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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 WITNESS
LIST**

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

Applicant State Farm General Insurance Company (“SFG”) hereby identifies the following witnesses that it intends to call to testify at the April 8, 2025 hearing, which were previously identified as Declarants on April 2, 2025.

Witness Name	Designation	Title	Area of Testimony	Est. Timing Estimate of Testimony
Bryon Ehrhart	Fact witness/Expert	Global Head of Growth and Strategic Development for Aon plc.	Mr. Ehrhart’s areas of testimony include: (i) background on reinsurance, (ii) importance of insurance company financial ratings, (iii) SFG’s reinsurance program, and (iv) responding to Consumer Watchdog’s (“CW”) allegations about SFG’s reinsurance program.	Tuesday afternoon or Wednesday morning
David Appel	Expert	Retired. Former Principal and Director of Economics Consulting at Milliman, Inc.	Mr. Appel’s areas of testimony include: (i) SFG’s financial results over the past decade and how SFG has arrived at its current financial condition, (ii) the regulatory and market implications of SFG’s current surplus position, (iii) responding to allegations raised by CW in connection with SFG’s purchase of reinsurance and its behavior in the market, (iv) whether it would be reasonable for the Commissioner to approve the Proposed Stipulation in this matter.	Tuesday afternoon
Nancy Watkins	Expert	Principal and Consulting Actuary with Milliman, Inc.	Ms. Watkins’ areas of testimony include: (i) responding to CW’s objections regarding SFG’s updated catastrophe data, (ii) responding to CW’s selected AIY Trend, (iii) addressing issues with CW’s selected catastrophe weights, (iv) addressing issues with CW’s non-catastrophe loss development factor selections, (v) addressing issues with CW’s loss trend selections, and (vi) addressing issues with CW’s maximum permitted rate indications.	Wednesday morning

1 Dated: April 7, 2025

Respectfully submitted,

2 **HOGAN LOVELLS US LLP**

3 /s/ Jordan D. Teti

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