

**DEPARTMENT OF INSURANCE
ADMINISTRATIVE HEARING BUREAU
1901 Harrison Street, 3rd Floor
Oakland, CA 94612
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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA**

)	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.)	
)	
)	

CASE MANAGEMENT ORDER NO. 2

In order to facilitate the effective processing of the above-captioned matter, Administrative Law Judge Karl Fredric J. Seligman hereby issues Case Management Order No. 2. This CMO updates and establishes the procedures, expectations, and timelines necessary to efficiently guide the forthcoming proceedings. Parties are strongly advised to carefully review all deadlines outlined in this CMO, including those requiring immediate action, to avoid any complications or delays.¹

I. Opportunity to Object or Refute CDI's Request for Notice – Stipulation.

On April 23, 2025, the California Department of Insurance filed a Request for

¹ The ALJ is prepared to close the record. The parties are reminded that closing the record does not necessarily set expectations for the issuance of a decision to occur at the latest possible time. (See Nikki McKennedy [California Department of Insurance], correspondence [clarification] to ALJ (April 29, 2025).

Official Notice in Support of Closing Brief (CDI's Request).² Any other party may now exercise their statutory right to object to or refute CDI's Request.³ To ensure expediency, each of the non-moving parties is directed to file notice with the Administrative Hearing Bureau and serve copies on all other parties no later than 4:30 p.m. on Wednesday, April 30, 2025, indicating whether they waive or intend to exercise these rights concerning CDI's Request.⁴ Parties are encouraged, where feasible, to submit written objections or refutations directly in lieu of filing notice of their intention to do so, as written submissions are preferred and the parties received CDI's Request in advance of this CMO. Any notice exercising these rights must specify the format the party intends to use for submitting objections or refutations. Regardless of the format, all objections or refutations must be submitted as soon as practicable and will not be accepted by the ALJ later than 5 days following service of this CMO.

II. Official Notice of State Farm General's 2024 Annual Statement - Stipulation.

Pursuant to Government Code section 11515 and California Code of Regulations section 2655.10, the ALJ takes official notice of State Farm General's 2024 Annual Statement, subject to the objection included in the stipulation filed by the parties via email and set forth, in relevant part, as follows:

State Farm General, CDI, and Consumer Watchdog jointly stipulate to including the State Farm General 2024 Annual Statement in the record. Consumer Watchdog further wishes to note that its stipulation is subject to its RBC-related objections (as previously raised during the Interim Rate Hearing), which Consumer Watchdog states would apply to page 17 of the Annual Statement (Five-Year Historical Data), lines 28 and 29 (page 49 of the PDF).

² Gov. Code, § 11515; Cal. Code Regs., tit. 10, § 2655.10.

³ Id.

⁴ An affirmative statement is required; however, failure to comply in a timely manner will be deemed a waiver.

To confirm the stipulation and ensure that no party has objections or refutations beyond those expressly set forth above, each party is directed to file notice with AHB and serve copies on all other parties no later than 4:30 p.m. on Wednesday, April 30, 2025.⁵ The notice must confirm the stipulation and waive the party's statutory right to further object to or refute the receipt of State Farm General's 2024 Annual Statement into the record.

III. Scheduling Conference – Evidentiary Rate Hearing.

The parties are directed to meet and confer⁶ no later than Monday, May 5, 2025, to agree on a mutually acceptable date and time for a further Scheduling Conference.⁷ This conference will take place in person⁸ at the Administrative Hearing Bureau's Oakland courtroom, located on the 3rd Floor at 1901 Harrison Street, Oakland, California. Counsel must appear and may do so without a party representative, provided they have the authority to address all relevant matters. Otherwise, counsel must be accompanied by a party principal. The agreed-upon date and time for the Scheduling Conference must be communicated to AHB through a filing or email directed to AHB's administrative

⁵ In the unexpected event a party seeks to advance an objection or refutation, the process outlined above for CDI's Request should be followed.

⁶ In accordance with any requirement to meet and confer set by the ALJ, and to address any preliminary matter that becomes disputed, the parties are expected to engage in good faith discussions in an effort to resolve disputes and comply with ALJ instructions. Such discussions must take place in person, by telephone, or via videoconference.

⁷ The parties may select any date and time, except that May 7, 8, 9, and 15, 2025, are unavailable. For scheduling on these dates, please consult the AHB's administrative support staff for calendaring assistance.

⁸ Remote appearances may be permitted if there are no unresolved disputes or outstanding matters between the parties. Even when counsel is required to appear in person, additional party representatives may be allowed to listen to the proceeding telephonically. When in-person participation is expected, it signifies that to be heard on this matter, attendance in person is required unless a necessary accommodation is requested. Neither a hybrid nor remote format will be allowed solely for convenience or cost-saving purposes, except where access to justice would otherwise be impeded.

support staff no later than Monday, May 5, 2025. AHB will subsequently issue and serve formal notice.

IV. Proposed Scheduling Conference Order – Evidentiary Rate Hearing.

The parties are directed to further meet and confer to discuss the topics identified by the ALJ previously,⁹ as well as any additional relevant matters, to ensure they are fully prepared to address these issues during the Scheduling Conference. As part of this process, the parties are expected to collaborate on drafting a Proposed Scheduling Conference Order that reflects their agreement. The Proposed Scheduling Order must address the evidentiary hearing calendar, including key deadlines, statements of issues and facts, witness lists, prepared direct testimony, motions to strike, and exhibits, among other topics. Additionally, it should outline any other pertinent procedural requirements or other details, as agreed upon by the parties. This Proposed Scheduling Order must be filed with AHB no later than 2 calendar days before the Scheduling Conference to allow adequate time for review.

IT IS SO ORDERED.

Dated: April 29, 2025



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

⁹ See Notice of Scheduling Conference and Order (March 24, 2025), Notice of Continued Scheduling Conference and Order (March 27, 2025).

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 29, 2025 following ordinary business practices, I caused a true and correct copy of the following document(s):

CASE MANAGEMENT ORDER NO. 2

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 29, 2025.

April 29, 2025

DATE



F. CRISTOBAL

PARTY SERVICE LIST

Attorney(s) for
ApplicantAttorney(s) for
ApplicantAttorney(s) for
Applicant

2

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