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Attorneys for Applicant  
STATE FARM GENERAL INSURANCE  
COMPANY

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

In the Matter of the Rate Applications of  
  
STATE FARM GENERAL INSURANCE  
COMPANY,  
  
Applicant.

File Nos. PA-2024-00011, PA-2024-00012,  
PA-2024-00013

**STATE FARM GENERAL'S EXHIBIT  
LIST**

Hearing: April 8, 2025  
10:00a.m.  
1901 Harrison St., 3rd Fl.  
Oakland, CA 94612

Applicant State Farm General Insurance Company hereby submits the following Exhibit List:

Ex. No.	Exhibits - Stipulations	Party Introducing Document
IRH-SFG-101	[2025-02-07] 2-Party Stipulation to Interim Rate	State Farm General
IRH-SFG-102	[2025-04-04] Supplement to Stipulation to Interim Rate	State Farm General

Ex. No	Exhibits - David Appel	Party Introducing Document
IRH-SFG-103	[2025-04-02] Declaration of David Appel	State Farm General
IRH-SFG-104	[SFG-DA-1] Curriculum Vitae of David Appel	State Farm General
IRH-SFG-105	[SFG-DA-2] [2025-02-26] Letter from Consumer Watchdog to Commissioner Lara regarding State Farm General's financial conditions	State Farm General
IRH-SFG-106	[SFG-DA-3] [2025-02-07] State Farm General's financial strength rating published by AM Best attached to Consumer Watchdog's February 26, 2025 correspondence with the Commissioner	State Farm General
IRH-SFG-107	[SFG-DA-4] [2025-02-25] S&P Credit Watch announcement attached to Consumer Watchdog's February 26, 2025 correspondence with the Commissioner	State Farm General
IRH-SFG-108	[SFG-DA-5] [2025-03-24] Consumer Watchdog's Objections to State Farm General's Two-Way Stipulation to Interim Rate	State Farm General

Ex. No	Exhibits - Bryon Ehrhart	Party Introducing Document
IRH-SFG-109	[2025-04-02] Declaration of Bryon Ehrhart	State Farm General

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Ex. No	Exhibits - Nancy Watkins	Party Introducing Document
IRH-SFG-110	[2025-04-02] Declaration of Nancy Watkins	State Farm General
IRH-SFG-111	[SFG-NW-1] Curriculum Vitae of Nancy Watkins	State Farm General
IRH-SFG-112	[SFG-NW-2] [2025-02-03] State Farm General's Letter to Commissioner Lara requesting emergency approval of interim rates	State Farm General
IRH-SFG-113	[SFG-NW-3] [2025-04-02] List of additional data and information reviewed by Nancy Watkins in support of declaration	State Farm General
IRH-SFG-114	[SFG-NW-4] [2023-06-05] California Department of Insurance, Prior Approval Rate Filing Instructions	State Farm General
IRH-SFG-115	[SFG-NW-5] Non-Tenant Homeowner Rate Filing Exhibit, Exhibit 9	State Farm General
IRH-SFG-116	[SFG-NW-6] Tenant Rate Filing Exhibit, Exhibit 9	State Farm General
IRH-SFG-117	[SFG-NW-7] Rental Dwelling Property Rate Filing Exhibit, Exhibit 9	State Farm General
IRH-SFG-118	[SFG-NW-8] Non-Tenant Rate Filing Exhibit, Exhibit 9 - Interim	State Farm General
IRH-SFG-119	[SFG-NW-9] Tenant Rate Filing Exhibit, Exhibit 9 - Interim	State Farm General
IRH-SFG-120	[SFG-NW-10] Rental Dwelling Property Rate Filing Exhibit, Exhibit 9 - Interim	State Farm General
IRH-SFG-121	[SFG-NW-11] Non-Tenant Homeowners, Renter, Condominium, and Rental Dwelling Filing Exhibit, Exhibit T	State Farm General
IRH-SFG-122	[SFG-NW-12] [2016-11-07] Precedential Decision published by the California Department of Insurance regarding State Farm General Insurance Company, File No. PA-2015-0004	State Farm General

1	IRH-SFG-123	[SFG-NW-13] Non-Tenant Rate Filing Exhibit, StdExhTI No Var - Exhibit 7	State Farm General
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3	IRH-SFG-124	[SFG-NW-14] Tenant Rate Filing Exhibit, StdExhTI No Var - Exhibit 7	State Farm General
4			
5	IRH-SFG-125	[SFG-NW-15] Rental Dwelling Property Rate Filing Exhibit, StdExhTI No Var - Exhibit 7	State Farm General
6			
7	IRH-SFG-126	[SFG-NW-16] California Non-Tenant Homeowners Filing Memorandum	State Farm General
8			
9	IRH-SFG-127	[SFG-NW-17] Non-Tenant Rate Filing Exhibit, StdExhTI No Var - Exhibit 8	State Farm General
10			
11	IRH-SFG-128	[SFG-NW-18] Tenant Rate Filing Exhibit, StdExhTI No Var - Exhibit 8	State Farm General
12			
13	IRH-SFG-129	[SFG-NW-19] Rental Dwelling Property Rate Filing Exhibit, StdExhTI No Var - Exhibit 8	State Farm General
14			
15	IRH-SFG-130	[SFG-NW-20] Non-Tenant Rate Filing Exhibit, StdExhTI No Var - Exhibit 5	State Farm General
16			
17	IRH-SFG-131	[SFG-NW-21] Tenant Rate Filing Exhibit, StdExhTI No Var - Exhibit 5	State Farm General
18			
19	IRH-SFG-132	[SFG-NW-22] Rental Dwelling Property Rate Filing Exhibit, StdExhTI No Var - Exhibit 5	State Farm General
20			
21	IRH-SFG-133	[SFG-NW-23] State Farm General Company, California Tenant Homeowners Filing Memorandum	State Farm General
22			
23	IRH-SFG-134	[SFG-NW-24] State Farm General Company, California Rental Dwelling Program Filing Memorandum	State Farm General
24			
25	IRH-SFG-135	[SFG-NW-25] State Farm General Insurance Company, California Homeowners Summary of Trends	State Farm General
26			
27	IRH-SFG-136	[SFG-NW-26] Non-Tenant PriorAppRateTI No Var - Interim	State Farm General

IRH-SFG-137	[SFG-NW-27] Rental Dwelling Property PriorAppRateTI No Var - Interim	State Farm General
IRH-SFG-138	[SFG-NW-28] Tenant PriorAppRateTI No Var - Interim	State Farm General
IRH-SFG-139	[SFG-NW-29] [2019-10-28] Article regarding demand surge probability titled, "How Demand Surge After Natural Disasters Impacts", published by Corelogic	State Farm General
IRH-SFG-140	[SFG-NW-30] Non-Tenant PriorAppRateTI No Var	State Farm General
IRH-SFG-141	[SFG-NW-31] Tenant PriorAppRateTI No Var	State Farm General
IRH-SFG-142	[SFG-NW-32] Rental Dwelling Property PriorAppRateTI No Var	State Farm General

Ex. No.	Exhibits - Jordan D. Teti	Party Introducing Document
IRH-SFG-143	[2025-04-02] Declaration of Jordan D. Teti	State Farm General
IRH-SFG-144	[SFG-VW-1] [2024-03-20] Letter from State Farm General to Commissioner Lara	State Farm General
IRH-SFG-145	[SFG-VW-2] [2024-06-27] State Farm General Rate Application, Number 24-1271	State Farm General
IRH-SFG-146	[SFG-VW-3] [2024-06-27] State Farm General Rate Application, Number 24-1273	State Farm General
IRH-SFG-147	[SFG-VW-4] [2024-07-05] State Farm General Rate Application, Number 24-1330	State Farm General
IRH-SFG-148	[SFG-VW-5] [2025-03-14] Order Regarding State Farm General's Request For An Emergency Interim Rate Pending Rate Hearing	State Farm General
IRH-SFG-149	[SFG-VW-6] [2025-02-14] Letter from Commissioner Lara regarding State Farm General Insurance Company Request for Emergency Interim Rate Approval	State Farm General

IRH-SFG-150	[SFG-VW-7] [2017-12-22] Consumer Watchdog's Opposition Brief in <i>State Farm General Ins. Co. v. Dave Jones</i> , No. 37-2016-00041469-CU-MC-CTL (San Diego Cnty. Super. Ct.)	State Farm General
IRH-SFG-151	[SFG-VW-8] [2020-11-02] Consumer Watchdog's Combined Appellant's Reply Brief and Cross-Respondent's Brief in <i>State Farm General Ins. Co. v. Ricardo Lara</i> , No. D075529 (Cal. Ct. App.)	State Farm General
IRH-SFG-152	[SFG-VW-9] [2025-02-03] Letter from State Farm General to Commissioner Lara regarding State Farm General Insurance Company Request for Emergency Interim Rate Approval	State Farm General
IRH-SFG-153	[SFG-VW-10] [2023-09-21] Governor Gavin Newsom's Executive Order N-13-23	State Farm General
IRH-SFG-154	[SFG-VW-11] [2025-01-07] Governor Gavin Newsom's Proclamation of a State of Emergency	State Farm General
IRH-SFG-155	[SFG-VW-12] [2025-01-13] Commissioner Lara's Declaration of Emergency Situation	State Farm General
IRH-SFG-156	[SFG-VW-13] [2025-02-05] Letter from State Farm General to Commissioner Lara regarding State Farm General Insurance Company's Request for Emergency Interim Rate Approval	State Farm General
IRH-SFG-157	[SFG-VW-14] [2025-03-11] Letter from State Farm General to Commissioner Lara regarding State Farm General Insurance Company's Request for Emergency Interim Rate Approval	State Farm General
IRH-SFG-158	[SFG-VW-15] [2025-02-26] Transcript State Farm Emergency Interim Rate Approval hearing before Commissioner Lara	State Farm General
IRH-SFG-159	[SFG-VW-16] [2025-03-11] Transcript of the follow-up meeting regarding State Farm General Insurance Company's Request for an Emergency Interim Rate	State Farm General
IRH-SFG-160	[SFG-VW-17] [2024-08-26] Letter from Nikki McKennedy re: In the Matter of the Rate Application of State Farm General Insurance Company, File no. 24-1271, PA-2024-00012	State Farm General
IRH-SFG-161	[SFG-VW-18] [2015-10-19] Pre-Filed Direct Testimony of Allan I. Schwartz regarding In the Matter of the Rate Application of State Farm General Insurance Company, File no. PA-2015-00004	State Farm General
IRH-SFG-162	[SFG-VW-19] [2025-03-17] The California Department of Insurance's Notice of Hearing 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	State Farm General

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Ex. No.	Exhibits	Party Introducing Document
IRH-SFG-163	Werner, Modlin & Towers Watson, <i>Basic Ratemaking</i> , Casualty Actuarial Society, Fifth Edition, May 2016, Pages 94, 105-06. <a href="https://www.casact.org/sites/default/files/2021-03/5_Werner_Modlin.pdf">https://www.casact.org/sites/default/files/2021-03/5_Werner_Modlin.pdf</a>	State Farm General
IRH-SFG-164	CalFire, <i>Top 20 Most Destructive California Wildfires</i> , Feb. 7, 2025. <a href="https://34c031f8-c9fd-4018-8c5a-4159cdff6b0d-cdn-endpoint.azureedge.net/-/media/calfire-website/our-impact/fire-statistics/top20_destruction.pdf">https://34c031f8-c9fd-4018-8c5a-4159cdff6b0d-cdn-endpoint.azureedge.net/-/media/calfire-website/our-impact/fire-statistics/top20_destruction.pdf</a>	State Farm General
IRH-SFG-165	California Legislative Analyst's Office, <i>Frequently Asked Questions About Wildfires in California</i> , Feb. 13, 2025. <a href="https://lao.ca.gov/Publications/Report/4952">https://lao.ca.gov/Publications/Report/4952</a>	State Farm General
IRH-SFG-166	Western Fire Chiefs Association, <i>How Wildfires and Climate Change are Connected</i> , Mar. 4, 2024. <a href="https://wfca.com/wildfire-articles/wildfires-and-climate-change/">https://wfca.com/wildfire-articles/wildfires-and-climate-change/</a>	State Farm General
IRH-SFG-167	State Farm, <i>Rental Dwelling Insurance</i> . <a href="https://www.statefarm.com/insurance/rental-properties/rental-homes">https://www.statefarm.com/insurance/rental-properties/rental-homes</a>	State Farm General
IRH-SFG-168	State Farm, <i>What is home insurance coverage?</i> <a href="https://www.statefarm.com/insurance/homeowners/home-insurance-coverage">https://www.statefarm.com/insurance/homeowners/home-insurance-coverage</a>	State Farm General
IRH-SFG-169	National Association of House Builders, <i>Material Costs Affect Housing Affordability</i> , Jul. 16, 2024. <a href="https://www.nahb.org/advocacy/top-priorities/building-materials-trade-policy/material-costs">https://www.nahb.org/advocacy/top-priorities/building-materials-trade-policy/material-costs</a>	State Farm General
IRH-SFG-170	National Association of House Builders, <i>How Tariffs Impact the Home Building Industry</i> . <a href="https://www.nahb.org/advocacy/top-priorities/building-materials-trade-policy/how-tariffs-impact-home-building">https://www.nahb.org/advocacy/top-priorities/building-materials-trade-policy/how-tariffs-impact-home-building</a>	State Farm General
IRH-SFG-171	Cotality (Corelogic), <i>Will Trump Tariffs Harm Home Affordability?</i> , Feb. 10, 2025.	State Farm General

	<a href="https://www.corelogic.com/intelligence/will-trump-tariffs-harm-home-affordability/">https://www.corelogic.com/intelligence/will-trump-tariffs-harm-home-affordability/</a>	
IRH-SFG-172	California FAIR Plan Property Insurance, <i>Key Statistics &amp; Data</i> . <a href="https://www.cfpnet.com/key-statistics-data/">https://www.cfpnet.com/key-statistics-data/</a>	State Farm General
IRH-SFG-173	U.S. Census Bureau, <i>B25081 Mortgage Status Chart</i> . <a href="https://data.census.gov/table/ACSDT5Y2022.B25081?g=040XX00US06">https://data.census.gov/table/ACSDT5Y2022.B25081?g=040XX00US06</a>	State Farm General
IRH-SFG-174	Five Year History pages in the 2019 and 2025 Annual Statements of State Farm General Insurance Company (NAIC #25151)	State Farm General
IRH-SFG-175	SP Global Export RBC Data [Native file. Unable to convert Excel into readable PDF]	State Farm General
IRH-SFG-176	[2025-02-05] Consumer Watchdog's Letter to Commissioner Lara Re: Interim Rate Request	State Farm General
IRH-SFG-177	[2025-02-07] Consumer Watchdog's Response to Proposed Stipulation For Emergency Interim Rate Approval	State Farm General
IRH-SFG-178	[2025-03-24] Consumer Watchdog's Objections to 2-Party Stipulation to Interim Rate	State Farm General
IRH-SFG-179	[2025-03-24] Declaration of Benjamin Armstrong ISO Consumer Watchdog's Objections	State Farm General

Dated: April 7, 2025

Respectfully submitted,

**HOGAN LOVELLS US LLP**

/s/ Jordan D. Teti

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