI	61.66	40.19
Humana Inc.	HUM	406.46	212.45
Kroger	KR	73.63	49.04
Marathon Petroleum Corp.	MPC	183.31	115.10
Texas Roadhouse Inc.	TXRH	206.04	148.73
Yum! Brands, Inc.	YUM	163.30	122.13

Interest Rates		NET	1YR
TREASURIES	LAST	PVS CHG	WK MO QTR
3-month T-bill	4.38	4.37 +0.01	▲ ▼ ▲ 4.33
6-month T-bill	4.28	4.30 -0.02	▼ ▲ ▲ 4.33
1-year T-note	4.06	4.08 -0.02	▼ ▼ ▼ 4.24
2-year T-note	3.91	3.95 -0.04	▼ ▼ ▼ 4.25
5-year T-note	3.97	4.02 -0.05	▼ ▼ ▼ 4.25
10-year T-note	4.36	4.42 -0.06	▼ ▼ ▼ 4.40
30-year T-note	4.84	4.91 -0.08	▼ ▼ ▼ 4.61

CONSUMER RATES		NAT'L	WK	6MO	1YR
	AVG	AGO	AGO	AGO	AGO
48 month new car loan	7.20	▲	7.20	7.27	7.94
Money Market Account	0.44	▲	0.44	1.44	1.66
1 year cd	1.98	▼	1.98	3.41	3.82
\$30K Home equity loan	8.60	▲	8.57	8.16	9.05
30 year fixed mortgage	6.89	▼	6.95	7.12	7.28
15 year fixed mortgage	6.17	▼	6.18	6.54	6.79

Calif. insurance regulator launches investigation

SACRAMENTO, Calif. (AP) California's top insurance regulator on Thursday launched an investigation into State Farm over the company's handling of claims from the January Los Angeles-area wildfires.

The investigation comes after survivors of the Palisades and Eaton fires said that the state's largest home insurer was delaying and mishandling claims regarding damage to their homes and possible contamination from smoke.

The blazes destroyed thousands of buildings around Los Angeles, killed 30 people and displaced thousands of others. They were estimated to be among the costliest natural disasters in U.S. history.

California Insurance Commissioner Ricardo Lara said the investigation will review whether the company complied with state consumer protection and claim-handling laws.

"Californians deserve fair and comprehensive treatment from their insurance companies," the Democrat said in a statement. "No one should be left in uncertainty, forced to fight for what they are owed, or face endless delays that often lead consumers to give up."

State Farm, which has about 1 million home insurance customers in California, said it will cooperate with the state's review. The insurer has received roughly 13,000 claims related to the fires and has paid out about \$4



Megan Mantia, left, and her boyfriend Thomas, only first game given, return to Mantia's fire-damaged home after the Eaton Fire swept through the area in Altadena, Calif., on Jan. 8.

billion to customers, the company said.

"We're here to help our customers recover and we empathize with those who are rebuilding their lives," State Farm said in a statement. "Our focus continues to be on supporting our customers in their recovery from the largest fire event we have ever experienced."

Survivors of the Eaton fire in Altadena have raised concerns about possible lead, asbestos and heavy metal contamination in their homes because of smoke.

State Sen. Sasha Renée Pérez, a Democrat representing Pasadena, in April called on Lara to launch a probe into the alleged mishandling of claims.

"The survivors of the Los Angeles County fires are experiencing financial and emotional hardships due to State Farm's delays and denials of their valid insurance claims," she and other lawmakers said at the time. "Despite years of faithfully paying premiums, they have been met with excessive documentation demands, denial of claims despite clear evidence, a convoluted and arduous claims process, and si-

lence when seeking help after the disaster."

Lara said homeowners should file formal complaints regarding State Farm's handling of claims to help the state take action. The Department of Insurance announced a task force last month to recommend best practices for addressing smoke damage.

Insurers including State Farm had difficulty doing business in California even before the wildfires. In 2023, State Farm and others stopped issuing residential policies because of the wildfire risk.

Last year, Lara unveiled regulations aimed at giving insurers more latitude to raise premiums in exchange for more policies in high-risk areas. State Farm said at the time the company was struggling.

The wildfires, which destroyed more than 16,000 buildings, made matters even worse.

In May, state regulators allowed State Farm to raise premiums 17% statewide for its California home insurance customers to help the company rebuild its capital after the costly wildfires.

State Farm initially sought a 22% rate increase for homeowners but revised it down a recent hearing before an administrative judge. The new rates in effect this month include a 38% hike for rental owners and 15% for tenants.

People who lost homes in the fires sued in April, alleging State Farm and other insurers colluded to "suddenly and simultaneously" drop coverage or halt writing new policies in fire-prone areas, including areas that burned. That left the homeowners underinsured and struggling to rebuild, the lawsuit alleges.



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*Kentucky State Study 2023; conducted by Coda Ventures