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10 **BEFORE THE INSURANCE COMMISSIONER**
11
12 **OF THE STATE OF CALIFORNIA**

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15 In the Matter of the Rate Applications of

16 STATE FARM GENERAL
INSURANCE COMPANY,

17 Applicant.

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

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**DECLARATION OF NIKKI S.
MCKENNEDY IN SUPPORT OF THE
DEPARTMENT'S OPPOSITION TO
CONSUMER WATCHDOG'S MOTION
TO EXCLUDE TESTIMONY AND
FURTHER BRIEFING REGARDING RBC
CALCULATIONS**

Date of Hearing: April 8, 2025
Time: 10:00 a.m.

1 I, Nikki S. McKennedy, declare as follows:

2 1. I am the Assistant Chief Counsel of the Rate Enforcement Bureau (“REB”) of the
3 Legal Division of the California Department of Insurance (“CDI” or the “Department”) and am
4 part of the team of REB attorneys representing the Department in the interim rate hearing and rate
5 proceedings involving the above rate application matters submitted by Applicant State Farm
6 General Insurance Company (“State Farm” or “Applicant”), specifically Homeowners Non-
7 Tenant HO-3 line, CDI file no. 24-1271; Overall Renter/Condo Tenant line, CDI file no. 24-1273;
8 and Rental Dwelling line, CDI file no. 24-1330 (collectively, “Applications”). I am an attorney
9 licensed to practice law before this Court and the courts of the State of California since December
10 1996. I have personal knowledge of the following, and if called to testify hereto, I could and
11 would do so truthfully and competently.
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14 2. A true and correct copy of relevant excerpts from Allan Schwartz’s Pre-filed Direct
15 Testimony in PA-2015-00004 is attached hereto as Exhibit A.

16 3. A true and correct copy of relevant excerpts from the public hearing transcript from
17 Friday, November 20, 2015 in PA-2015-00004 is attached hereto as Exhibit B.
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20 I declare under penalty of perjury under the laws of the State of California that the
21 foregoing is true and correct. Executed in Oakland, California, on April 10, 2025.
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24 Nikki S. McKennedy
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