

▲

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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42,980

42,620

42,260



10 DAYS

Dow Jones Industrials

Close: 42,967.62

Change: 101.85 (0.2%)

19,720

19,410

19,100



10 DAYS

Nasdaq composite

Close: 19,662.49

Change: 46.61 (0.2%)

StocksRecap

	NYSE	NASD	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		-8.14	-0.38%	▲	▲	▲	-4.04%
Vol. (in mil.)	4434	4800									
Pvs. Volume	4997	7508									
Advanced	1464	1361									
Declined	1198	2036									
New Highs	34	55									
New Lows	10	54									

LocalStocks

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

Interestrates



The yield on the 10-year Treasury note fell to 4.357%.

Yields affect interest rates on mortgages and other consumer loans.

TREASURIES	LAST	NET PVS	CHG	WK	MO	QTR	1YR
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 AVG	WK AGO	6MO AGO	1YR AGO
48 month new car loan	7.20	▲	7.20	7.27
Money Market Account	0.44	▲	0.44	1.44
1 year cd	1.98	▼	1.98	3.41
\$30K Home equity loan	8.60	▲	8.57	8.16
30 year fixed mortgage	6.89	▼	6.95	7.12
15 year fixed mortgage	6.17	▼	6.18	6.54

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

FILE | AP
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