



March 20, 2025

Via email

The Honorable Libio Latimer
Supervising Administrative Law Judge
California Department of Insurance
Administrative Hearing Bureau
1901 Harrison Street, 3rd Floor
Oakland, CA 94612
Libio.Latimer@insurance.ca.gov
Florinda.Cristobal@insurance.ca.gov
Camille.Johnson@insurance.ca.gov

Re: In the Matter of the Rate Applications of State Farm General Insurance Company, File Nos. PA-2024-00011, PA-2024-00012, PA-2024-00013

Dear Judge Latimer,

On behalf of Consumer Watchdog, we write to express our concern regarding the proposed limitation of in-person attendance at the April 8, 2025, hearing on State Farm General Insurance Company's interim rate request. As CDI's Rate Enforcement Bureau recognizes, this matter has drawn substantial public interest, underscoring the necessity of allowing the public and the press to attend in person rather than restricting access solely to a virtual format.

A virtual attendance option may serve as a convenience for those who cannot easily attend in-person, or a useful supplement for overflow capacity, but it is not an adequate substitute for in-person attendance. Public confidence in the regulatory process depends on transparency, including the ability of affected consumers to be present at hearings that impact them directly. A meeting of this significance should not be constrained to an online setting, which inherently diminishes public engagement and accessibility, particularly for individuals with limited internet access or technological barriers. Given the high level of interest in this proceeding, we believe that the press and public's presence should not be arbitrarily limited.

We respectfully urge the Department to ensure that all members of the public or press who wish to attend in person may do so. If necessary, appropriate measures can be taken to accommodate space considerations, security issues, or other procedural concerns without wholly excluding public in-person access.

Thank you for your time and consideration of this important matter. We look forward to your response.

Sincerely,

A handwritten signature in black ink that reads "William Pletcher".

William Pletcher
Litigation Director