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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA**

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|--|---|------------------------------|
| |) | File Nos. PA-2024-00011, |
| |) | PA-2024-00012, PA-2024-00013 |
| |) | |
| In the Matter of the Rate Application of |) | |
| |) | |
| |) | |
| STATE FARM GENERAL INSURANCE |) | |
| COMPANY, |) | |
| |) | |
| Applicant. |) | |
| |) | |
| |) | |

AMENDED ORDER ON MOTION TO SHORTEN TIME

On April 1, 2025, Intervenor Consumer Watchdog filed a Motion for an Order Shortening Time for Applicant State Farm General Insurance Company to Respond to Discovery Requests related to the April 8, 2025, hearing on the Stipulation to Interim Rate (Motion)¹ On April 2, 2025, Applicant filed a response in opposition. The California Department of Insurance also filed a response on the same date but did not take a substantive position on the Motion.²

The Motion requests a shorter time frame for the Applicant to respond to outstanding discovery. Both the movant and Applicant agree that, absent such an order,

¹ The certificate of service filed with the Motion indicates that the Motion was lodged with the Administrative Hearing Bureau and served on the other parties in this case on March 31, 2025, which is a state holiday. Therefore, the Motion is considered filed on April 1, 2025.

² The Department does oppose a delay to the hearing, which is a factor considered in relation to the Motion.

discovery responses would not be due until the upcoming hearing is effectively underway - either on the eve of the hearing or the day after.³


The Motion appears to be well-taken, as Consumer Watchdog has demonstrated that relief is warranted. Accordingly, good cause having been shown, the Motion is GRANTED as specified below.

Discovery must be liberally construed.⁴ Timing expectations for discovery must be set in context and consistent with the overall purposes of discovery in the proceedings, which include assisting parties and the trier of fact in ascertaining the truth; encouraging settlement by educating parties on the strengths of their respective cases; expediting and facilitating preparation for a meaningful trial; guarding against delay; and safeguarding against surprise. Although the opposition indicates that the Applicant is already preparing responses, it would still be unduly burdensome to require the State Farm to respond in less than one day following the issuance of an order, even though shortening the time to answer outstanding discovery is warranted.⁵

Given these considerations, Applicant shall answer Consumer Watchdog's propounded discovery requests no later than Friday, April 4, 2025.

IT IS SO ORDERED.

Dated: April 2, 2025



KARL FREDRIC J. SELIGMAN
Administrative Law Judge
Administrative Hearing Bureau
California Department of Insurance

³ This point is disputed and no view is expressed as to which is accurate.

⁴ Ins. Code, § 1861.08, subd. (e).

⁵ No other relief is before the Administrative Law Judge, and no other opinion is expressed or considered herein. Positions and arguments concerning the potential pursuit of future relief remain speculative and advisory until they are properly presented with the specificity necessary to be sufficiently particular and support a decision thereon.

DECLARATION OF SERVICE BY EMAIL

Case Name/No.: **In the Matter of the Rate Application of:**
STATE FARM GENERAL INSURANCE COMPANY
FILE NO. PA-2024-00011, PA-2024-00012 AND PA-2024-00013

I, **FLORINDA CRISTOBAL**, declare that:

I am employed in the County of Alameda, California. I am over the age of 18 years and not a party to this action. My business address is State of California, Department of Insurance, Administrative Hearing Bureau, 1901 Harrison Street, 3rd Floor, Oakland, California, 94612.

I am readily familiar with the business practices of the Oakland Office of the California Department of Insurance for collection and processing of correspondence for mailing with the United States Postal Service. Said ordinary business practice is that correspondence is deposited with the United States Postal Service that same day in Oakland, California.

☒ On April 3, 2025 following ordinary business practices, I caused a true and correct copy of the following document(s):

AMENDED ORDER ON MOTION TO SHORTEN TIME

to be placed for collection and mailing at the office of the California Department of Insurance at 1901 Harrison Street, 3rd Floor, Oakland, California, with proper postage prepaid, in a sealed envelope(s) addressed as follows:

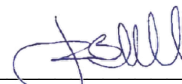
(SEE ATTACHED PARTY SERVICE LIST)

☐ In addition, on _____, I also faxed a copy of said document to all parties where indicated to the fax number which is printed under each address on this Declaration.

I declare under penalty of perjury that the foregoing is true and correct, and that this declaration was executed at Oakland, California, on April 3, 2025.

April 3, 2025

DATE



F. CRISTOBAL

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