1 2 3 4	HOGAN LOVELLS US LLP Vanessa Wells (Bar No. 121279) 855 Main Street, Suite 200 Redwood City, CA 94063 Telephone: (650) 463-4000 Facsimile: (650) 463-4199 vanessa.wells@hoganlovells.com				
5	valiessa. wens who gamovens. com				
6 7	Michael M. Maddigan (Bar No. 163450) Jordan D. Teti (Bar No. 284714) 1999 Avenue of the Stars, Suite 1400				
8	Los Angeles, CA 90067 Telephone: (310) 785-4600				
9	Facsimile: (310) 785-4601				
10	michael.maddigan@hoganlovells.com jordan.teti@hoganlovells.com				
11	Katherine B. Wellington (Massachusetts Bar No. 688577)				
12	125 High Street, Suite 2010				
13	Boston, MA 02110 Telephone: (617) 371-1000				
14	Facsimile: (617) 371-1000 Facsimile: (617) 371-1037 katherine.wellington@hoganlovells.com				
15					
16 17	Attorneys for Applicant STATE FARM GENERAL INSURANCE COMPANY				
18	BEFORE THE INSUR	ANCE COMMISSIONER			
19	OF THE STATE	OF CALIFORNIA			
20					
21	In the Matter of the Rate Applications of	File Nos. PA-2024-00011, PA-2024-00012, PA-2024-00013			
22	STATE FARM GENERAL INSURANCE				
23	COMPANY,	PARTIES' JOINT EXHIBIT LIST FOR HEARING ON PROPOSED INTERIM			
24	Applicant.	RATE STIPULATION			
25		Hearing: April 8, 2025 10:00 a.m.			
26		1901 Harrison St., 3rd Fl. Oakland, CA 94612			
27		Juniuliu, CH 77012			
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The following charts reflect the parties' exhibit lists and denote where the parties have stipulated to admit a particular exhibit into the record for the hearing on the proposed interim rate stipulation. By stipulating to admit an exhibit, the parties do not waive their rights to object to the improper use of a particular exhibit, nor do they waive any objections regarding whether an exhibit constitutes or contains hearsay, which shall not be sufficient in itself to support a finding, nor do they waive any arguments regarding an exhibit's relevance or weight that it may be afforded in determining whether to approve the proposed interim rate stipulation.

In addition to the exhibits listed below, the parties stipulate that all filings in the three rate applications (CDI File Nos. 23-1271/SERFF # 134139896, No. 24-1273/SERFF # 134139931, and No. 24-1330/SERFF # 134139850) as posted in the Systems for Electronic Rates and Forms Filings (SERFF) as of April 8, 2025 are admitted into the record for the hearing on the proposed interim rate stipulation.

Ex. No.	Exhibits	Party	Party	Disposition
		Introducing	Position(s)	
		Document		
IRH-	DECLARATION OF TINA SHAW	California	CWD	
CDI-001	SUBMITTED BY	Department of	reserves	
	CALIFORNIA DEPARTMENT OF	Insurance	objections	
	INSURANCE IN SUPPORT OF			
	HEARING ON OBJECTIONS TO			
	STIPULATION PURSUANT TO 10 CCR			
	2656.1, filed and served in the above			
	matters on April 1, 2025			
IRH-	Curriculum vitae (CV) of TINA SHAW	California	All parties	
CDI-002		Department of	stipulate to	
		Insurance	admission	
IRH-	Materials reviewed and relied upon by	California	All parties	
CDI-003	TINA SHAW	Department of	stipulate to	
		Insurance	admission	

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Ex. No.	Exhibits - Stipulations	Party Introducing Document	Party Position(s)	Disposition
IRH- SFG- 101	[2025-02-07] 2-Party Stipulation to Interim Rate	State Farm General	All parties stipulate to admission	
IRH- SFG- 102	[2025-04-04] Supplement to Stipulation to Interim Rate	State Farm General	All parties stipulate to admission	

Ex. No	Exhibits - David Appel	Party Introducing Document	Party Position(s)	Disposition
IRH- SFG- 103	[2025-04-02] Declaration of David Appel	State Farm General	CWD reserves objections	
IRH- SFG- 104	[SFG-DA-1] Curriculum Vitae of David Appel	State Farm General	All parties stipulate to admission	
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	All parties stipulate to admission	
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	All parties stipulate to admission	
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	All parties stipulate to admission	
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	All parties stipulate to admission	

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Ex. No	Exhibits - Bryon Ehrhart	Party Introducing Document	Party Position(s)	Disposition
IRH- SFG- 109	[2025-04-02] Declaration of Bryon Ehrhart	State Farm General	All parties stipulate to admission	

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Ex. No	Exhibits - Nancy Watkins	Party Introducing Document	Party Position(s)	Disposition
IRH- SFG- 110	[2025-04-02] Declaration of Nancy Watkins	State Farm General	CDI/CWD reserves objections	
IRH- SFG- 111	[SFG-NW-1] Curriculum Vitae of Nancy Watkins	State Farm General	CDI/CWD reserves objections	
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	All parties stipulate to admission	
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	CWD reserves objections	
IRH- SFG- 114	[SFG-NW-4] [2023-06-05] California Department of Insurance, Prior Approval Rate Filing Instructions	State Farm General	All parties stipulate to admission	
IRH- SFG- 115	[SFG-NW-5] Non-Tenant Homeowner Rate Filing Exhibit, Exhibit 9	State Farm General	All parties stipulate to admission	
IRH- SFG- 116	[SFG-NW-6] Tenant Rate Filing Exhibit, Exhibit 9	State Farm General	All parties stipulate to admission	
IRH- SFG- 117	[SFG-NW-7] Rental Dwelling Property Rate Filing Exhibit, Exhibit 9	State Farm General	All parties stipulate to admission	

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1 2 3	IRH- SFG- 118	[SFG-NW-8] Non-Tenant Rate Filing Exhibit, Exhibit 9 - Interim	State Farm General	All parties stipulate to admission	
4 5	IRH- SFG- 119	[SFG-NW-9] Tenant Rate Filing Exhibit, Exhibit 9 - Interim	State Farm General	All parties stipulate to admission	
6 7 8	IRH- SFG- 120	[SFG-NW-10] Rental Dwelling Property Rate Filing Exhibit, Exhibit 9 - Interim	State Farm General	All parties stipulate to admission	
9	IRH- SFG- 121	[SFG-NW-11]Non-Tenant Homeowners, Renter, Condominium, and Rental Dwelling Filing Exhibit, Exhibit T	State Farm General	All parties stipulate to admission	
11 12 13	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	CWD reserves objections	
141516	IRH- SFG- 123	[SFG-NW-13] Non-Tenant Rate Filing Exhibit, StdExhTl No Var - Exhibit 7	State Farm General	All parties stipulate to admission	
17 18	IRH- SFG- 124	[SFG-NW-14] Tenant Rate Filing Exhibit, StdExhTl No Var - Exhibit 7	State Farm General	All parties stipulate to admission	
192021	IRH- SFG- 125	[SFG-NW-15] Rental Dwelling Property Rate Filing Exhibit, StdExhTl No Var - Exhibit 7	State Farm General	All parties stipulate to admission	
22 23	IRH- SFG- 126	[SFG-NW-16] California Non-Tenant Homeowners Filing Memorandum	State Farm General	All parties stipulate to admission	
2425	IRH- SFG- 127	[SFG-NW-17] Non-Tenant Rate Filing Exhibit, StdExhTl No Var - Exhibit 8	State Farm General	All parties stipulate to admission	
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1 2 3	IRH- SFG- 128	[SFG-NW-18] Tenant Rate Filing Exhibit, StdExhTl No Var - Exhibit 8	State Farm General	All parties stipulate to admission
4 5	IRH- SFG- 129	[SFG-NW-19] Rental Dwelling Property Rate Filing Exhibit, StdExhTl No Var - Exhibit 8	State Farm General	All parties stipulate to admission
6 7	IRH- SFG- 130	[SFG-NW-20] Non-Tenant Rate Filing Exhibit, StdExhTl No Var - Exhibit 5	State Farm General	All parties stipulate to admission
8910	IRH- SFG- 131	[SFG-NW-21] Tenant Rate Filing Exhibit, StdExhTl No Var - Exhibit 5	State Farm General	All parties stipulate to admission
11 12	IRH- SFG- 132	[SFG-NW-22] Rental Dwelling Property Rate Filing Exhibit, StdExhTl No Var - Exhibit 5	State Farm General	All parties stipulate to admission
13 14 15	IRH- SFG- 133	[SFG-NW-23] State Farm General Company, California Tenant Homeowners Filing Memorandum	State Farm General	All parties stipulate to admission
16 17	IRH- SFG- 134	[SFG-NW-24] State Farm General Company, California Rental Dwelling Program Filing Memorandum	State Farm General	All parties stipulate to admission
18 19	IRH- SFG- 135	[SFG-NW-25] State Farm General Insurance Company, California Homeowners Summary of Trends	State Farm General	CWD reserves objections
202122	IRH- SFG- 136	[SFG-NW-26]Non-Tenant PriorAppRateTl No Var - Interim	State Farm General	All parties stipulate to admission
23 24	IRH- SFG- 137	[SFG-NW-27] Rental Dwelling Property PriorAppRateTl No Var - Interim	State Farm General	All parties stipulate to admission
252627	IRH- SFG- 138	[SFG-NW-28] Tenant PriorAppRateTl No Var - Interim	State Farm General	All parties stipulate to admission
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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	CWD reserves objections	
IRH- SFG- 140	[SFG-NW-30] Non-Tenant PriorAppRateTl No Var	State Farm General	All parties stipulate to admission	
IRH- SFG- 141	[SFG-NW-31] Tenant PriorAppRateTl No Var	State Farm General	All parties stipulate to admission	
IRH- SFG- 142	[SFG-NW-32] Rental Dwelling Property PriorAppRateTl No Var	State Farm General	All parties stipulate to admission	

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Ex. No.	Exhibits - Jordan D. Teti	Party Introducing Document	Party Position(s)	Disposition
IRH- SFG- 143	[2025-04-02] Declaration of Jordan D. Teti	State Farm General	All parties stipulate to admission	
IRH- SFG- 144	[SFG-VW-1] [2024-03-20] Letter from State Farm General to Commissioner Lara	State Farm General	All parties stipulate to admission	
IRH- SFG- 145	[SFG-VW-2] [2024-06-27] State Farm General Rate Application, Number 24-1271	State Farm General	All parties stipulate to admission	
IRH- SFG- 146	[SFG-VW-3] [2024-06-27] State Farm General Rate Application, Number 24-1273	State Farm General	All parties stipulate to admission	
IRH- SFG- 147	[SFG-VW-4] [2024-07-05] State Farm General Rate Application, Number 24-1330	State Farm General	All parties stipulate to admission	
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	All parties stipulate to admission	

1 2 3	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	All parties stipulate to admission	
4 5 6	IRH- SFG- 150	[SFG-VW-7] [2017-12-22] Consumer Watchdog's Opposition Brief in <i>State Farm</i> <i>General Ins. Co. v. Dave Jones</i> , No. 37-2016- 00041469-CU-MC-CTL (San Diego Cnty. Super. Ct.)	State Farm General	All parties stipulate to admission	
7 8 9	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</i> Farm General Ins. Co. v. Ricardo Lara, No. D075529 (Cal. Ct. App.)	State Farm General	All parties stipulate to admission	
10 11 12	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	All parties stipulate to admission	
13 14	IRH- SFG- 153	[SFG-VW-10] [2023-09-21] Governor Gavin Newsom's Executive Order N-13-23	State Farm General	All parties stipulate to admission	
15 16	IRH- SFG- 154	[SFG-VW-11] [2025-01-07] Governor Gavin Newsom's Proclamation of a State of Emergency	State Farm General	All parties stipulate to admission	
17	IRH- SFG- 155	[SFG-VW-12] [2025-01-13] Commissioner Lara's Declaration of Emergency Situation	State Farm General	All parties stipulate to admission	
18 19 20 21	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	All parties stipulate to admission	
22 23	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	All parties stipulate to admission	
242526	IRH- SFG- 158	[SFG-VW-15] [2025-02-26] Transcript State Farm Emergency Interim Rate Approval hearing before Commissioner Lara	State Farm General	All parties stipulate to admission	
2627	IRH- SFG- 159	[SFG-VW-16] [2025-03-11] Transcript of the follow-up meeting regarding State Farm	State Farm General	All parties stipulate to admission	
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	General Insurance Company's Request for an Emergency Interim Rate			
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	All parties stipulate to admission	
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	All parties stipulate to admission	
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	All parties stipulate to admission	

12		2024-00013	
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	Ex. No.	Exhibits	
14	22.110.	Zamons	
15		Werner, Modlin & Towers Watson,	
16	1011	Basic Ratemaking, Casualty Actuarial Society, Fifth Edition, May 2016,	
17	IRH- SFG-	Pages 94, 105-06.	
18	163	https://www.casact.org/sites/	
19		default/files/2021-03/5_Werner_ Modlin.pdf	
20		CalFire, Top 20 Most Destructive	
21		California Wildfires, Feb. 7, 2025.	
22	IRH- SFG-	https://34c031f8-c9fd-4018-8c5a-4159cdff6b0d-cdn-	
23	164	endpoint.azureedge.net/- /media/calfire-website/our-	
24		impact/fire-	
25		statistics/top20_destruction.pdf	
26	IRH-	California Legislative Analyst's	
27	SFG- 165	Office, Frequently Asked Questions About Wildfires in California, Feb. 13, 2025.	
28		2025.	_

Ex. No.	Exhibits	Party Introducing Document	Party Position(s)	Disposition
IRH- SFG- 163	Werner, Modlin & Towers Watson, Basic Ratemaking, Casualty Actuarial Society, Fifth Edition, May 2016, Pages 94, 105-06. https://www.casact.org/sites/ default/files/2021-03/5_Werner_ Modlin.pdf	State Farm General	CWD reserves objections	
IRH- SFG- 164	CalFire, <i>Top 20 Most Destructive California Wildfires</i> , Feb. 7, 2025. https://34c031f8-c9fd-4018-8c5a-4159cdff6b0d-cdn-endpoint.azureedge.net/-/media/calfire-website/our-impact/fire-statistics/top20_destruction.pdf	State Farm General	CWD reserves objections	
IRH- SFG- 165	California Legislative Analyst's Office, Frequently Asked Questions About Wildfires in California, Feb. 13, 2025.	State Farm General	CWD reserves objections	

1		1.4. //L //D 11: 4: //D 4/			
1		https://lao.ca.gov/Publications/Report/ 4952			
2		W E. Cl. C. A		CVV VP	
3 4	IRH- SFG-	Western Fire Chiefs Association, How Wildfires and Climate Change are Connected, Mar. 4, 2024.	State Farm	CWD reserves objections	
5	166	https://wfca.com/wildfire- articles/wildfires-and-climate-change/	General		
6 7 8 9	IRH- SFG- 167	State Farm, Rental Dwelling Insurance. https://www.statefarm.com/insurance/ rental-properties/rental-homes	State Farm General	All parties stipulate to admission	
10 11 12	IRH- SFG- 168	State Farm, What is home insurance coverage? https://www.statefarm.com/insurance/homeowners/home-insurance-coverage	State Farm General	All parties stipulate to admission	
1314151617	IRH- SFG- 169	National Association of House Builders, <i>Material Costs Affect</i> <i>Housing Affordability</i> , Jul. 16, 2024. https://www.nahb.org/advocacy/top- priorities/building-materials-trade- policy/material-costs	State Farm General	CWD reserves objections	
18 19 20 21	IRH- SFG- 170	National Association of House Builders, <i>How Tariffs Impact the Home Building Industry</i> . https://www.nahb.org/advocacy/top-priorities/building-materials-trade-policy/how-tariffs-impact-home-building	State Farm General	CWD reserves objections	
2223242526	IRH- SFG- 171	Cotality (Corelogic), <i>Will Trump Tariffs Harm Home Affordability?</i> , Feb. 10, 2025. https://www.corelogic.com/intelligenc e/will-trump-tariffs-harm-home- affordability/	State Farm General	CWD reserves objections	

IRH- SFG- I72 Insurance, Key Statistics & Data. https://www.cfpnet.com/key-statistics-data/ IRH- SFG- I73 Mortgage Status Chart. State Farm General State Farm State Farm General State Farm State Farm State Farm State Farm State Farm General All parties State Farm General				
SFG- 173	2	SFG-	Insurance, Key Statistics & Data. https://www.cfpnet.com/key-statistics-	reserves
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 SFG- 175 [Native file. Unable to convert Excel into readable PDF] IRH- SFG- 176 IRH- SFG- 176 IRH- SFG- 176 IRH- SFG- Response to Proposed Stipulation For Emergency Interim Rate Approval State Farm General All parties stipulate to admission State Farm General All parties stipulate to admission State Farm General SFG- 177 SFG- 177 SFG- 178 IRH- SFG- 179 Watchdog's Objections State Farm General All parties stipulate to admission State Farm General All parties stipulate to admission All parties stipulate to admission State Farm General All parties stipulate to admission State Farm General All parties stipulate to admission State Farm General All parties stipulate to admission SFG- 178 IRH- SFG- All parties stipulate to admission SFG- 179 Watchdog's Objections State Farm General All parties stipulate to admission SFG- 179 Watchdog's Objections State Farm General All parties stipulate to admission SFG- 179 Watchdog's Objections State Farm General STATE FARM	5	SFG-	Mortgage Status Chart. https://data.census.gov/table/ACSDT5	 stipulate to
SFG-175 [Native file. Unable to convert Excel into readable PDF] IRH-SFG-176 [2025-02-05] Consumer Watchdog's Letter to Commissioner Lara Re: Interim Rate Request IRH-SFG-176 [2025-02-07] Consumer Watchdog's Response to Proposed Stipulation For Emergency Interim Rate Approval IRH-SFG-177 [2025-03-24] Consumer Watchdog's SFG-178 [2025-03-24] Consumer Watchdog's Objections to 2-Party Stipulation to Interim Rate IRH-SFG-178 [2025-03-24] Declaration of Benjamin Armstrong ISO Consumer General State Farm General Stipulate to admission IRH-SFG-Armstrong ISO Consumer General State Farm General Stipulate to admission State Farm General All parties stipulate to admission State Farm General All parties stipulate to admission	7	SFG-	and 2025 Annual Statements of State Farm General Insurance Company	stipulate to
SFG- 176 Letter to Commissioner Lara Re: Interim Rate Request IRH- SFG- 177 [2025-02-07] Consumer Watchdog's Response to Proposed Stipulation For Emergency Interim Rate Approval IRH- SFG- 178 [2025-03-24] Consumer Watchdog's Objections to 2-Party Stipulation to Interim Rate IRH- SFG- 178 [2025-03-24] Declaration of Benjamin All parties stipulate to admission State Farm General All parties stipulate to admission IRH- SFG- 179 [2025-03-24] Declaration of Benjamin Armstrong ISO Consumer Watchdog's Objections State Farm General All parties stipulate to admission		SFG-	[Native file. Unable to convert Excel	reserves
IRH- SFG- 177	12	SFG-	Letter to Commissioner Lara Re:	 stipulate to
IRH- SFG- Objections to 2-Party Stipulation to Interim Rate IRH- SFG- 178 IRH- SFG- 179 IRH- SFG- Armstrong ISO Consumer Watchdog's Objections State Farm General State Farm General All parties stipulate to admission	14	SFG-	Response to Proposed Stipulation For	 stipulate to
18 IRH- SFG- 179 IRH- Armstrong ISO Consumer Watchdog's Objections State Farm General All parties stipulate to admission	16	SFG-	Objections to 2-Party Stipulation to	stipulate to
20	18	SFG-	Armstrong ISO Consumer	stipulate to
	20			

Ex. No.	Exhibits	Party Introducing Document	Party Position(s)	Disposition
IRH-	Consumer Watchdog's First Set of	Consumer	All parties	
CWD-	Discovery	Watchdog	stipulate to	
201	Requests Propounded on State Farm		admission	
IRH-	Consumer Watchdog's Second Set of	Consumer	All parties	
CWD-	Discovery	Watchdog	stipulate to	
202	Requests Propounded on State Farm		admission	
IRH-	Consumer Watchdog letter to CDI regarding	Consumer	All parties	
CWD-	Consumer Watchdog's July 26, 2024	Watchdog	stipulate to	

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1	203	Discovery Requests		admission	
2	IRH-	CDI letter to Consumer Watchdog regarding	Consumer	All parties	
3	CWD-	Consumer Watchdog's July 26, 2024	Watchdog	stipulate to	
3	204	Discovery		admission	
4	IRH-	Requests State Form letter to Consumer Wetchdoo	Consumer	All montios	
_	CWD-	State Farm letter to Consumer Watchdog regarding	Watchdog	All parties stipulate to	
5	205	Consumer Watchdog's July 26, 2024	Wateridog	admission	
6		Discovery			
		Requests			
7	IRH-	Transcript of Hearing in In the Matter of the	Consumer	SFG reserves	
	CWD-	Filing Dated January 3, 2024, by the North	Watchdog	objections	
8	206	Carolina Rate Bureau for Revised Homeowners Insurance Rates,			
9		Vol. II			
	IRH-	State Farm letter to Commissioner Lara	Consumer	All parties	
10	CWD-	requesting	Watchdog	stipulate to	
1 1	207	emergency interim rate approval		admission	
11	*D**				
12	IRH- CWD-	Consumer Watchdog letter to Commissioner	Consumer	All parties	
	208	Lara regarding State Farm's emergency interim rate approval request	Watchdog	stipulate to admission	
13	208	internii rate approvai request		admission	
14	IRH-	CDI letter to Commissioner Lara regarding	Consumer	All parties	
14	CWD-	State Farm's emergency interim rate	Watchdog	stipulate to	
15	209	approval request Two-Way Stipulation to		admission	
		Emergency Interim Rate Request between			
16	IRH-	CDI and State Farm Proposed Order	Consumer	A 11 manting	
17	CWD-	Consumer Watchdog letter to CDI in response to proposed Two-way Stipulation	Watchdog	All parties stipulate to	
1 /	210	to Emergency Interim Rate Request between	w atchdog	admission	
18	210	CDI and State Farm			
1.0	IRH-	Commissioner Lara letter to State Farm	Consumer	All parties	
19	CWD-	regarding State Farm's emergency interim	Watchdog	stipulate to	
20	211	rate approval request proposing February 26,		admission	
	IRH-	2025 informal conference Consumer Watchdog letter to Commissioner	Consumer	All parties	
21	CWD-	Lara regarding February 26, 2025 informal	Watchdog	All parties stipulate to	
22	212	conference	Wateridog	admission	
22	IRH-	Commissioner Lara letter to Consumer	Consumer	All parties	
23	CWD-	Watchdog regarding February 26, 2025	Watchdog	stipulate to	
	213	informal conference		admission	
24	IRH-	State Farm letter to Commissioner Lara	Consumer	All parties	
25	CWD-	regarding February 26, 2025 informal	Watchdog	stipulate to	
25	214	conference		admission	
26	IRH-	Consumer Watchdog Memo to All Parties re	Consumer	All parties	
	CWD-	Consumer Watchdog's Review of Proposed	Watchdog	stipulate to	
27	215	Emergency Interim Rate Approval		admission	
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Emergency Rate Approval Consumer Watchdog letter to Commissioner Lara regarding Consumer Watchdog's analysis of information presented by State Farm at February 26 informal conference	Watchdog Consumer Watchdog	stipulate to admission All parties
Lara regarding Consumer Watchdog's analysis of information presented by State		*
analysis of information presented by State	Watchdog	atimus1ata 4 =
		stipulate to
1 and at a condary 20 informal conference		admission
Consumer Watchdog letter to Commissioner	Consumer	All parties
Lara regarding statements made by Haden	Watchdog	stipulate to
Kirkpatrick		admission
Transcript of Proceedings, Follow-Up	Consumer	All parties
Meeting re State Farm Request for	Watchdog	stipulate to
Emergency Interim Rate		admission
State Farm letter to Deputy Commissioner	Consumer	All parties
Lucy Wang regarding State Farm's	Watchdog	stipulate to
emergency interim rate approval request		admission
State Farm letter to Commissioner Lara	Consumer	All parties
regarding State Farm's emergency interim	Watchdog	stipulate to
rate approval request		admission
Consumer Watchdog letter to Commissioner	Consumer	All parties
Lara regarding State Farm's emergency	Watchdog	stipulate to
interim rate approval request		admission
Email correspondence between State Farm	Consumer	All parties
and Deputy Commissioner Lucy Wang	Watchdog	stipulate to
		admission
[SKIPPED]	Consumer	
	Watchdog	
CDI letter to ALJ Latimer requesting limited	Consumer	All parties
in- person attendance at April 8, 2025	Watchdog	stipulate to
hearing		admission
Consumer Watchdog letter to ALJ Latimer	Consumer	All parties
	Watchdog	stipulate to
		admission
Consumer Watchdog letter to ALJ Seligman		All parties
	Watchdog	stipulate to
<u> </u>		admission
[SKIPPED]		
	Watchdog	
[SKIPPED]	Consumer	
- 	Watchdog	
•	ı	
Ben Armstrong CV	Consumer	All parties
Ben Armstrong CV	Consumer Watchdog	All parties stipulate to
	CDI letter to ALJ Latimer requesting limited in- person attendance at April 8, 2025 hearing	CDI letter to ALJ Latimer requesting limited in- person attendance at April 8, 2025 hearing Consumer Watchdog letter to ALJ Latimer regarding CDI's request for limited in- person attendance at April 8, 2025 hearing Consumer Watchdog letter to ALJ Seligman Consumer Watchdog letter to ALJ Seligman Consumer Watchdog [SKIPPED] Consumer Watchdog [SKIPPED] Consumer

1	IRH- CWD-	Allan I. Schwartz CV	Consumer Watchdog	All parties stipulate to
2	231			admission
3	IRH-	Data from SFG Schedule F, Part 3	Consumer	All parties
4	CWD- 232		Watchdog	stipulate to admission
5	IRH-	Supplemental Exhibit 9A, SFG Exhibit Q,	Consumer	All parties
6	CWD-	produced with SFG's July 10, 2024	Watchdog	stipulate to
7	233 IRH-	responses to CDI's objections State Farm General Insurance Company	Consumer	admission All parties
	CWD-	California Homeowners Insurance Rate	Watchdog	stipulate to
8	234	Filing, SERFF Tracking #: SFMA-133569018, State Tracking #: 23-613,		admission
9		Company Tracking #: HO-45657, PDF File		
10		"HO Filing Exhibits", Rate Level History, Exhibit 2		
	IRH-	S&P Global Ratings, State Farm General	Consumer	All parties
11	CWD-	Insurance Co. 'AA' Ratings Placed on	Watchdog	stipulate to
12	235	CreditWatch, Negative On Weakening Capital Position		admission
13	IRH-	Jean Eaglesham, Wall Street Journal, State	Consumer	SFG reserves
	CWD- 236	Farm Was All in on California—Until It Pulled the Plug Before the Fires	Watchdog	objections
14	IRH-	Actuarial Standard of Practice No. 29,	Consumer	All parties
15	CWD-	Expense Provisions for Prospective	Watchdog	stipulate to
16	237	Property/Casualty Risk Transfer and Risk Retention		admission
	IRH-	Actuarial Standard of Practice No. 30,	Consumer	
17	CWD- 238	Treatment of Profit and Contingency Provisions and the Cost of Capital in	Watchdog	All parties stipulate to
18	230	Property/Casualty Insurance Ratemaking		admission
19	IRH-	Actuarial Standard of Practice No. 53,	Consumer	
	CWD-	Estimating Future Costs for Prospective	Watchdog	All parties
20	239	Property/Casualty Risk Transfer and Risk		stipulate to
21		Retention		admission
22	IRH-	Casualty Actuarial Society, Statement of	Consumer	SFG/CDI
	CWD- 240	Principles Regarding Property and Casualty Insurance Ratemaking	Watchdog	reserves objections
23	240	Insurance Naternaking		objections
24	IRH-	American Academy of Actuaries, Code of	Consumer	SFG/CDI
25	CWD-	Professional Conduct	Watchdog	reserves
	241			objections
26				
27			I	-

1	IRH-	Juan Carlos Arancibia, Investor's Business	Consumer	SFG reserves
	CWD-	Daily, Homebuilding Stocks Reverse Higher	Watchdog	objections
2	242	As This Key Material Escapes Tariffs		
	IRH-	National Association of Home Builders, In	Consumer	SFG reserves
3	CWD-	Win for NAHB, Canadian Lumber Exempt	Watchdog	objections.
4	243	from Trump's Global Reciprocal Tariffs		
4	IRH-	California Department of Insurance,	Consumer	SFG/CDI
5	CWD-	Contract with Milliman, Inc	Watchdog	reserves
	244			objections
6	****		~	
	IRH-	Order Adopting Revised Proposed Decision,	Consumer	All parties
7	CWD-	In the Matter of State Farm, File No. PA-	Watchdog	stipulate to
0	245	2015-00004		admission
8	IRH-	2014 Colifornia D. & C. Morket Shore Donort	Consumer	All manting
9	CWD-	2014 California P & C Market Share Report, Homeowners Multiple Peril	Watchdog	All parties stipulate to
	246	Tionicowners with the remi	watchdog	admission
10	240			admission
	IRH-	2018 California P & C Market Share Report,	Consumer	All parties
11	CWD-	Homeowners Multiple Peril	Watchdog	stipulate to
10	247			admission
12				
13	IRH-	2023 California P & C Market Share Report,	Consumer	All parties
13	CWD-	Homeowners Multiple Peril	Watchdog	stipulate to
14	248			admission
15	IRH-	2023 State Farm Schedule Y, Part 1A	Consumer	All parties
	CWD-		Watchdog	stipulate to
16	249			admission
17	IRH-	2022 State Form Schodule D. Bort 2 Section	Consumer	All parties
1 /	CWD-	2023 State Farm Schedule D, Part 2, Section 2	Watchdog	stipulate to
18	250		watchdog	admission
	230			admission
19	IRH-		Consumer	SFG reserves
	CWD-	State Farm Leadership Team	Watchdog	objections.
20	251			
21	IRH-	State Farm General Insurance Company:	Consumer	All parties
21	CWD-	Update on	Watchdog	stipulate to
22	252	California		admission
22				
23	IRH-	Declaration of Benjamin A. Armstrong in	Consumer	All parties
	CWD-	Support of Consumer Watchdog's	Watchdog	stipulate to
24	253	Objections to CDI and State Farm's Two-		admission
<u>ا</u> ء	*D	Way Stipulation to Interim Rate		
25	IRH-	Supplemental Declaration of Benjamin A.	Consumer	All parties
26	CWD-	Armstrong in Support of Consumer	Watchdog	stipulate to
۷0	254	Watchdog's Reply Brief in Opposition to		admission
27		State Farm General's Request for Interim Rate Increase		
- ·		Nate Herease		
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2	Dated: April 9, 2025	Respectfully submitted,
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LLS US	S PARTIES' JOINT EXHIBIT LIST FOR HEARING ON I	DRODOGED INTERIM DATE CENTRAL ATTION
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HOGAN LOVELLS US LLP ATTORNEYS AT LAW SILICON VALLEY