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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

**INTERVENOR CONSUMER  
WATCHDOG'S OBJECTION TO THE  
DEPARTMENT OF INSURANCE'S  
ALTERNATIVE REQUEST FOR  
BIFURCATION AND REQUEST TO  
RESCIND NOTICE OF OPPORTUNITY  
TO RESPOND**

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## I. INTRODUCTION

Intervenor Consumer Watchdog respectfully submits this objection to the Department’s July 18, 2025 “alternative request” to bifurcate the above-captioned rate proceedings and to the Administrative Law Judge’s July 21, 2025 Notice of Opportunity to Respond as follows.

First, the Department’s “alternative request” is procedurally defective. It was introduced for the first time in a response brief on an unrelated motion to extend time to serve discovery by intervenor Farren, without proper notice, meet-and-confer, supporting evidence, or a motion, all of which are required by governing regulations and the Case Management Order.<sup>1</sup> The resulting process lacks basic due process safeguards, impeding meaningful participation and informed adjudication.

Second, bifurcation under these circumstances would be unlawful. Claims handling practices—including systemic delays, denials, and underpayments—are integral to key ratemaking variables such as projected losses, loss development, and trend. Somehow carving these issues out of the current hearing<sup>2</sup> and deferring them to a vague future phase risks producing a distorted, incomplete, and actuarially unsound rate determination—contrary to Proposition 103 and the principles of transparency and accountability it mandates. The Commissioner also lacks legal authority to approve any rate that reflects, supports, or perpetuates unlawful conduct. Under section 1861.05(a), no rate may be approved or remain in effect if it violates the laws referenced by Proposition 103, including California’s consumer protection, civil rights, and antitrust statutes. Here, the proposed rate appears to be built on systemic market misconduct—including claims handling practices that potentially violate the Unfair Competition Law and disproportionately harm majority-minority communities. The Commissioner is affirmatively barred from approving such a rate. He cannot lawfully turn a blind eye now and postpone accountability for a later day. Mounting evidence shows that more than 80% of Eaton

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<sup>1</sup> The Court’s opportunity to meet-and-confer post-filing does not cure these defects.

<sup>2</sup> The Department was not able to provide any further explanation as to how this would work when the Parties met and conferred on July 30.

1 and Palisades Fire survivors insured by State Farm have experienced delay, denial, or  
2 nonpayment.<sup>3</sup> The proposed rates cannot be approved if they are predicated on such misconduct.

3 Third, bifurcation would exacerbate existing procedural unfairness. The Department  
4 proposes to fast-track final rate approval while shunting consumer harms to a parallel, nonpublic  
5 process that may never yield findings, let alone remedies. Such an approach protects State  
6 Farm’s financial interests over the interests of the same policyholders actively being harmed by  
7 the conduct under review.

8 Finally, if the Court determines that full adjudication must be stayed or bifurcated, then  
9 the emergency interim rate increase must also be rescinded. That increase was granted based on  
10 the urgent need for immediate relief, on the express condition that the full application would be  
11 promptly adjudicated. Proceeding with delay while allowing the interim rate to remain in effect  
12 would sever that condition—and unlawfully shift financial risk to the public without meaningful  
13 review.

14 For all of these reasons, Consumer Watchdog respectfully urges the Court to rescind the  
15 July 21 Notice of Opportunity to Respond, reject the Department’s bifurcation proposal, allow  
16 Farren to proceed with his discovery requests, and proceed with a unified hearing on the revised  
17 schedule agreed upon by the Department (jointly submitted by the Parties on July 18) that  
18 adjudicates all issues—including claims handling and its impact on the reasonableness and  
19 lawfulness of State Farm’s rates.

## 20 **II. PROCEDURAL DEFICIENCIES**

21 The Department did not submit a properly noticed motion to bifurcate under applicable  
22 procedures. Instead, it embedded an “alternative” proposal within its response brief on an  
23 entirely unrelated issue—Intervenor Farren’s motion to extend discovery—without any meet-  
24 and-confer, supporting memorandum, or declaration. Remarkably, the Department did so mere  
25 hours after the Parties submitted to the Court an agreed-upon schedule that they had negotiated

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27 <sup>3</sup> See Exh. 1, Eaton Fire Survivors Network (“ESFN”), Package to Commissioner Ricardo Lara  
28 (<https://static1.squarespace.com/static/67f5687fc4ea480d5d201fe5/t/688cc8200999945b91d7f32f/1754056737445/EFSSN+Package+to+Commissioner+Lara+080125.pdf>) (“ESFN Letter”).

1 through multiple meet-and-confer discussions that same week. At any point during those  
2 discussions, the Department could have raised its bifurcation proposal. That it chose not to—and  
3 then filed the proposal just measurable minutes after finalizing the joint schedule—strains  
4 credulity. After months of insisting that any changes to the schedule would be exceedingly  
5 difficult to secure, it is implausible that the Department suddenly reevaluated the entire structure  
6 of the hearing in the brief window between filings and adopted an entirely new course. More  
7 likely, it had already been drafting the bifurcation request while negotiating the schedule—  
8 raising serious questions about the Department’s good faith.

9         This bifurcation request is contrary to the requirements of the Case Management Order,  
10 which expressly requires that parties meet and confer on contested matters and present them  
11 through formal motion practice.<sup>4</sup> Bifurcation, which affects the structure and scope of the  
12 hearing, is plainly a contested matter within the meaning of that Order. The request is further  
13 contrary to the very authority cited by the Department—Cal. Code Regs. tit. 10, section 2614.4<sup>5</sup>  
14 (providing for bifurcation “on motion of a party”) and Government Code section 11507.3  
15 (same)). And among the many differences in the Mercury noncompliance proceeding cited by  
16 the Department, bifurcation there was sought, as required, through a motion filed by Mercury.

17         The Department’s failure to follow proper procedures has deprived the parties of  
18 meaningful notice and a fair opportunity to understand and respond to its bifurcation proposal—  
19 basic requirements of due process. The Court’s effort to remedy that failure by permitting a brief  
20 meet-and-confer and limited additional response is a modest and well-intentioned step in the  
21 right direction—but one that falls far short of an adequate cure. It does not address the deeper  
22 procedural unfairness introduced by the Department’s ambush-style tactics. The Department’s  
23 proposal remains undefined, unsupported, and unmoored from any evidentiary record. As  
24 detailed below, the CDI’s proposed process now before the Court is fundamentally flawed—  
25 uncertain, unclear, and unworkable.

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<sup>4</sup> Case Management Order, Apr. 4, 2025, p. 3.

28 <sup>5</sup> This regulation additionally does not apply to this proceeding, but rather to noncompliance  
proceedings under Insurance Code section 1858 et seq.

### III. SCOPE, UNFAIRNESS, AND VIOLATION OF PROPOSITION 103

#### A. CDI's "Alternative Request" Is Undefined and Would Exclude Critical Issues from the Rate Determination

The Department proposes to “bifurcate claims-handling issues raised by Intervenor Farren,” but does not define those issues, and indeed, expressly acknowledges that these matters are undefined. (CDI Response, p. 6:10–11 [“Farren has not identified with specificity the claims handling discovery he seeks, nor has Farren shown the ‘scope or impact’ of the matters he alleges.”].)<sup>6</sup> Bifurcation of undefined issues is a recipe for confusion for both the Parties and the Court.

Neither does the Department specify how those issues are to be distinguished and addressed separately from issues already embedded in the rate application, including the impact of State Farm’s claim settlement behavior on projected losses, trend, and loss development. It is well-established that claims settlement practices can directly impact ratemaking under Insurance Code section 1861.05(a), particularly with respect to the selected trend values and loss development. There is no reasonable dispute that these factors are critical to projecting ultimate expected losses—loss development adjusts current loss estimates to project the ultimate cost of claims, and trend accounts for changes in frequency and severity of claims over time.<sup>7</sup> Omitting data on claims handling practices pending a “Phase 2” could materially overstate or understate projected claims costs, resulting in actuarially unsound and potentially excessive or inadequate rates. In seeking to carve claims-handling issues out of the rate-setting process, CDI risks approval of rates based on incomplete, inaccurate projections—fundamentally undermining actuarial integrity and California’s rate regulation framework, in addition to violating Proposition 103.

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<sup>6</sup> For that matter, Mr. Farren has also not attempted to define the scope of “claims-handling issues” he may wish to raise (nor should he be required to, when he has not yet even had a chance to engage in discovery).

<sup>7</sup> Indeed, in granting intervention to Mr. Farren, the Court specifically found: “Farren’s concerns regarding claims-handling practices are not necessarily merely philosophical; to the extent to which they bear directly on actuarial components such as trend factors, loss development, and catastrophe-related adjustments, they are materially relevant.” (Order After Hearing on Motion to Intervene, July 7, 2025, p. 5.)

1 Nevertheless, the Department suggests a two-phase hearing structure, with “Phase One”  
2 apparently limited to rate hearing issues (CDI Response, p. 8:12), excluding the impact of claims  
3 payment practices on loss development and trend analysis and determining a final rate without  
4 these issues,<sup>8</sup> and with “Phase Two” apparently addressing claims issues and how those issue  
5 impact rate. (CDI Response, p. 8:14-16 (“Phase Two could entail the determination of SFG’s  
6 claims-handling policies and practices related to wildfire losses, as . . . those practices can impact  
7 rates as alleged by Farren.”).) However, the Department provides no detail as to how loss  
8 experience affected by claims delays, denials, or underpayments would be factored into “Phase  
9 One”, if at all, or how a final rate would be adjusted by “Phase Two”. Indeed, it is not at all clear  
10 what the ultimate decision point of “Phase Two” is proposed to be. As a result, the Department’s  
11 proposal threatens to artificially segregate interrelated issues and prejudice the integrity of the  
12 ratemaking process, while introducing significant confusion, inefficiencies, and wasted  
13 resources.

14 **B. Bifurcation Here Violates Proposition 103**

15 **1. The Commissioner Has No Authority to Approve a Rate That**  
16 **Perpetuates Unlawful Claims Practices**

17 While bifurcation is a general tool courts many use to manage proceedings, the  
18 Department’s proposal to bifurcate claims-handling issues under these circumstances is  
19 unlawful. Insurance Code section 1861.05(a) provides that “[n]o rate shall be approved or remain  
20 in effect which is excessive, inadequate, unfairly discriminatory or otherwise in violation of this  
21 chapter.” Chapter 9 includes numerous provisions of the Insurance Code that are incorporated  
22 and applicable here.

23 Indeed, it includes California Insurance Code section 1861.03(a), enacted by Proposition  
24 103, which provides that “[t]he business of insurance shall be subject to the laws of California  
25 applicable to any other business, including, but not limited to, civil rights laws (Sections 51 to  
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27 <sup>8</sup> The Department’s request is not at all clear on this issue, given its continued references to  
28 “Phase One” being about whether the “interim rate was appropriate,” but it appears that “Phase  
One” is also intended to determine State Farm’s final rates that are proposed to go into effect  
January 1, 2026.

53, inclusive, of the Civil Code), and the antitrust and unfair business practices laws (Parts 2 (commencing with Section 16600) and 3 (commencing with Section 17500) of Division 7 of the Business and Professions Code).” This includes the Unfair Competition Law (Bus. & Prof. Code, § 17200 et seq.), which prohibits any “unlawful, unfair or fraudulent business act or practice.”

The plain language of these provisions makes clear that the Commissioner lacks authority to approve a rate if the underlying claims practices it reflects or supports are unlawful under the Unfair Competition Law or other applicable statutes.

Here, there are widespread, credible, and well-documented allegations coming directly from fire survivors that State Farm has engaged in unlawful claims-handling practices following the Eaton and Palisades Fires—practices that potentially violate multiple provisions of California law, including the Unfair Competition Law (Bus. & Prof. Code, § 17200 et seq.), the Fair Claims Settlement Practices Regulations (Cal. Code Regs., tit. 10, § 2695.1 et seq.), and the Insurance Code’s prohibitions on unfair claims practices (Ins. Code, § 790.03(h)).<sup>9</sup> These alleged violations are not isolated missteps—they represent a systemic pattern of misconduct that directly undermines the lawfulness of the rate under review, including:

- Systemic delays in claim communications and determinations, in violation of 10 C.C.R. § 2695.5(b) (requiring responses to claimants within 15 calendar days) and § 2695.7(b) (requiring acceptance or denial of claims within 40 calendar days);
- Rotating adjusters, preventing continuity of claims review and violating § 2695.7(d) (requiring fair and thorough investigation) and Ins. Code § 790.03(h)(3) & (7) (failure to adopt and implement reasonable standards for prompt investigation and settlement of claims);
- Refusal to test or pay for toxin remediation in homes with confirmed contamination, violating § 2695.7(d) and Ins. Code § 790.03(h)(1) & (7);
- Misrepresentation of policy provisions and shifting loss estimates, in violation of Ins. Code § 790.03(h)(1) (misrepresenting pertinent facts or insurance policy provisions) and 10 C.C.R. § 2695.4(a) (duty to disclose all benefits, coverage, and time limits);
- Capping additional living expenses (ALE) at 12 months, contrary to Ins. Code § 2060, CDI’s 2019 ALE Notice, and the CDI General Counsel Opinion confirming the statutory 36-month ALE requirement; and

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<sup>9</sup> Exh. 1, ESFN Letter, at pp. 1–2.

- Use of biased engineering and vendor reports, violating § 2695.7(d) (fair investigation) and Ins. Code § 790.03(h)(5) (failure to affirm or deny coverage within a reasonable time).<sup>10</sup>

These violations are still being documented, but to date, EFSN reports that approximately 82% of those insured by State Farm have experienced claim denials, delays, or underpayments.<sup>11</sup> These practices have left survivors displaced, financially ruined, and—in many cases—physically ill.

According to the Eaton Fire Survivors Network’s August 1, 2025 submission, nearly 500 firsthand survivor accounts document a pattern of systemic misconduct that would potentially support violations of the Unfair Competition Law, Insurance Code, and claims handling regulations. Families describe being passed from one adjuster to the next, each time forced to start over from scratch. One survivor wrote: “Our claim has been reassigned to five different adjusters. Each time, we’ve had to start over.”<sup>12</sup> Another described the emotional toll: “Right when you think you’re getting somewhere, there’s a lag in communication, then you have a new adjuster.”<sup>13</sup>

Survivors also recount State Farm’s outright refusal to test for dangerous environmental toxins—even when the contamination was confirmed by licensed experts. “State Farm outright refuses to test for toxins,” one policyholder wrote. “They’re pressuring us to put our **19-month-old baby and 5-year-old kindergartner back into a home contaminated with dangerous levels of lead dust.**”<sup>14</sup> Another explained: “We paid over \$10,000 for licensed experts. The results: toxic ash, high lead, arsenic, chromium and other risks. We’re asking State Farm to do what they promised—make our homes livable again.”<sup>15</sup>

According to fire victims, State Farm also systematically lowballed loss estimates—even on total loss properties. One survivor reported: “They offered us \$11,000 to remediate our five-

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<sup>10</sup> *Id.* at 1.

<sup>11</sup> *Id.* at 2.

<sup>12</sup> *Id.* at 3 (titled “The State Farm Files: By Survivors of the Eaton and Palisades Fires.”)

<sup>13</sup> *Ibid.*

<sup>14</sup> *Ibid.* (Emphasis added).

<sup>15</sup> *Ibid.*



1 bedroom house. That’s only 13% of actual cost.”<sup>16</sup> Another was told their destroyed, red-tagged  
2 home could be repaired.<sup>17</sup>

3       There are serious, real-world, real-life consequences for thousands of people here. Delays  
4 and denials have driven some families into financial ruin. “Our credit cards are maxed out. We  
5 are literally going to be homeless,” one family wrote.<sup>18</sup> Another recounted: “Our family has been  
6 forced into a nomadic existence. We’ve slept in six places since the fire. State Farm has  
7 repeatedly denied requests for longer-term housing despite never responding to any of our  
8 remediation estimates.”<sup>19</sup> In addition to the financial harm, ESNF presents allegations that State  
9 Farm is perpetuating or worsening physical and emotional harms. One survivor described the  
10 physical toll: “My mom has lost 20 pounds, she can’t sleep, and her hair is falling out. Not  
11 because of the biggest disaster in California’s history, but because of State Farm’s bad faith.”<sup>20</sup>  
12 Another wrote: “This isn’t just red tape. It’s a slow, grinding cruelty. It’s sleepless nights, strain  
13 on our marriage, and a future on hold.”<sup>21</sup>

14       These are not isolated grievances. They describe a pattern of conduct that is likely illegal  
15 under California law. The company’s projected loss estimates, reserves, and proposed trends are  
16 inextricably shaped by claims that were or are denied, delayed, or drastically underpaid. These  
17 core issues cannot be bifurcated from the hearing that will determine State Farm’s ultimate rates.

18       The Commissioner himself has acknowledged these complaints—to the point of agreeing  
19 to order a Market Conduct Examination in response to vocal demands by ESNF.<sup>22</sup>

20       Under sections 1861.03 and 1861.05, the Commissioner cannot approve any rate  
21 predicated on ongoing violations of the law. To do so would be to approve a rate “in violation of  
22 this chapter.”

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24 <sup>16</sup> *Ibid.*

25 <sup>17</sup> *Ibid.*

26 <sup>18</sup> *Ibid.*

27 <sup>19</sup> *Ibid.*

28 <sup>20</sup> *Ibid.*

<sup>21</sup> *Ibid.*

<sup>22</sup> Cal. Dept. of Insurance, “Insurance Commissioner Ricardo Lara launches investigation into  
State Farm’s handling of wildfire claims,” June 12, 2025, [https://www.insurance.ca.gov/0400-  
news/0100-press-releases/2025/release043-2025.cfm](https://www.insurance.ca.gov/0400-news/0100-press-releases/2025/release043-2025.cfm).

## 2. Bifurcation Would Be Manifestly Unfair to Wildfire Victims

CDI's bifurcation proposal claims that "[t]he Commissioner retains discretion regarding publication of market conduct exam findings." (CDI Response, July 18, 2025, p. 7, fn. 1.) That assertion is startling—and fatal to the Department's bifurcation request. If the Commissioner ultimately declines to release those findings, they will never be available to inform this rate proceeding. Bifurcation under those conditions would allow State Farm to lock in rate increases now, while excluding wildfire survivors and other policyholders from any meaningful opportunity to be heard on how the company's unlawful claims-handling practices distorted its loss projections. That approach violates the core tenets of Proposition 103, which guarantees the public a role in the ratemaking process.

The Department's recent history makes this threat more than hypothetical. As Commissioner Lara admitted yesterday in his press release announcing an enforcement action against the FAIR Plan for its failure to cover smog damage as required by law, CDI's market conduct examination of the FAIR Plan took over a year, and was completed in 2022.<sup>23</sup> Yet the Commissioner took no public action until July 2025—more than three years later. There is no indication the Department's examination of State Farm will move faster. In fact, as footnoted in their bifurcation request, the Department claims the Commissioner has discretion to never release findings from that process.

This recent precedent confirms that bifurcation would not merely delay scrutiny—it could prevent it altogether. It creates an asymmetrical structure: insurers are allowed to raise rates now, while consumers are left to wait—perhaps forever—for a parallel, nonpublic enforcement track to run its course, and only be disclosed at the Commissioner's "discretion." (CDI Response, p. 7, fn. 1.) Although wildfire survivors may retain the option to bring future bad-faith litigation, that remedy lies entirely outside this proceeding. It would come too late to inform or constrain the rate-setting process that Proposition 103 governs—and too late to ensure accountability for the harm being inflicted now as it impacts future rates.

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<sup>23</sup> Cal. Dept. of Insurance, "Commissioner Lara takes legal action against FAIR Plan for denying smoke damage claims," July 31, 2025, <https://www.insurance.ca.gov/0400-news/0100-press-releases/2025/release054-2025.cfm>.

1 This asymmetry compounds the procedural unfairness already embedded in the  
2 emergency interim rate process that State Farm has invoked. Proposition 103 and its  
3 implementing regulations require *a* rate hearing—not a series of divided phases triggered by  
4 emergency filings, shifting variance claims, and ever-changing timelines. Yet that is precisely  
5 what bifurcation invites: further fragmentation of a proceeding that began with State Farm’s  
6 June–July 2024 rate applications and has since been subject to constant deferrals and moving  
7 goalposts.

8 Under bifurcation, consideration of State Farm’s claims-handling misconduct—and its  
9 impact on rate—would be pushed indefinitely into the future. Meanwhile, the “projected losses”  
10 expand or contract depending on the insurer’s latest filing, and target dates slide—from 12, to 24,  
11 to 36, to 48 months—as key issues are postponed or excluded altogether. State Farm’s repeated  
12 demands for exceptional treatment are stretching California’s regulatory framework to its  
13 breaking point—and it is State Farm, and State Farm alone, that stands to benefit from that  
14 strain.

15 Moreover, the interim rates already adopted have drawn substantial public criticism.  
16 Consumer advocates and policyholders have voiced strong concerns that the rate increases were  
17 approved without sufficient due process and before the record was fully developed. Intervenor  
18 Farren himself noted the intense public criticism the interim decision received (Farren Response,  
19 p. 5:17–22 [noting “the tremendous backlash the Department experienced when the Department  
20 provided its approval for the interim rate increase SFG requested” and “[t]hat interim rate  
21 approval, rightly or wrongly, did much to damage the Department’s reputation as a competent,  
22 unbiased servant of the public interest and did much to undermine public trust in the  
23 Department”]), even as he raised objections to the lack of transparency, the accelerated timeline,  
24 and the exclusion of wildfire survivors’ claims-related evidence. The experience with the interim  
25 rate highlights the very danger that bifurcation would compound: a process in which insurers  
26 secure significant rate hikes, with only abbreviated or truncated corresponding public scrutiny  
27 that Proposition 103 requires.  
28

Under Insurance Code section 1861.05, subdivision (c)(3), a full public hearing is mandatory. The Department's bifurcation proposal—which would relegate core issues to a closed-door, nonpublic second track while accelerating approval of a billion-dollar rate increase—fails that requirement. It creates a dual-track process that privileges insurer interests, marginalizes victims, and violates both the letter and the spirit of Proposition 103.

#### **IV. AN ALTERNATIVE TO BIFURCATION: STAY PROCEEDINGS PENDING MARKET CONDUCT EXAMINATION**

A significant concern of the Department appears to be avoiding inconsistent findings between this rate proceeding and its ongoing market conduct examination of State Farm's wildfire claims handling. (CDI Response, p. 5:25, 7:3–13, 9:3.) If this is the Department's overriding concern, the more appropriate course to address that concern would be for the Department to bring a motion to stay the pending proceeding on State Farm rate applications in File Nos. PA-2024-00011, PA-2024-00012, and PA-2024-00013 until the market conduct examination concludes, and accelerate the process for completing that examination. The Department has already secured interim rates for State Farm, mitigating any claim of immediate financial urgency. Staying the proceedings would allow the Department's own investigative findings to be finalized, made available for public scrutiny, and incorporated into the evidentiary record before any final rate determination is made.

Consumer Watchdog takes no position on whether it would support a stay in light of its mandatory right to a hearing—it would depend on further actuarial analysis and the length of stay proposed. But such an approach would avoid the Department's concern over premature or inconsistent rulings and artificially segmenting issues that are inherently interdependent—ensuring that the rate is not determined in isolation from claims-handling conduct that directly affects the validity of the underlying data and projections.

If the Department does seek to stay the proceedings, the Commissioner should also rescind the interim rate increase. The Commissioner's approval of that rate was expressly premised on proceeding to a prompt and final adjudication of State Farm's full rate applications with the potential for refunds. It would be improper—and contrary to Proposition 103—to allow

1 State Farm to retain the benefit of that increase while indefinitely deferring full adjudication of  
2 the rate's lawfulness and accuracy.

3 **V. IF FINAL RATE ADJUDICATION IS UNDULY DELAYED—BY**  
4 **BIFURCATION OR STAY—THE INTERIM RATE INCREASE MUST BE**  
5 **RESCINDED.**

6 Whether by bifurcation or stay, any delay in the full adjudication of State Farm's rate  
7 application requires immediate rescission of the interim rate increase. The Commissioner's  
8 approval of that interim rate was granted under extraordinary circumstances and was explicitly  
9 conditioned on a prompt and complete review of State Farm's full application. Proceeding with  
10 only partial, piecemeal review—while deferring core issues such as claims-handling  
11 misconduct—violates the premise on which the interim rate was granted.

12 Proposition 103 forbids any rate from remaining in effect if it is excessive, inadequate,  
13 unfairly discriminatory, or otherwise unlawful. (Ins. Code, § 1861.05(a).) The statute also  
14 mandates that members of the public, including intervenors, be afforded the opportunity to  
15 meaningfully challenge proposed rates through a full public hearing. (Ins. Code, § 1861.05(c).)  
16 Allowing State Farm to continue collecting interim rates while deferring that hearing—whether  
17 by bifurcating key issues into a future phase or by pausing the proceeding indefinitely—  
18 undermines those requirements and distorts the statutory process.

19 Critically, the interim rate was granted in large part based on State Farm's claimed  
20 wildfire losses. The Commissioner cannot lawfully approve or maintain any rate without  
21 evaluating the accuracy and lawfulness of those underlying loss projections. To do otherwise is  
22 to permit a rate based on fiction, shielded from scrutiny.

23 If the Department's request to delay full adjudication of the proposed rate through  
24 bifurcation is granted, then the extraordinary relief of an interim rate increase must be reversed.  
25 The two cannot be decoupled. Proposition 103 is not a ratemaking shortcut. It is a system of  
26 public accountability. And it does not permit the insurer to enjoy the benefits of emergency rate  
27 relief while evading the corresponding obligation to prove that the rate is legal, just, and  
28 reasonable.

## **VI. RESPONSE TO INTERVENOR FARREN**

Intervenor Farren’s filing endorses a bifurcated structure in which certain issues, including claims-handling, may be heard in a separate (even parallel) phase. However, unlike the Department, Farren explicitly maintains that no rate determination should be made until all issues—including those addressed in the second phase—are fully adjudicated:

To schedule the bifurcated proceeding after the Proceeding has been concluded would be a terrible miscarriage of justice, as it would defeat the essential purpose of Participant’s intervention and the purpose that the bifurcated proceeding itself would be intended to serve: to consider claims practices and procedures of SFG in and as a part of the process for consideration of the SFG rate approval request.

(Farren Response, July 23, 2025, p. 5:8–13.) While Consumer Watchdog does not believe any bifurcated structure is necessary or appropriate, Intervenor Farren’s approach similarly recognizes the fundamental requirement under Proposition 103 that the reasonableness of a rate cannot be determined without a complete record.

In contrast, the Department’s proposal would allow approval of rates based on an incomplete and potentially misleading evidentiary record, while deferring critical policyholder concerns to an undefined later proceeding shaped by the Department’s own internal, non-public review that it acknowledges might not be published. The Department’s effort to align its position with Farren’s does not withstand scrutiny: Farren’s approach ensures claims handling practices will be factored in before any rate is approved. The Department’s does not—the purpose of its request is seemingly to achieve the exact opposite result.

## **VII. CONCLUSION**

The Department’s “alternative bifurcation request” is procedurally improper, legally unsupported, and fundamentally inconsistent with the mandates of Proposition 103. It would exclude from the current hearing core issues—State Farm’s unlawful and discriminatory claims handling practices—that directly affect the accuracy and lawfulness of the proposed rates. The Department failed to submit a properly noticed motion, omitted required meet-and-confer procedures before filing, and presented an undefined and unworkable structure that undermines both due process and actuarial integrity.

Moreover, bifurcation of the issues that impact the ultimate rate determination is unlawful. Insurance Code sections 1861.05(a) and 1861.03(a) prohibit the approval or continued use of any

1 rate that reflects or perpetuates violations of California’s civil rights, consumer protection, or  
2 other laws. ESFN’s recent letter provides substantial evidence that State Farm’s claims handling  
3 practices may be violating the law and causing widespread harm. The Commissioner has no  
4 authority to approve any rate infected by such misconduct.

5 If the Department believes the market conduct examination is the proper vehicle to assess  
6 State Farm’s claims practices, then it should seek a stay of proceedings (and rescission of the  
7 interim rate increase) pending the completion of that examination, which it should conduct on an  
8 expedited timeline, and public disclosure of its findings. Otherwise, the hearing should proceed  
9 in unified fashion and on schedule, ensuring that all relevant issues—including the impact of  
10 State Farm’s claims handling practices—are adjudicated before any final rate approval is  
11 granted.

12  
13 DATED: August 1, 2025

Respectfully submitted,

14 Harvey Rosenfield  
15 Pamela Pressley  
16 William Pletcher  
17 Benjamin Powell  
18 Ryan Mellino  
19 CONSUMER WATCHDOG

20 By: /s/ Pamela Pressley  
21 Pamela Pressley  
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# **EXHIBIT 1**



August 1, 2025

Insurance Commissioner Ricardo Lara  
300 Capitol Mall, Suite 1700  
Sacramento, CA 95814  
Email: commissionerlara@insurance.ca.gov; michael.soller@insurance.ca.gov

Dear Commissioner Lara,

I write on behalf of the Eaton and Palisades fire survivors to express grave concern about your proposal to bifurcate the State Farm rate proceeding (PA-2024-00011, 12, and 13). Your action would fast-track a billion-dollar rate hike while indefinitely postponing—or altogether avoiding—any scrutiny of State Farm’s misconduct.

This isn’t bureaucratic nuance. It’s regulatory failure with life-altering consequences. Our families paid our premiums year after year. We played by the rules. We lost our homes. And now, the agency created to protect Californians is shielding the insurer doing the greatest harm.

As one L.A. survivor put it: “My mom has lost 20 pounds, she can’t sleep, and her hair is falling out. Not because of the fire—but because of State Farm’s bad faith.”

### State Farm Violations

You’ve publicly admitted receiving more complaints about State Farm than any other private insurer. We’ve collected nearly 500 firsthand survivor accounts documenting systemic violations of California law, including:

#	Insurer Tactic	Laws & Regulations Violated	% of Accounts
1	<b>Systemic delays &amp; stall tactics</b> e.g. unanswered calls, no updates	<b>10 CCR § 2695.5(b)</b> – must respond to claimants within 15 days; <b>10 CCR § 2695.7(b)(1)</b> – must accept or deny the claim within 40 days.	≈33 %
2	<b>Rotating adjusters</b>	10 CCR § 2695.7(d) – must conduct a fair and thorough investigation; Ins. Code § 790.03(h)(7) – failing to pay benefits owed	≈29 %
3	<b>Refusing or under-paying for testing and cleaning of toxins</b> in smoke-damaged homes	<b>10 CCR § 2695.7(d)</b> – must conduct a fair and thorough investigation; <b>Ins. Code § 790.03(h)(7)</b> – failing to pay benefits owed	≈20 %
4	<b>Misrepresenting policy language</b>	<b>Ins. Code § 790.03(h)(1)</b> – misrepresenting facts or coverage; <b>10 CCR § 2695.4(a)</b> – must disclose all coverage benefits accurately	≈16 %
5	<b>Low-balled construction estimates</b>	<b>Ins. Code § 790.03(h)(1)</b> – misrepresenting facts or coverage; <b>10 CCR § 2695.4(a)</b> – must disclose all coverage benefits accurately	≈15 %
6	<b>Capping payment of living expenses (ALE) at 12 months</b>	<b>Ins. Code § 2060</b> – ALE must last through the loss period; CDI GC Opinion re 36-month ALE 9/19/2019; CDI “36-Month ALE” Notice 5/28/2019	≈12 %
7	<b>Claim denials or deep cuts based on biased engineer reports</b>	<b>10 CCR § 2695.7(d)</b> – must base decisions on impartial and reasonable investigations	≈9 %

These aren’t isolated incidents. They show a pattern of unlawful conduct. And your proposal would enable more of them.

### CDI’s Unfinished Oversight

On June 12, you announced a Market Conduct Exam of State Farm, stating, “Californians deserve fair and comprehensive treatment from their insurance companies.” You said it could take months. Yet now, without even releasing preliminary findings, you propose to sever enforcement from rate review.

Your bifurcation proposal is a violation of the public trust. The principle is simple: If a company breaks the law, it should face sanctions, not be rewarded with a billion-dollar rate hike.

This is regulatory capture in action: when a government agency created to regulate an industry ends up doing its bidding. The result: weakened rules, lack of enforcement, and massive harm to the public.

### **The Cost of Regulatory Capture**

A new report by the Department of Angels finds that a stunning **70%** of insured Eaton and Palisades fire survivors are experiencing delays, denials, and underpayments that are derailing their recovery. Among those insured by State Farm, the figure is **82%**.

The financial gap between what families are owed and what insurers are paying is often hundreds of thousands of dollars. Billions in legally obligated insurance payouts remain unpaid. FEMA can't bridge that. Philanthropy shouldn't be asked to.

The failure of the insurance system under your watch is now impeding the entire Los Angeles recovery.

### **Required Actions**

As former Commissioner John Garamendi stated: "The Insurance Commissioner has clear authority to compel insurers to pay claims fully and promptly—and to block any rate hikes until survivors are made whole."

You alone control the scope and timeline of your exam. You alone control the scope and timeline of your rate decision. We therefore urge you to:

1. Withdraw your bifurcation proposal
2. Complete and publish your Market Conduct Exam
3. Freeze all rate actions until State Farm brings its handling of Eaton and Palisades claims into full compliance with:
  - 10 CCR § 2695.7 – Fair Claims Settlement Standards
  - Insurance Code § 790.03 – Unfair and Deceptive Insurance Practices

### **A Coalition for Accountability**

For months, survivors and advocates have pleaded with you to hold insurers accountable. On July 7, six months after the fires, more than 400 survivors and allies wrote over 1,500 postcards and spoke to you directly. If you haven't seen our remarks, they're here: <https://www.efsurvivors.net/6month>.

More than **20,000** Americans have joined our call: No rate hike until State Farm pays us what it owes.

We never asked for this fight. We don't have billion-dollar ad budgets or armies of lobbyists. All we have is each other, and a rapidly growing coalition of Americans united by a simple truth:

We kept our promises. Now we ask you to keep yours.

Because when insurers break the law, and regulators enable them, this isn't just about money. It's about whether our families ever get to come home.

Sincerely,



Joy Chen  
Co-Founder and CEO  
Eaton Fire Survivors Network

### **Attachment: *The State Farm Files***

**Cc:** Administrative Law Judge Karl Fredrick J. Seligman; Senator Sasha Perez; Senator Ben Allen; L.A. County Supervisors Board Chair Kathryn Barger; L.A. Mayor Karen Bass

# The State Farm Files

## By Survivors of the Eaton and Palisades Fires

**Six months after the Eaton and Palisades fires, 70% of insured survivors report their recovery is being derailed by delays and denials.** These firsthand accounts contained here are a heartbreaking record of what happens when corporate misconduct meets regulatory failure. From nearly 500 survivor messages, seven themes emerge.

### Theme 1: Abandoned By State Farm After Decades of Paying Premiums

Families paid premiums for decades, only to be left stranded after disaster.

- “We paid State Farm premiums for 35 years. Now, State Farm is making our suffering worse, day after day.”
- “After 6 decades of paying thousands a year for insurance, we expect them to honor their agreement. What’s the point of home insurance? We could have invested those payments and had a tidy sum for this disaster.”

### Theme 2: State Farm’s Rotating Adjuster Shuffle

Survivors are bounced from one adjuster to the next, forced to start over each time.

- “Our claim has been reassigned to five different adjusters. Each time, we’ve had to start over.”
- “Right when you think you’re getting somewhere, there’s a lag in communication, then you have a new adjuster.”

### Theme 3: State Farm’s Refusal to Test Toxic Homes

State Farm refuses to test for toxins, pressuring families to return to unsafe homes.

- “State Farm outright refuses to test for toxins. They’re pressuring us to put our 19-month-old baby and 5-year-old kindergartner back into a home contaminated with dangerous levels of lead dust.”
- “We paid over \$10,000 for licensed experts. The results: toxic ash, high lead, arsenic, chromium and other risks. We’re asking State Farm to do what they promised, make our homes livable again.”

### Theme 4: State Farm’s Drastically Lowballed Loss Estimates

State Farm is shifting and slashing loss estimates for both destroyed and partially damaged homes.

- “State Farm insists that our destroyed, red-tagged home can be repaired.”
- “They offered us \$11,000 to remediate our five-bedroom house. That’s only 13% of actual cost.”

### Theme 5: Financial Devastation Inflicted by State Farm

Delays and denials are driving families into deep financial distress.

- “Our credit cards are maxed out. We are literally going to be homeless.”
- “Our family has been forced into a nomadic existence. We’ve slept in six places since the fire. State Farm has repeatedly denied requests for longer-term housing despite never responding to any of our remediation estimates.”

### Theme 6: Crushing Health Impacts from State Farm’s Actions

The relentless stress State Farm has inflicted is devastating people’s health.

- “My mom has lost 20 pounds, she can’t sleep, and her hair is falling out. Not because of the biggest disaster in California’s history, but because of State Farm’s bad faith.”
- “This isn’t just red tape. It’s a slow, grinding cruelty. It’s sleepless nights, strain on our marriage, and a future on hold. We should not have to fight this hard just to be treated with basic human decency.”

### Theme 7: Survivors Demand Lara Hold State Farm Accountable

Survivors are begging state leaders to step in and enforce the law.

- “When a company offers a service for a price, then delays, obstructs, and denies rightful claims, then it is a fraudulent enterprise. The government should prosecute State Farm for their Ponzi scheme.”
- “The fact that Lara is even considering a rate hike while State Farm delays, denies, and underpays shows corruption at every level — and a system that serves only State Farm’s profiteering off our loss.”

**Only by standing together and shining a light on what’s happening can we secure the insurance payouts our families are owed.** We’re grateful to the 20,000 Americans who’ve signed our demand to California’s leaders. Add your voice: [efsurvivors.net/hold-insurers-accountable](https://efsurvivors.net/hold-insurers-accountable).

**Please turn the page to read the firsthand accounts of Eaton and Palisades survivors.**

1	It is criminal how the insurance companies cannot honor their contracts. Delay tactics and treating their policy holders like second class citizens. There is zero accountability and they will continue to bully because our leadership lacks taking a position with the people of their state for fair humane justice.
2	You can't imagine the pain that State Farm has caused us. The fire was the worst thing that had ever happened to me—until I had to deal with my insurance. Now, that experience has taken its place. Dealing with my insurance has been more devastating than the fire itself.
3	No rate hike until the pay wild fire claims.
4	For the good of California, Ricardo Lara should step down and allow a more capable leader to direct the Insurance Commission.
5	We have been out of our home in Altadena since January and are still arguing with our insurance to cover full costs of remediation. Trying to get them to answer our inquiries and reimburse for Alternative living expenses is taking all my time and energy. It should never be these difficult.
6	At this time, when so many families, including me, my husband, my sons and my 81 year old mother, can not return home as State Farm has failed to pay for the proper clean up of our home - how in the world could it make any sense for a rate hike?
7	Please help us. This is not ok. Insurance companies are not cooperating with so many residents. Please do something!
8	We have been out of our home in Altadena since January and are still arguing with our insurance to cover full costs of remediation. Trying to get them to answer our inquiries and reimburse for Alternative living expenses is taking all my time and energy. It should never be these difficult.
9	No increase in premiums for insurance companies until they pay Altadena and Palisades fire victims. These insurance companies have a contract with us. We pay our insurance premiums and they're supposed to make us hold and they are not doing it. It's absolutely ridiculous to think that they can have an increase when they've not settled these cases that's why they're being sued State Farm and California fair plan are the worst of the worst. I live in the burn district of Malibu.- 6 months and I can't return home because California fair plan refusing to pay for a mediation even though I can prove that there's toxic ash in my home. This has to stop we have suffered enough from this fire.
10	I'm baffled that I've paid 3 months worth of insurance since the fire while receiving \$0 from State Farm and now we get more price hikes. Unbelievable.
11	People pay for premiums and follow rules set forth by insurance companies, in order to be protected and supported when accidents happen. As simple as that. If insurance companies couldn't follow through on that willfully, they have all breached their contracts. Nobody would want to buy insurance anymore in the future, if this situation is not changed. Changes are needed in order for the industry to survive. If not, I foresee system-hacking companies that will offer homeowners better paybacks, and eventually there will be no insurance companies surviving anymore. Help the insurance company to see that they need to fulfill their contracts now and pay all their clients fairly.
12	The insurance market is broken. We need major legislation to correct the outrageous increases in rates of homeowners and also being dropped.
13	Traveler's is nickel and dime-ing us as we fight for LOU, Dwelling replacement funds, and personal property funds. Its incredibly distressing and emotionally draining. The MO os Travelers is no transparency and delay!
14	I'm writing to express my support for the communities impacted by the Eaton fire. When insurers like State Farm fail to pay restitution for legitimate claims they are deceiving the public with their advertising. State Farm is NOT there, to honor their obligations and pay their legitimate claims. This failure impacts everyone and customers nationwide are taking notice.
15	Dear Commissioner Lara and Governor Newson, I am deeply concerned by State Farm's delays, denials, and underpayments to longtime policyholders, as documented by the 400+ firsthand accounts collected by Eaton and Palisades survivors. Yet even with this record, the company demands a 30% permanent rate hike.
16	Please do not reward this conduct. Your primary duty is to protect California families. I urge you to expedite your investigation into State Farm's handling of Eaton and Palisades claims. Release the findings and confirm the company has paid what it owes these families, before considering any further rate hikes.
17	The financial devastation to these communities is profound. A functioning insurance market depends on insurers honoring their contracts. That requires your urgent attention now.

**The State Farm Files** by Survivors of the Eaton and Palisades Fires

18	Altadenan Homeowner - Structure Still Standing, but unable to move our family back home now due to high levels of lead, cyanide and other toxic chemicals found in our home. Insurance companies need to be held accountable for not living up to their promise to make our homes safe again!
19	Even though I have full coverage, State Farm is denying portions of the claim for a variety of reasons.
20	The insurance companies are financial companies that are profiting off our pain. They maximize their profits with sweetheart deals with their vendors, while providing us with substandard services that don't remediate our homes. If they're mismanaging the profits they're getting, that's not a reason to ask us to pay more to get even less.
21	I have many friends and neighbors who are in terrible distress due to not receiving funds or adequate support from State Farm. As an Eaton Fire survivor, I am aghast at how poorly State Farm has managed claims. Farmers has done right by me, and I will not stop seeking justice for my neighbors until State Farm steps up to meet their obligations.
22	We are on our 4th adjuster. Have not yet to receive a single fixed point of contact, nor a written progress report, both of which are my right due to the fact this is a federally declared emergency. State Farm attempted to use our policy against us misleadingly.
23	The families suffering from corporate greed and negligence deserve better than this — and it's your duty to ensure restitution.
24	All things stated on this petition we have been suffering from because of State Farm. I have been in the insurance industry business for over 40 years and have never seen anything like the extremely poor horrible experiences that we are dealing with at State Farm.
25	Commisioner Lara, my family has slept in 6 beds since the fire with a 7th on the way. State Farm is holding \$35K in submitted receipts, none of which have been reviewed or reimbursed. State Farm has suggested that we dry clean clothes damaged by lead, chlorine gas, and possibly hydrogen cyanide and put them on our 18-month old and our 5-year old with respiratory issues. Despite a positive test for lead in our home, our adjuster has never uttered the word lead in written or verbal form to us. State Farm did not review an initial cleaning estimate for 60 days. State Farm has never responded to 1 of our letters or any of our requests, many of which are starting to get near 60 days old. It has been over 3 months since the fire, and State Farm has done absolutely nothing to help us remediate and restore our home. They have not lived up to their obligations and responsibilities. If they are expecting to raise rates, they also need to fulfill their obligations AND request an equal amount of funds from their parent company that is earmarked directly for survivor disbursement within 30 days.
26	I have received one ALE payment from State Farm (for pro-rated January and partial payment for February's rent). I've received NOTHING else for my extra living expenses. I have yet to receive Part B estimate and we were told the Part A estimate is changing. Both estimates (part A and Part B) were contracted by State Farm to Servpro in January. My home is sitting, uninhabitable and untouched, three and a half months later. I may have to dip into my 401k if I don't receive MY insurance benefits. We are getting words and 'promises' but no action.
27	How State Farm is treating its customers in the Altadena community and it is shameful! They could care less that there is lead in the home and insist my family and 4 week old child move in and use the breast pump, oven, couch, etc. after being vacuumed. This is all outrageous. Do something already!

28	<p>I am certain that if your home was damaged or destroyed, and your family was traumatized because of the process that State Farm has used to pay for the needs of so many of the fire victims, You would be first in line to demand better claims procedures and oversight and deny increases when disaster insurance claims are being handled in such a poor way. I've had State Farm for 45 years. They've been great for small claims over the years, but this is the first time I've suffered such a disaster. I felt that we would be taken care of because of my State Farm policy. It has been a roller coaster of constant battling for appropriate knowledge and concern for what we have been going through. I'm grateful for some of the compassionate adjusters, but after dealing with 6 or 7 adjusters so far, I don't see an end to the emotional trauma anytime soon. Nothing in my life has been back to normal since January 7. Life is precious and life is short. It is shameful that a trusted insurance company isn't willing to actually get everyone's homes back to pre-fire condition. Safety concerns are apparently not a concern to State Farm. In 2003, I lived in Lake Arrowhead and dealt with the Old Fire. State Farm took care of everything so quickly and easily. My refrigerator was filled with food when we were evacuated and the power had been out for 2 weeks. The adjuster told me that the fridge needed to be replaced and the entire contents would be reimbursed. He said the fridge would never be safe to use again due to all the bacteria and mold that was present. He said it couldn't be cleaned properly. Now, with my Altadena house suffering much worse damage and a full refrigerator with rotting food for nearly a month before we could get in to remove the contents, is apparently only needing to be cleaned. What?? Now it's safe to use a fridge that's worse off than the one I had replaced in Lake Arrowhead? What has changed? It needs to be replaced! I would never feel safe using that refrigerator again. The adjuster who came to my Altadena house kept commenting about how everything could be cleaned. If I chose to replace anything, State Farm would not pay for it. I was shocked when she said the same about our mattresses. The houses next door and all across from us burned to the ground. I saw the stacked bags of asbestos being removed from the neighboring lots! My bedrooms were not more than 10 feet from a 100 year old burned house. All damage to my house occurred because of the flames from that house, hitting that side of my house. All of the clothing in our closets have been sitting in that smoke and fire particulate damaged home for more than 3 months now. When my daughter asked if she could be reimbursed for clothing that she needed to buy for work, they just told her that only essentials would be reimbursed. When the SF approved Servpro person came to my house, he stated that all soft materials, mattresses, sofas and chairs were not cleanable. He said they'd have to be trashed. He said electronics were most likely damaged and the components could possibly cause a future fire if used. His comments were based on the proximity to the burned homes around us. He had experience working in other fire ravaged areas. He visited my home on March 4, but I still haven't been given his report/estimate. I have called, texted and emailed many times with no response. I need to get some answers about remediation, but I get no answers from State Farm either. There is so much misery and aggravation on a daily basis. It's such a horrible thing to be going through. We can't even count on this Insurance provider to do the right things. to take care of the things we paid our premiums for. It is shameful to say the least!</p>
29	<p>We have State Farm. It took three letters and an extended period of time to get reimbursed for \$17,000 in ALE reimbursements. Meanwhile, they will only approve 1-3 months on ALE at a time because our house is still standing but contaminated, forcing my family of 5 to move every time the period is up. We have moved 12 times so far due to lack of early approval for a longer term lease compounded by lack of housing availability.</p>
30	<p>The injustice happening to EF survivors by insurance companies is unconscionable . Please step in and do something.</p>
31	<p>Everyone I know with State Farm who still has a home left in the burn area, is so much worse off than those of us who lost our homes. They are having to completely fend for themselves and being told to move back into their toxic homes. It is criminal and dangerous. If you let State Farm behave this way towards people who paid for coverage, you're setting a terrible precedent for the rest of the companies, who are already looking for ways to pay less in claims. We didn't ask to be burned out of our homes. The least you can do is make sure we're treated well in a truly awful situation.</p>
32	<p>My parents and sister lost their home in the Eaton fire and are still without any answers about their claim - leaving them in limbo. My parents are over 75 years old and without a clear path forward. They need to be compensated for their loss! State Farm has switched up their contact multiple times and left my parents without anyone to talk to. Please hold State Farm responsible. Thank you.</p>

33	<p>We filed our claim with State Farm on January 14 for smoke damage caused by the Eaton Fire. Our home is located within the burn zone. Today is April 13, and despite the time that has passed, we have not received a single payment, nor have we come close to reaching an agreement on how to properly remediate the damage to our home. There is visible ash and soot throughout, including inside our exterior doors and windows, and a thick layer throughout much of our attic. Beyond what's visible, our entire home and our personal belongings are permeated with the smell of smoke. Based on environmental testing results from neighboring homes, it is reasonable to believe that our property also contains elevated levels of lead and other harmful contaminants. Despite this, State Farm continues to deny coverage for necessary testing—testing that is crucial to thoroughly and accurately assess our loss, and that should be their responsibility. This experience has been an absolute nightmare. We are now working with our second adjuster after the first was negligent, unprofessional, uncommunicative, and even dishonest on multiple occasions. I'm mentally and emotionally exhausted. The claim process has dragged on at an agonizingly slow pace, and at this point, I have little hope that we'll receive a resolution that reflects the seriousness of our situation or the compensation we rightfully deserve. I have been a State Farm customer for 20 years and we trusted State Farm to help us when disaster struck. Instead, we've been met with delay, denial, indifference, and gaslighting. I'm losing hope that we'll be treated fairly—and that's a devastating place to be when your home, health, and peace of mind are on the line.</p>
34	<p>We are a very frustrated State Farm customer with exactly these experience. Delay, incompetence, unprofessionalism, and total lack of customer service. We have \$40,000+ on credit cards incurring interest. For sure I am now physically sick from dealing with this. It is beyond outrageous.</p>
35	<p>My dwelling estimate process has been delayed by a third-party vendor employee who not only refused to follow State Farm's own protocol of doing a Total Loss Matrix with the insured prior to issuance of an initial or rebuilding estimate but also falsified my claim file. This has caused me undue further stress during an already emotionally fraught process. State Farm management refused to reassign a new dwelling estimator after the first erroneous estimate despite my request. It was worse the second time despite my documented concerns about potential retaliation.</p>
36	<p>We have been loyal State Farm for decades. This is unacceptable to be treated this way.</p>
37	<p>This is unconscionable, and appalling that something hasn't already been done to ensure that insurance companies do the right thing.</p>
38	<p>I am a renter and my landlords policy is thru State Farm, from what they have expressed there has been a lot of back and forth to properly assess and cover what is necessary, to date I'm still displaced waiting for them to replace old toxic carpet that they demand the restoration company to clean first whe it does not make sense since it's porous and even experts say it must be replaced for safety reasons.</p>
39	<p>It is wholly unacceptable for State Farm to deny, delay, deny delay and keep using tactics to resist meeting their obligations to people who have paid into their policies. This has to change and cannot be allowed to continue.</p>
40	<p>My family has been insured with State Farm for many years. We have dutifully and timely paid every payment and never put in any claims before this devastating fire. The aftermath of this fire has included dealing with four (4!) State Farm fire claims — for a completely burned down property as well as several severely smoked damaged properties — all with inconsistent and frustrating results. We are on our fifth or sixth adjuster. They bring them from out of state and the inconsistent direction given shows a lack of training. Right when you think you're getting somewhere, there is a lag in communication only to find out you have a new adjuster — buying State Farm more time to stall. Unfortunately, we are out of pocket thousands of dollars because of these delays. What about the adjuster who tried to force us into our uninhabitable house a mere few weeks after the fire (when we did not have clean water)? Or the refusal to pay for bio testing? We had to pay ourselves and the results showed astronomical levels of lead. These stories are not uncommon. Because we are organized, we know that thousands of us are dealing with the same patterns. The North(East) does not forget. Altadena demands that State Farm do its job! We demand that they be held accountable! We implore you to put a stop to their plan to increase rates until they can perform their contractual duties AND clearly demonstrate a reason for the increase.</p>
41	<p>State Farm's behavior toward us is despicable.</p>
42	<p>Please do the right thing and hold State Farm accountable and support the individuals and families in need of answers, assistance, and the insurance payments due to them.</p>

43	A close friend is currently not getting the coverage that was promised. I hope State Farm does the right thing and provide the necessary assistance that was promised.
44	Over the last decades I have seen State Farm abandon its customers, including when they dropped my own Mom's policy when she filed her first claim (for water damage due to a leak) after being a paying customer for 30+ years. What they're doing with Eaton Fire survivors is unconscionable. Please help hold them accountable.
45	My girlfriend is someone who lost her home to the fires, I won't stand by and let a company sheepishly pull strings to save dollars while screwing over traumatized families. This is as much as I can do from where I am.
46	The way State Farm is handling this disaster just adds to the devastation and trauma everyone affected by the fires is already suffering.
47	I lost my home in the Eaton fire. In addition to the items spelled out in the form letter, I'd like to highlight that State Farm's rebuild estimate process is broken in several ways. 1) While neighbors with other insurance companies have known their rebuild payouts for weeks, we don't expect to get a correct rebuild estimate completed until May or later. For many of us, the initial State Farm estimates have not arrived yet. For those that have their estimates, they're claiming that we can rebuild our homes for a fraction of what reasonable builders are quoting (State Farm's <\$300 sq ft compared to >\$400 sq ft for the cheapest of houses). The reconciliation process forces each of us to hire one or more builders to make an estimate not for the house we want to build but for the house that burned down. The builder's estimate needs to be as detailed as State Farm's 80+ page estimate report. State Farm will then reconcile their estimate with the builders to eventually fix their mistakes. If this was only happening for a few of us, I'd chalk it up to overworked estimators. But I have yet to hear from anyone whose estimate is anywhere close to correct. Ours is <75% of our coverage and <70% of a reasonable ballpark estimate to rebuild what we had. 2) State Farm won't provide exact debris removal coverage amounts until the rebuild estimate is complete. This means that impacted homeowners were not able to consider private debris removal without gambling on whether their debris removal bills would be covered or not. I visited the State Farm tent 5 times, spoke to my adjuster at least 3 times, and spoke to my agent and his field adjuster. Each conversation resulted in a different explanation of debris removal coverage. I've heard similar stories from my neighbors who are insured by State Farm, while my neighbors with other insurers knew their debris removal coverage amounts within weeks of the fire. 3) Because we won't know what State Farm will pay us to rebuild our property, we can't start conversations with builders. We can't answer basic questions like "What's your budget?" and "How many square feet are we building?" until we finish reconciling State Farm's rebuild estimate and get our Coverage A amount. 4) State Farm's rebuild estimates are filled with obvious errors to the point of being cartoonish. Some neighbors are saying that their estimates are missing entire rooms. Ours is missing at least two rooms. We also received our estimate prematurely, with the actual estimate still under review at State Farm with no estimate for when it will be finalized and delivered. The copy we were sent by accident didn't include coverage for Other Structures or Option ID (State Farm's term for extended coverage), cutting off our payment at the Coverage A limit. Our landscaping debris removal numbers were also wrong, only showing a limit of maybe 3% of Coverage A while our policy allows for 5% of Coverage A. We contacted our adjuster, who apologized and told us to ignore the estimate's intro, but said we could review the other 75 pages which detailed the rebuild coverage for each room of the house while she got the report fixed. If you speak to other impacted State Farm homeowners, you'll hear similar stories.
48	Beyond the trauma of the fire I am now being abused by State Farm insurance as I try to settle my claim. I find their tactics deceitful, arrogant and lacking of any decency. I do not want to succumb to their passive aggressive bullying tactics and so I am looking for help.
49	Please do not allow State Farm to continue to risk the health of children and families. They have repeatedly gone against best practices and the recommendations of remediation companies. We are still displaced due to State Farm's delays and games. Our home tested positive for lead and they continued to assert that we could only clean items not dispose of them. Finally a week or two ago we were told that we could come up with a non salvageable list but there were not guarantees. Meanwhile, it is impossible to clean my house properly without disposing of soft goods and porous items.



50	I am victim of the EF who is a renter and insured by SF. They have been no help and don't want to cover my contents in my home. They want to clean what can be cleaned even though everything is covered with lead. They want to clean everything instead of replacing my items. I have been paying for years to them and they gladly take my money, and now this disaster has happened and they don't want to pay me what the owe. The adjuster told me this isn't a free for all! They don't want to help us and it is very clear to see. They haven't been very clear on the steps that need to be taken. I am so confused and very upset with them.
51	Yes, I'm underinsured and my home was a total loss. I submitted my contractor's line by line proposal for the rebuild cost which is indicative that I'm underinsured for my dwelling coverage.
52	It has seemed like everything that needs to be done has been questioned and questioned and left in limbo. Then just last week they announced that we have a new adjuster. No ALE payment has been forthcoming even though we have been consistently uploading all my expenses since the disaster. Where there was a question about an item we have given them the answers. Still nothing as of the date of this note to you. Very difficult to feel that State Farm is the adversary, not on my (client) side.
53	You must do something and not ask but require State Farm to "be a good neighbor" and live up to their commitments. We lost everything in this fire and are being reinjured every day by State Farm. I sent you a copy of my letter to their CEO and also filed a complaint and you did nothing. I hope this gets your attention. Time to do your job.
54	My neighbors have State Farm, and I have heard nothing but horror stories dealing with them. Attempting to force people back into standing homes that are clearly contaminated with lead, asbestos, and arsenic (any or all) is inhumane and reprehensible. To raise insurance rates is an egregious and callous in light of how their insureds' lives have been forever changed. Insurance companies talk about being a good neighbor when in fact, it is about revenue and profit generated from our misery and loss. Years from now, State Farm, and other insurance companies who are cutting as much as they can from supporting clients will see long-term health impacts on people who entrusted their health to the expert insurance companies advice. This is wrong, and it is unacceptable for any government agency to watch this go down without taking action. If everyone from the public and private sector want to really help (an overused word that means nothing in this context), then do something to prevent the exploitation and harm caused by State Farm and other insurance companies who put profit over people. Insurance companies like State Farm made a commitment, and clients have paid into it with full faith in delivering in an emergency. Raising prices exponentially, neglecting to put human lives over profit, and benefiting from this disaster is not only unconscionable but will prove to ruin our small town from recovery and long-term sustainability. We'll be so focused on losing our lives due to resultant health concerns, families and elders won't be able to keep their homes. The economic impact will be too great.
55	State Farm is atrocious. Please help the Eaton Fire victims!
56	Commissioner Lara, I urge you to stand with the Eaton Fire Survivors efforts to hold State Farm accountable to pay out claims in a timely manner without delay. As a 2021 Marshall Fire survivor it was well known in our community that State Farm acted in the same manner as they are with the Eaton Fire Survivors. The impacts of their tactics are profound and greatly impeded the recovery/rebuild process for many in my community. Trying to rebuild and recover after a fire is a devastating, time consuming, demanding process and to compound that by denying, delaying payments and requiring an itemized list of every item you possessed with how old each item was, how much did you pay for each item and how much does it cost to replace each item, then to have it be depreciated and you then have to go back and argue a value just compounds the loss and consumes already limited time when you are trying to move forward and recover and rebuild your life. I urge you to image yourself in the same position that the Eaton Fire survivors are in making decisions on what can be salvaged of every life possession, will it contain toxic byproducts that may harm me or my family, do I have time to write endless itemized list of every item I possess so I can get paid my contents claim money, or do I let that go and focus on rebuilding/repairing my home while working full time to make ends meet, while possibly paying dual mortgage and rental expenses while displaced, while taking care of my family and while replacing items lost or deemed unsafe to use due to contamination.
57	I know so many people affected by this fire. I have dug through the ashes with them. Ran errands, given clothing, food, pet food, just been a shoulder to cry on. It is egregious that State Farm should get away with treating these people like this. State Farm has been paid when people paid their premiums and now it's time for them to pay out for the service they supposedly provide that people have been paying them for!!!

58	Despite having a public adjuster hired to represent us, State Farm has been delaying their response to every request we have made. For instance, State Farm delayed payment of our leased apartment. The building management taped an open letter into our apartment door with notification of the 'overdue payment of the rent and additional charges associated with the delay'. This was humiliating and disturbing as every resident walking by had free access to this open letter with personal information. To protect our credit we paid the rent out of pocket. A week later State Farm sent the payment to the apartment building management office. It took a month to get reimbursed for the out-of-pocket payment we had made. Needless to say, we continue disturbed by the whole situation. Our anxiety levels are high as the middle of the month approaches and we need to request an extension of our month-to-month lease. Also, I suffer from asthma; so we requested testing for contaminants before the cleaning of our property. State Farm denied such indicating that if we wanted to do it we would have to pay out of pocket. Following the recommendation of our public adjuster, we sent State Farm an appeal including quotes from two Environmental companies and indicating our choice based on qualifications and references. This time, State Farm denied us to utilize the company we had chosen and wanted us to use one of their 'preferred vendors'. They emphasized that if we used our company of choice we might not be able to get reimbursed. I have felt threatened by State Farm. However, my husband and I are firm in the decision we made; it is a safety and health issue and it is our right to choose the vendor we want to conduct the testing. There is more to our ordeal but the above is just an abridged version.
59	I'm still making weekly treks to my still-standing home to itemize all the belongings we know we'll toss. State Farm has given me zero guidance in this, so I keep itemizing, knowing it will all be fruitless. No, I don't want to clean sofas, upholstered chairs, and mattresses that have absorbed toxic smoke. Replace them! State Farm is failing their customers and want to squeeze more out of us. They're acting as if they've given everyone affected a full payout when the checks are a tiny fraction of what we should be getting.
60	I have been appalled at State Farm's response to my claim and their lack of willingness to cover environmental testing for my smoke damaged home. It as if State Farm doesn't want me to know what my home is contaminated with.
61	I am so afraid of not having enough money to rebuild my home due to State Farm reducing my coverage twice (2) maybe three (3) Times however my premium payment was not reduced it went up for less monetary coverage plus they want me to give them an itemized list of all the things I had in my house to get the reduced containment money. I paid for that policy faithfully and State Farm stated it would cover it...I am so stressed out I feel like I have been victimized all over again by the very people that said they would be there for me if and when I needed them..This stress is real it's affecting my mind and body. I can barely remember what I did yesterday due to the stress I have encountered from this disaster and they want me to remember everything I have purchased along with it's cost.. I think State Farm should give me the \$ amount they stated in my policy without the agony of make a list of things that without a doubt I am not going to remember everything.. in addition pay me the orginal amount of my premium that they have cheated me out of...I just don't understand we have lost everything and we get dumped on again and again and again..When will this Stop!!!
62	Despicable behavior. People over profits!!
63	Dear Commissioner Lara: Survivors are left to their own devices, under extremely stressful times to decided what to do with their homes and what is safest for their families. We need proper standards of recovery for insurance like mandatory testing for all chemicals associated with urban wildfires and proper cleaning and restoration protocols. People are being deserted by State Farm and other insurance carriers. HELP.
64	These are basic needs and state farm is being totally unethical and illegal.
65	My single-family house is located just two streets below the Altadena fire line. Two State Farm claim adjusters have visited my home. They agree there is significant smoke damage from the 1/7/25 Eaton Fires. However, State Farm refuses to pay for toxicity testing prior to remediation cleaning.
66	It's been 3 months and our home is still sitting with toxic asbestos, soot, smoke, lead. We paid for State Farm home insurance! Stop robbing your customers.
67	I am a total loss survivor who lived on Thurin Ave in Altadena. My insurance company, USAA, has been amazing to work with. I cannot imagine enduring the trauma we experienced with this fire being compounded by an unsupportive insurance company. Please help my neighbors ensure their claims are resolved fairly and quickly.

68	We are displaced from our home while waiting for State Farm to approve remediation. They said they will not pay for us to buy new clothes or kitchen supplies because "our home is still standing so we can just go in there and wash the items ourselves." Environmental testing found lead and other contaminants in our home. We have young children. We are spending thousands out of pocket. We started our 3 year old in therapy because of trauma, and my husband and I are on anti anxiety medication and are in therapy as well. The stress level is so high I have to work less, making less money. State Farm is refusing to pay for the environmental testing that found lead.
69	I have a standing home and State Farm has caused significant financial hardship by refusing an advance and then delaying reimbursement for months. And they have been inconsistent in paying for hygienic testing. I have been denied and have refuted the denial and asked for a written response to my letter with no response. The adjuster had not given me any itemized estimates for the ALE payments. It's going on 3 months since the State Farm sent Servpro for the estimate and he has yet to discuss the estimate with me. He had Servpro call me to start the work without discussing anything with me. Letter after letter sent to the adjuster with no response.
70	If you aren't going to respond after these homeowners have been paying you insurance then you're just a racketeering criminal organization.
71	I would like State Farm to be held accountable for the damages of our homes.
72	One State Farm adjuster left our case without any payouts. We now have another adjuster, but she has never contacted us. We have spent thousands on testing our house for toxic contaminants, but have received no assurances we will be reimbursed. No payouts have been forthcoming for the damage to our house. We've been ghosted by State Farm.
73	I'm grateful I do not have State Farm. What you are doing to many of my friends is abhorrent!
74	State Farm agreed to remove and replace all of my drywall, insulation and plaster in my home, located in the burn zone. I received their commitment in writing. Now they are backtracking and refusing to honor their prior commitments, and are now denying coverage for almost everything. My home is contaminated with hydrogen cyanide, arsenic and chloride anions. My family and I will die if we move back into our home unless it is properly remediated, which includes removal of every item including walls and flooring. Exposure to hydrogen cyanide will put you into a coma and after long-term exposure, can kill you.
75	Please help us get through these tough times!
76	State Farm has delayed EVERYTHING. Now they aren't willing to pay for our temporary housing. Even though we have plenty of coverage. They haven't reimbursed us for our hotel stays and our credit cards are maxed out. We are literally going to be homeless. I have more than enough coverage to fix my home and receive temporary housing. They had the nerve to tell me we should be back in our house by now, when they haven't approved one thing for clean up. They won't pay for testing even though we're surrounded by burnt down homes. We've paid. Why won't they????
77	They haven't approved ANYTHING. My credit cards are maxed out and now they don't want to pay for temporary housing. I feel like I'm going insane. They tell me one thing, and the next day they say they don't remember telling me that. My last adjuster told my present adjuster that I was "difficult". We have more than enough coverage to cover EVERYTHING. Including temporary housing. I literally have panic attacks everyday. I've lost 20 pounds since January 7th. My hair is falling out and I'm scared. I know I'm not the only one. My heart goes out to anyone that has StateFarm.
78	Why isn't State Farm following through with communication with those who are fully insured and have not heard back from the insurance company.
79	Showing support to a reasonable request.
80	Signing on behalf of a friend whose experience with State Farm has included extremely delayed processing of receipts and a refusal to cover the costs of cleaning or replacing damaged and chemically tainted belongings.

81	State Farm has not fulfilled their contractual obligations. We've been lied to, ignored, and my mom was actually called a wicked witch by one of the several adjusters we've dealt with. They drag their feet with approving our temporary housing which has lead to us moving 6 times in the last three months. My mom's credit cards are maxed out. State Farm won't reimburse her for anything. Even though our policy allows for it. Our policy allows for just about everything. They even told her that at the beginning of what is now the biggest disaster in California's history. She's had these policies for over 3 decades. She's paid on time and in full. Why won't State Farm do the same. It's inhumane what they are putting their policy holders through. The fire was devastating. Being out of our home is devastating. Seeing our community in ashes is devastating. Having State Farm turn their backs on us is criminal!!!!!! My mom has lost 20 pounds, she can't sleep, and her hair is falling out. Not because of the biggest disaster in California's history, but because of State Farms bad faith. Please Mr. Lara help us and help all of our neighbors.
82	Don't put the urgent needs of disaster claimants over the expectations of the shareholders of insurance companies, including the very highly paid senior executives of these companies.
83	Even with full coverage, State Farm is still denying portions of the claim.
84	State Farm has made this tragic disaster 100x worse for my family. Please hold them accountable for paying our policies immediately.
85	I am particularly concerned about the rental dwelling proposed 48% rate hike. That is massive, and the cost will surely be passed on to renters who are often in a more precarious position than homeowners. Housing is already unaffordable for many in the Altadena area where I live (and rent). State Farm needs to stop the delay, stall, deny and adjuster changes. If they are to receive their increase request, they need to increase the amount of personal property, Coverage B, without itemizing to at least 75%. Thank you for being an advocate for your constituents.
86	You must help the victims of the fire. State Farm's delays and denials of insurance claims are now becoming a reason victims are not able to rebuild. Decide swiftly on this rate increase and get back to the work on the ground of helping victims recover and rebuild.
87	DO THE RIGHT THING!
88	Demand expedited compensation for affected families and reject rate hikes that will make rebuilding homes, lives, and communities even less accessible for everyone.
89	\$35K in submitted receipts for Airbnbs, basic clothes, and asbestos testing and State Farm has not reviewed or responded to a single one. Bring justice to these survivors!
90	I am strongly urging Commissioner Lara to deny State Farm's request for these significant rate hikes. It is unacceptable that California consumers should bear the financial burden of increased insurance costs, especially when these increases are allegedly driven by climate-related disasters that are largely out of our individual control. We, as policyholders, are already facing numerous economic pressures. To further increase our insurance premiums due to events like wildfires and floods, which are exacerbated by climate change, feels unjust. Insurance companies have a responsibility to manage risk effectively, and passing these costs onto consumers is not a sustainable or fair solution. Commissioner Lara has a crucial opportunity to protect California homeowners and ensure that insurance remains affordable. Denying State Farm's rate hike request would send a clear message that insurance companies must find solutions that do not disproportionately impact policyholders for events beyond their direct control.
91	When I took my policy out with State Farm, they determined what my personal property coverage should be. I paid the premiums year after year. Now with my personal property 100% destroyed by the fire, State Farm is requiring I list every item I owned, purchase date, condition and replacement cost! It is impossible, beyond a full time job. I paid my premiums, now State Farm should pay my total coverage. Period.
92	For years, we paid our bills and did our part to ensure that we would be made whole in the event of a disaster. Make these insurance companies hold up their end of the bargain.
93	Please hold State Farm accountable in good faith to its customers prior to any rate increase.
94	My structure stands. I received an inadequate servicem aster estimate. I received 2 more and am awaiting an abatement estimate. I have had lead, asbestos testing done on the dwelling. Lead tests were positive. I have had 3 adjusters that I know of, may have had more who failed to contact me.
95	It took State Farm more than 2 months to even come look at my property, and I have not received any money at all from them thus far. Today is April 14 and the fire was on January 7. I have been maxing out credit cards meanwhile and need to move forward.

96	Our home has confirmed asbestos and lead. Since forwarding testing results that State Farm told us they would not cover, our agent and her manager, have done NOTHING on our claim filed nearly 3 months ago.
97	Just do the right thing.
98	I'm one of the lucky ones that did not lose their home as the fire came 800 feet from my property. There is heavy smoke damage to the house, State Farm adjuster told me to hire a maid to clean up the mess and that should do it. No regard for customer health and safety, but rather wanted to close the case ASAP.
99	I am insured with State Farm and actually filed a complaint earlier this week. It is April 19 and to date I have not received one dollar from SF. I have been begging for testing which they approved and then rescinded approval because they said Servpro was the only one who could determine whether I needed testing, and they would agree if Servpro recommended it. Servpro did recommend it 2 weeks ago yet there is no movement. My house is still exactly the same as it was on Jan 9.
100	Be a better human, Lara.
101	Absolutely awful that you are unwilling to support the customers that paid premiums to be covered in case of such devastating events. Please do what you promised, State Farm.
102	State Farm's bad faith in handling claims should not be rewarded.
103	I'm an Altadena homeowner and single mom of two, working full time. We just returned to our home after being displaced for three months, having thorough remediation, extensive repairs and post-remediation environmental testing to the home. I do not have State Farm, I have another insurance company, and it's been a giant headache to manage the process of getting my home restored to its pre-fire condition (not there yet). However, my insurance company is working with me and I'm in the process of getting reimbursed for overages. I am shocked at what my friends and neighbors who are insured by State Farm are enduring. It is illegal and unethical and it has to stop. Why should my next-door neighbor receive such dramatically different coverage for such similar losses? Please hold State Farm accountable for their contracts.
104	My husband has developed pneumonia from lung inflammation due to smoke inhalation.
105	The trauma of losing my entire life has been overshadowed by the stress, frustration, and helplessness that State Farm has forced upon myself and my family since. When we should be being supported by the company we paid for that express purpose, instead we're fighting to prove that we "deserve" their assistance. All we're asking is for State Farm to give us the help we paid them for.
106	The additional stress caused by State Farm's bare minimum response in this situation borders on criminal. They must be pressured to do right by Eaton Fire survivors.
107	I have been forced to move to different temporary housing 9 times since the fire because State Farm will not authorize an apartment or home rental and initially would not even authorize an Airbnb. When they finally authorized a 1 month Airbnb 4 weeks after the fire, there was nothing left locally so I moved to an Airbnb 40 miles from my home. 2 months later, I am back in Pasadena but in a hotel. They also would not test for lead in my home while all around testing results were showing high levels of lead in smoke damaged homes. So I have ordered the lead test but am in a queue at lab so as of April 10th still do not have results so my home cannot be cleaned until the lead test results are known. So I wait- living in a hotel when at least had State Farm allowed me to rent an apartment my life could be a bit more normal to say nothing of the higher costs of my claim being driven by hotel and meal charges.
108	State Farm's strategy has been one of obfuscation and intentional delays, adding an unnecessary burden to our traumatized community. Working through their roadblocks requires time and resources we don't have, which is what they are counting on. Don't reward bad faith!
109	Please do what is right for the people who have gone through so much already. It is not just about \$\$\$ now!

110	You pay insurance for when the worst happens, not when it's convenient for the insurance companies to help. Please ensure the victims of these fires get the full coverage to which they're entitled. Thank you. In addition to increased car insurance rates, the impact of substantial increase to our homeowner's insurance will be an additional financial burden. We lost our home and all contents in the Eaton Fire. It will take years for us to recover from the personal financial devastation. We are on our third claims adjuster with State Farm, who refuses to pay us even up to our limits. An increase to homeowners insurance, which we currently continue to pay in full, illustrates the lack of consideration for the people who voted to put you in office, and the dismissive attitude towards the constant suffering we are currently experiencing. This is shameful and disgusting. You have a moral and financial obligation to help your customers.
111	Our adjuster #4 is extremely rude and condescending. We have shared doctors reports with State Farm about her health and the fact that the doctors do not want us to return to the area until phase 2 is over and the adjuster said he didn't care about a doctors note. My husband and I are both disabled. I have 30% of one kidney, which is crucial that my blood pressure stay down and it has been escalated ever since working with this gentleman. They did do an environmental test but only did a very small portion of the home. And even in the report, it says the house is dirty after we had it cleaned twice by Servpro isn't that indicative of what we will be breathing if we should return home before phase 2 is completed. The debris trucks passed our house multiple times a day, covered and uncovered. This is a very unhealthy situation for us both physically and mentally we need help.
112	It has been over three months since the fire broke out, and we still have no idea when we can begin remediation. State Farm changed our adjusters six times within the first two weeks, and we were unable to get ahold of any of them during the first month. When we were finally assigned a seventh adjuster—someone who would at least answer the phone—we received nothing but denials. We requested environmental testing and additional temporary housing and were denied both. When we eventually decided to pay for testing out of pocket and submitted the results, State Farm then insisted on sending their own vendor. It has been four weeks since their vendor conducted testing, and we have yet to receive the results. They broke their promise to share the results last week and have continued to delay into this week. Meanwhile, they refuse to discuss any remediation—structural or content-related—while our belongings continue to soak in toxic ash and fumes. Although they claim that the company's values are “built on a foundation of shared values — quality service and relationships, integrity, and financial strength,” the reality of how they treat their insureds is in stark contrast. They stonewall, deny, and delay, making us fight and beg for every little approval causing significant stress, trauma, and financial strain during an already difficult time. Please ensure they fulfill their obligations before any rate increase is even considered.
113	Dear Commissioner: Your job is to stop, not to enable, State Farm's abuse.
114	We have an 18-month old and a nearly-6 year old. Our 6 year old has documented respiratory issues, which we've shared with documentation from our doctor to State Farm. This hasn't changed any approach nor been formally responded to, which is VERY different than when we shared that information with a hygienist we interviewed to inspect our home who said that was VERY meaningful and actionable information. Also makes the yeah, just wear the toxic clothes suggestion (to us, at least) even more harmful and malicious.
115	State Farm told me they would easily reach my policy limits for rebuilding, but then when their “estimate” came through, it was way under our limits and way under market. They are making me go through 100 pages and itemizing materials it will take to rebuild. Contractors aren't willing to provide this much detail so is my only option to hire a public adjuster which would eat into the coverage I've been paying for all along? They were willing to take our money to cover us for those amounts. Why not question it then? Why only now when it's coming out of their pockets??
116	When a company offers a service for a price, then delays, obstructs, and denies rightful claims, then it is a fraudulent enterprise. The government should sanction and prosecute State Farm for their Ponzi scheme.
117	I'm still waiting for my estimate for coverage A. I can't begin to rebuild until I know how much money I'll have. I've been hearing for over a month it's “in review.”
118	17 people are dead, 10k buildings gone in Altadena. State Farm is ruining any chance at rebuilding.
119	Take care of our people!

120	Dear Commissioner Lara, I have been a State Farm policyholder for over two decades. They paid my mandatory amount on personal property but have not progressed on my personal property claim since that time. They have me itemize every single item and have yet to provide an estimate on any room I have completed itemizing. They cancel meetings, they blame not having wifi, they blame having training so they don't have time to work on claims. Last week they cancelled a meeting I had waited two weeks for five hours before our meeting as they were being sent back home with almost no notice. This past weekend they changed adjusters and he knows nothing about my claim. It appears they have no intent to pay me for my remaining coverage. I shouldn't have to pay a lawyer just to be treated like a human. I cannot sleep and I cannot continue like this.
121	State Farm's preferred provider estimated cleanup of our still standing home would cost \$98,000. State Farm gave us a check for \$38,000. We had testing done by a CIH and our home has high levels of lead as well as arsenic and nickel. Our State Farm adjusters comment was that additional cleaning would not be necessary. They did not even give us enough money for the basic cleaning! We are still displaced and no cleanup has begun on our home. We have paid our premiums for 30+ years and never made any claims. Our premium in June was wellover \$7000.00. It's time State Farm lived up to their obligations. Please regulate State Farm.
122	Our family had to push State Farm to reimburse for environmental testing with them stating they would not pay for negative test results despite this being an urban wildfire with levels of lead and asbestos already found in nearby residences. State farm denied both the total loss list we created and then had a professional, third party company create and give professional opinion on regarding porous items. We further had notes from our 1 yo and 3 yo's pediatrician recommending their mattresses and soft play items be replaced. State Farm again denied any replacement costs instead pushing for cleaning despite both soft goods cleaning professional opinion and medical professional opinions that these items can't and shouldn't be cleaned or used by our young children. We have spent considerable time and money investigating and presenting evidence to State Farm about our claim while working, displaced and moving every 1-2 weeks (because State Farm would not approve lodging further than 1-2 weeks in advance), and caring for a baby and toddler.
123	It's has been over three months since the devastating disaster, and our lives are upside down since then. State Farm's inaction, incompetence and lack of accountability is making it impossible to recover from this disaster and proceed with getting our homes remediated to be able to safely return. They are making our lives miserable instead of helping us to rebuild and restore our homes. My family's health and well being is severely compromised by this disaster which has turned into a crisis for us due to our insurance not delivering what we are entitled to. Our families already suffer enough from this disaster, and they are adding unnecessary stress and burden on us. Our lives won't be the same ever again, and State Farm is deteriorating our mental and physical health even further. It's a shame that we need to deal with State Farm's adjuster's abuse and neglect in the time when they were supposed to be with us and support us in our recovery and restoration.
124	Dear Commissioner, please ensure that State Farm does not exploit Californians who are trying to recover from this tragedy. Thank you.
125	My son and daughter in law live in Altadena. Their home survived. State Farm has done nothing but disrespect and ignore their needs. They have the 'Cadillac' of Home Owners Policies. Fat lot of good that has done them! They paid for years to no avail. Please, in these horrible times, do what is right for my son and all those affected by the Eaton and Palisades fires! Stop making every homeowner jump through hoops!
126	State Farm is legendary in its bad faith actions to insured homeowners who fell victim to the Eaton fire. Incredible delays, obfuscation of the facts, unlawful denials of payments and downright lies by many of their adjusters. Please make them comply with the law and don't allow their rate hike.
127	State Farm is causing unimaginable harm to my family and my community.
128	Dear commissioner, these insurance companies are corrupt and pretend that they did not make money on Altadena for the prior 100 years. They make money on our premiums and then make even more money on investing those. Overall the greed pigs are still making money in California. Your job is to stop, not to enable, their abuse.

129	Dear Commissioner Lara, Please take this petition seriously. We are devastated. Our home is still standing in the middle of the burn area. State Farm is not taking the situation seriously. There has been no action thus far. The house is full of toxins. My husband and I are older with serious health issues and we can't go back at this time. It's uninhabitable. We all need your help with this awful situation. Thank you.
130	Commissioner Lara~ You must hold State Farm accountable!!!
131	We filed our claim with State Farm on January 14 for smoke damage from the Eaton Fire. Yet three months later, my wife and I have yet to receive payment and no clear plan for proper remediation. Ash and soot are visible inside and out, including a thick layer in our attic. The smell of smoke has permeated everything, and based on nearby testing, we likely face elevated levels of lead and other toxins. Still, State Farm refuses to cover critical testing needed to assess the damage, but has stated these toxins do exist, but is not allowing proper remediation of our home. This process has been extremely trying as we continue to continue won with our lives and trying to resolve this process. We're on our second adjuster after the first was negligent and dishonest and refused to put anything in writing. The delays, denials, and lack of accountability have left our little family emotionally drained.
132	On behalf on many friends who lost their homes in the fire, please give them certainty that they will get the financial support they need and have paid for to rebuild their lives.
133	Commissioner Lara~You must hold State Farm accountable!!!
134	State Farm's estimates to rebuild our homes being in the below \$300 a square foot is scandalous and in bad faith please help us hold them accountable and pay out our policies.
135	They are taking advantage of their customers.
136	State Farm continues our trauma on a daily basis by not fulfilling their promises. Please hold them accountable.
137	These stories of real families devastated by loss, then hung out to dry by the company that is reneging on its obligations.... this could easily be me. I live not far from Altadena. My home is insured - at least for now - by State Farm.
138	I'm hoping State Farm will dollar minimum stop raising rates and having difficult requests of vulnerable people who are in real need.
139	As someone who is trying to go home to their smoke infested house - shame on you State Farm for dragging your feet. We've been through enough. We want a safe home for ourselves and our kids.
140	State Farm needs to get current with its policyholders claims. Putting additional financial strain on policyholders is not the solution. If State Farm needs to reorganize in order to do payouts for claims due to the Eaton and Palisades Fires, that is an internal issue and the burden should not be laid at the feet of those who have been devastated by the fires. Policyholders have been paying their wildfire insurance in good faith for years. Call it like it is... a breach of contract. Don't make residents of Altadena, Pasadena, Sierra Madre and the Palisades suffer further.
141	My family lost our home in the Eaton Fire. We have State Farm. The ethics of this company, pressuring families even as they are living their most traumatic moments, are deranged. We paid diligently into our policy for years, the very least they could do is to stand by that policy. State Farm's actions against the Altadena community prove they are not Good Neighbors. Please, Lara, don't give State Farm an inch until they have lived up to their contractual obligations.
142	State Farm currently owes us about \$25k after our deductible and, other than an initial payment to cover about 1 month of rent, has not reviewed or reimbursed anything. Some of our receipts were sent in as early as Feb 11.
143	SF has not reviewed or responded to any of our letters or supporting documents. They have not officially extended our ALE approval beyond March 31, even though they never reviewed the initial Servpro inspection. They also verbally declined to reimburse our lead and asbestos testing (a few days ago, they verbally said they would but have not sent any money to date), and refused to incorporate it into their remediation plan. We had to go to Servpro directly. Servpro said SF's approach to do basic cleaning first would increase the damage to our home and potentially lead to more toxic damage. Servpro ultimately said they couldn't clean our home because they weren't qualified to handle our toxic damage, and that we needed a licensed abatement specialist. State Farm has still not responded to this.
144	We have a long list of claims requests that are over 30 days old. State Farm sat on the Servpro estimate for nearly 60 days before Servpro withdrew themselves.



145	State Farm has also repeatedly told us that we have access to our personal contents now because we can technically go inside the home. They continue to suggest that we have the ability to clean our clothes with dry cleaning and thus don't need to purchase new things. This is despite a positive lead test in the home which we have submitted to them, evidence of chlorine gas, and supporting evidence suggesting a likelihood of additional toxic damage including hydrogen cyanide. None of which can be remediated by dry cleaning.
146	Despite a positive lead test, our State Farm adjuster insists that we do basic cleaning first and then determine if additional cleaning is necessary. When we asked SF's own hand-picked cleaning company if this is best practice, the company said it would spread toxins throughout our home and create additional toxic damage through adverse chemical reactions.
147	State Farm has delayed our dwelling replacement cost estimate and reportedly excluded documented substantial improvements we made to our home from it. The documentation was submitted prior to the SF site visit. Our adjuster warned us that the estimate would be very low and disappointing, but refused to answer direct questions about it or the delays in the review process. SF has asked us to sign and amend attestations without subsequent payments. We were told we weren't paid because the attestations haven't been approved. How can they ask us to sign an agreement that isn't approved? Our adjusters give us substantively wrong and inconsistent information and won't answer questions about claims status. Our earliest ALE claims remain unpaid (thousands of dollars). And, our last "live" adjuster promised to "fix all the problems our first adjuster created, help us build our contents inventory right up to our priority limit, and restore our faith in SF." She also confirmed that she would contact our builder about the construction estimate, and then asked us mid phone call to sign an amended personal property attestation for which we would be paid a substantial sum within 72 hours. We were never paid, she never called our builder, and 6 days later she called to cancel our scheduled "inventory building" meeting the next day, saying she'd gone back to Alabama and was not coming back to California EVER! Per the SF app, we are now on adjuster number 4 and have not received the claim status report legally required when there 3 or more adjusters are assigned within a 6 month period. We've never been contacted by the newly assigned adjusters whose names come and go on the app. I'm 78, am chronically ill, stressed beyond reason because I fear State Farm will fail to honor our policy, which means we will have to spend the retirement funds we worked our whole lives to build. Do something!!!
148	To this date, State farm has not approved to replace the roof. When I called the adjuster, he did a Walk throughout of the house and came back in the next couple of days with a payment for only doing roof repairs and for payment for content ash damage, not even 20k. When I asked him when we would get additional payment for content damage, he stated that their company ServPro would send a detail report, but when ServPro told me that they had sent the report to State Farm, we were not paid additional payment for content (only for cleaning of the exterior and interior (ceiling, walls and floor). We have paid home insurance for 10 years and this is what we get, disappointed,
149	Following a letter telling my my cleanup should last only 5 days and a \$30K check (estimates by reputable companies are more in the \$100K range, including for abatement of lead found by testing), State Farm has gone completely dark on my public adjuster, who is acting on my behalf. No calls, no emails, nothing. And no explanation. At least they're paying my hotel bills for the time being, but that's it. I can't get abatement/remediation started without approval of an estimate by State Farm. This is disgraceful.
150	it's unconscionable - we elected you to protect our interests, not the insurance companies' interests.
151	The resolution of the payout on my policy has been "in process" for months. I have received some of the money owed to me from the complete destruction of my once beautiful home, but getting the full payment I am entitled to has been an additional emotional burden I should not have to endure after losing everything. It's inhumane.
152	I've never met a person who had a good story about State Farm.
153	January 7th was devastating enough, but what State Farm is doing to us is even worse and we aren't getting the support from Commissioner Lara. We are left to figure this out on our own. We need Commissioner Lara to make State Farm cover the testing and remediation of our houses.
154	Please have not just compassion, but action to help our community rebuild. Your voice and your power can help.

155	I am a State Farm client and am very disappointed at the struggle to be serviced in a timely manner, professionally and meeting their rates for total destruction and loss. Allowing state farm to do this is completely unacceptable. We are State Farm policyholders and we haven't seen a dime towards remediation or renovation our home so desperately needs so we can move on with our lives.
156	Like a "bad neighbor State Farm is not there". Very disappointed & received a partial denial from State Farm after going thru 3 adjusters.
157	State Farm is our provider. We lost our home and its entire contents to the Eaton Fire. It has been over 3 months and, even though State Farm is requiring fire survivors to inventory their belongings, we still have not met with an adjuster. Even with the scope of the fire, it is unconscionable to require us to line-item everything we lost, especially when it is likely that will meet our policy maximum AND not have an adjuster assigned to us. Other insurers in California have dropped the itemization requirement. That would be the least that State Farm could do.
158	I have dear friends who are struggling and need the help they deserve.
159	Our home is standing but need testing done, repairs done, claims reimbursed..But barely any movement ever since the second adjuster came along. We might be living in a home filled with lead and other toxin, but State Farm continues to avoid our problems. My last message to the adjuster said it was crucial for my home to be tested. Did she respond? NOPE. I called and left a vm and still nothing. She said they will approve for testing, but will they actually? I'm not about to put thousands on my card when our insurance should be the one paying to make sure they're policy holders are living in a safe space.
160	Please make State Farm honor its customers in their hour of need. We are still waiting for them to act honorably so we can move back into our house. Toxic ash has sat there for over 100 days due to their negligence. Our Christmas tree is still up and covered in ash due to their stalling.
161	Very bureaucratic company! Slow in handling claims!
162	As someone who was displaced by the Eaton Fire and has so many friends and loved ones who lost so much in Altadena, I am appalled by State Farm's inaction and refusal to pay claims. Entire livelihoods are on the line; people I know have been forced to drain their savings and put themselves and their families in financially precarious positions because State Farm won't pay. You have the power to make them pay – use it. Thank you.
163	State Farm is the United of home and auto insurance. They are the worst for cutting corners and not wanting to pay.
164	Our house hold has been a loyal customer with State Farm since 2001 and yesterday received an unbelievably low offer. We are being re-traumatized by their delays and deflection. It should be a crime.
165	We are insured with State Farm and their lack of response and refusal to cover damage has retraumatized us. Thank you for advocating for us.
166	And now they're asking Ricardo Lara to approve rate hikes. Unconscionable!!
167	Got my lowball offer from State Farm yesterday. Trauma all over again.
168	Our Altadena family home was severely damaged by smoke and ash and is uninhabitable. It has been challenging to get State Farm to respond to requests for reimbursement for clean up, damages and loss of use rental expenses. After 4 months of repeatedly calling and emailing, we finally received a check for partial reimbursement for cleanup and rental. However, repairs for home and landscaping remain in limbo as we are unable to get a response from the adjuster on when we can proceed. We have basically been ghosted. After 6 decades of paying thousands of dollars per year for home insurance we expect them to honor their end of the agreement, move quickly and come to resolution. It is interesting to note that the couple of times we have been late on a payment we almost immediately received a letter threatening to cancel the insurance. Double standard? At this time I ask myself, what is the point in having home insurance? We could have invested all of these insurance payments and had a tidy sum to pay for this disaster. Perhaps, in the future it is better to self insure...
169	State Farm has repeatedly denied our request for a certified industrial hygienist, even though our home is within 250 yards of 30 burned structures. Although we told our adjuster, in writing, that we had not completed our personal property itemization, our claim has been closed. We have opened a complaint with the Department of Insurance, but have not received any assistance.
170	Please take responsibility for protecting and advocating for fire survivors, standing and total loss homes. Their safety, advocacy and confidence in returning to a safe home is the bare minimum need they are entitled to.

171	Please do not ignore the suffering of these honest people. Help take care of them by pressuring State Farm to actually BE a good neighbor!
172	This is unacceptable and unlawful to deny a service that the insurance charges high premiums for. Especially in times of need when people incur expensive costs to cover living in the absence of coverage. I really hope State farm is held accountable and made to pay for the dues plus damages due to delaying and denying payments to the eaton fire victims.
173	Commissioner Lara, serve the needs of the people! I'm hoping State Farm will at a minimum stop raising rates and taking advantage of vulnerable people who are in real need.
174	State Farm is dragging their feet paying us contents coverage limits even though our home was a total loss. They gave us 30% of limit pretty fast (req by law) and offered us 50% but only if we signed a form which requires us to replace everything we are claiming and provide receipts within 36 months of the date we sign. I do not believe we can get our home rebuilt in 3 years and they want us to submit a receipt for a new refrigerator? When I questioned this the adjuster shrugged and said that she wonders if they would pay for a storage unit for us to store the stuff we have to buy to get our limits. (I can provide a copy of this form upon request). Also they are making us itemize everything to get paid. We lost everything and this process is tedious and traumatic. They are intentionally putting us thru it to delay and likely eventually deny. I am very disappointed in State Farm and wish the insurance commissioner would intervene and compel them to pay limits on total losses without all the run around and red tape.
175	Home contaminated. Paid out of pocket for environmental hazard testing that came back positive, and State Farm continues to delay review and reimbursement. ALE reimbursement delayed also. When roofing job is quoted more than State Farm's estimate, SF asked for extremely detailed quotes that regular contractors won't do. Preferred vendors know how to work the estimates but are opaque and untrustworthy. Threw away our clothing and mattress, and not planning on fighting SF for reimbursement; just want my home safe to return to!
176	In the face of one of America's greatest environmental catastrophes, everyday people have been brought to their knees—overwhelmed by sorrow, loss, and unbearable despair. In these moments, we look for hope—in every gesture, in every hand extended by those moved not by pity, but by the understanding that this could happen to anyone. And yet, like a “bad neighbor,” State Farm is not there. Worse still, they remain idle behind a thinly veiled facade of assistance, concealing a more insidious priority: corporate gain and unchecked greed. The very people they are meant to serve—the foundation of their business—are now treated as liabilities to shareholder wealth. This is the price of preserving exorbitant executive bonuses, such as the \$24.4 million paid to CEO Michael Tipsord, and marketing budgets bloated with celebrity endorsements and media buys totaling nearly \$1 billion last year alone. The best brand promise is to act in good faith. To truly be “a good neighbor,” especially in moments like this. We're not trying to cheat the system or profit from disaster. We are simply trying to stand back up—find our footing—and take one step forward into the uncertain future of life here in Altadena.
177	Shame on State Farm!
178	The injustice happening to EF survivors by insurance companies is unconscionable. Please step in and do something.
179	Please do the right thing and help these Californians!
180	Don't let State Farm's billionaires abuse the people!
181	Thank you! Every day is a struggle, and I'm a very strong person. This has taken me to my knees. If I told you everything State Farm has done you would just die. It's almost unbelievable. My second adjuster called me a wicked witch. All I'm doing is trying to put my home back together. On top of everything else my sweet youngest child is struggling with everything! He has such PTSD. It's scary. I truly can't believe StateFarm is getting away with what they are doing. I will not give up though. I'm fighting for what I'm entitled to. Nothing more NOTHING less.
182	You need to do right by the fire victims and also move forward realizing the added stress you're putting on owners and renters who have already experienced a major trauma.

183	<p>Our claim with State Farm has been an ordeal. From no response, to refusing testing of our soot, ash covered interior of our standing home less than 250 yards from a burned out home, to defending every cost and still no reimbursement, no authority to move forward on any remediation. We can't begin the remediation because SF now has assigned us another adjuster who needs to see the extent of the damage and proposes to bring in Serv Pro to assess. Serv Pro and SF have a partnership - how can I trust either of their reports? Why did we pay insurance money to only have to fight with SF to receive any money. This is more traumatic than the fire itself. I think about this every day long and in my dreams I'm trying to figure out how to get them to move forward on approving things so I can move back home! When will this stalling stop? When will they be held accountable? When will the DOI stand up to them and tell them to handle our claims fair and justly? Wasn't the example of how SF handled the Marshall Fire claims enough to demonstrate that they are not on the side of the very people who pay their salaries - the very people who fund their company - the very people who hired them to be there when they need them? In any other industry, this would not be acceptable - you purchase good you expect the goods to be delivered. Is the DOI on the consumer's side or the insurers side? It is up to you to determine and send the right message. We are people just like you and one day this could be you. Please support us and stand up to SF and tell them to do their duty and pay out these claims fairly and ethically and not with side deals with companies like Serv Pro. Then we can talk about a rate increase. Thank you for taking our issues seriously.</p>
184	<p>State Farm has been extremely negligent in paying for anything other than meals and lodging. We are out about 80K, and have had to take out loans, and are now repaying loans plus interest, for replacement of personal property that has been deemed after an Environmental Survey and remediation service as a total loss.</p>
185	<p>I am ready to break down. I was fortunate I did not lose my 2bed/2 bath home, but we did lose the detached garage (converted into an apartment-which my younger son lived in; so he lost everything). After the evacuation, I went north to be with my father who was ill. I managed to get a partial Family Leave from my job. I tried to work with my adjuster as best as I could from afar. He seemed sympathetic to my situation. Then about a week after the big storm (2/6/25), my older son was at the house when he discovered a huge water bubble in my bedroom. Floors ruined. I called State Farms. State Farm had me file a separate claim -even though I think the leak was a result of shingles being burned/blown off from the fire. I did make one trip to deal with the leak and burned down structure. Then my father passed away on 2/22/25. While I am still dealing with his estate, I am back in southern California. I have been living at a hotel in Long Beach now for 6 ½ weeks. 4 weeks ago, my adjuster informed me he was being replaced. In the 4 weeks since I was assigned a new adjuster, I have NOT once spoken to him. I have called numerous times, but he has never returned a call or an email. I spoke to another rep on 4/7/25 and he said he would forward a message to my claims adjuster and even his supervisor. Nothing. I called again 4/15/25 &amp; the rep asked if he could call me back in 30 minutes, since my file was so big. Never got a call back. On 4/14/25, I was notified that I was being mailed a check for Fire or Lightning-Building &amp; another for Fire or Lightning-Person Property. No detailed explanation as to exactly what these checks covered. I have requested a more detailed explanation. Nothing yet. Can you help me Commissioner Lara?</p>
186	<p>Yes, to this date, State farm has not approved to replace the roof which was damaged by the wind, missing and lifted shingles in several areas thus not acceptable to replace just the (33) shingles and 30 LF of ridge cap. When I called the adjuster, he did a Walk throughout of the house and came back in the next couple of days with a payment for only doing roof repairs and for payment for content ash damage, not even 20k. When I asked him when we would get additional payment for content damage, he stated that their company ServPro would send a detail report but when ServPro told me that they had sent the report to State Farm, we were not paid additional payment for content (only for cleaning of the exterior and interior (ceiling, walls and floor). We have paid home insurance for 10 years and this is what we get, disappointed.</p>
187	<p>I'm a single mom, a renter, and while I am not on State Farm, but rather AAA renter's insurance, I can confirm how overwhelming and difficult it is to receive needed funding when requested by the insurance companies. That along with a rate hike makes absolutely no sense. The whole point of investing into insurance is for reassurance that financial assistance will be available when the emergency happens. It's a part of the deal. Then the increase is a transparent way of taking advantage of the public, especially during desperate times.</p>

188	I have state farm. Glad my home survived, yet I requested a hygienist to test my home as the fire was very close. I've been out of my home for 4 months now. Was told state farm doesn't cover testing. This is outrageous! I want to know my home is safe. They have been low balling us rate payers and it's not right! Then to request a rate hike? Now? Unbelievable.
189	My children's rooms stand nearly empty – just bare mattresses and a handful of clothes we purchased from our own savings. Their favorite toys, books, and comfort items are gone and State Farm refuses to pay to replace or even clean. Our policy is worth nearly \$800,000, yet State Farm has paid just a few thousand dollars. My calls go unanswered. Emails disappear into the void. When I do reach someone, they demand the same documents I've already submitted multiple times, creating an endless loop of administrative torture. Every night, I lie awake calculating mounting credit card debt against the basic necessities my children need. Meanwhile, State Farm executives request another rate increase while my family lives with the bare minimum. This isn't just about money – it's about broken promises and the emotional toll of fighting a corporation that views our trauma as just another claim number to minimize. We didn't just lose possessions in the fire; we've lost our sense of security and faith in a system we believed would protect us. Commissioner Lara, before approving any rate increase, please remember families like mine who are still waiting for State Farm to fulfill its existing obligations. Our children deserve better than empty rooms and empty promises.
190	This is a disaster for every homeowner in CA. Privatizing insurance services has been unconscionable. You need to make this right and make insurance affordable and non-cancellable.
191	The inventory is so stressful and at 73 and living in my home for 49 years it's emotionally devastating. I paid my premiums every month and then getting treated like a second class citizen is heartbreaking.
192	State Farm sent me a ridiculously low estimate to rebuild my totally destroyed home in Pacific Palisades. I have tried 3 times to contact estimator via SF email, with no results. Very worrisome about how my life can go forward without SF fulfilling their obligations to me.
193	Please help those in need.
194	Deny delay distract. Disgusting! 4 months in - 4 MONTHS - and still zero money for ALE and refusal to supply reports on remediation and replacement. Documented lie after lie. Months of unreturned calls and emails. No one should be treated this way - especially when you're only asking to be made whole so you can move back home and for what you've paid premiums on - going on 30 years. Shameful.
195	Please help!
196	69 years old, out of home 3 and 1/2 months, and State Farm is stalling on funding a very reasonable bid by a reputable (ATI) remediation company. The bid is low 50's, while our coverage is supposed to be high 90's. We had to pay a hygienist who found asbestos on a window sill.
197	My husband has Parkinson's dementia. We have been out of our house 3 months now without ALE payments. No one from State Farm has even given me an estimate to start. My house is just sitting there with ash and char and soot along with lead all over the top floor. We are a family of 7 and money is getting very tight. I am so disappointed in how State Farm has treated us after paying insurance for 25 years. We are traumatized by this whole experience. My husband's brother died in the fire and my daughter's house burnt as well. I'm just trying to keep it all together for everyone. State Farm has made this a worse situation than it already is. We pay for a large policy and now no one is responding to us. I've had enough. I am a nurse at the local hospital so I have first hand knowledge of environmental exposure of lead and fire remains. I just want to have my house back and safe to live in. Is that asking too much. My daughter's house burnt to the ground and we were paid by Lloyd's of London in 30 days 100% by a kind and courteous adjuster. I will never buy State Farm again and will tell everyone I know what a horrible company this is. I am having to sell stock to make ends meet.
198	We stand and support our neighbors in Altadena and also have a total loss from the Palisades Fire. We are experiencing the same delay tactics from State Farm giving a well below market estimate of what it will cost to rebuild and holding back payments due to us, causing financial hardships for all of us.
199	An investigation into State Farm's unfair management of fire related claims is necessary. The widespread and consistent complaints of policy owners must be addressed.

200	Paid my State Farm premium for 13 years but now State Farm claims I am only due 66% of my Coverage A Dwelling policy limits to rebuild my home, estimating my rebuild at \$408.17/SF. Now I am forced to review a 136-page State Farm estimate to try and dispute the low estimate. State Farm is employing delay tactics, making this process so onerous that we give up. This, on top of having to itemize every single item lost, to get anything above 65% of my Coverage B personal property policy coverage. Commissioner Lara, PLEASE HELP US. State Farm happily accepted every cent of our premium for 13+ years. State Farm should pay out our policy limits. Thank you
201	Continue to encourage State Farm to pay 100% of our personal property without completing this painful Inventory list.
202	Please hold State Farm accountable for putting us all through absolute hell I'm trying to rebuild our lives. We have lost enough without having to go through the pain of what they are putting us through.
203	We are fire victims from Pacific Palisades and lost our home. Our family has been State Farm customers for the past 50 years. Now that we have a claim we are being ground down by all the typical delay and deny games reported by other State Farm customers. We have had 8 adjusters so far and a consistent lack of responsiveness. Being treated so deplorably and unprofessionally by our insurer at a time that we are attempting to rebuild our lives is an additional traumatic experience.
204	State Farm is refusing to pay out our limits despite COMPLETE loss. What more be said.
205	This is absolutely shameful and disgusting. State Farm, you have a moral and financial obligation to help your customers.
206	We stand with our neighbors in Altadena, Malibu, Palisades's and Topanga. State Farm is not in the insurance business they act more like an investment business by not paying their policyholders what is due to them. Which is disgusting. So sad that State Farm is delaying and causing more trauma and financial harm to families who have lost everything. As a result of this negligence, we will be calling to switch our insurance!!
207	We demand urgency in paying us out for what we are owed.
208	Although I live in the middle of the Eaton Canyon Fire Zone, with burned down dwellings all around me including within 5 yards from steps of my back door, and have been evacuated since January 7, State Farm has not paid any my submitted claims or expenses, ( which exception of basic ALE rent.). My adjuster just informed me she is leaving, and would give no reason why she has not approved any of these payments. It is now almost 100 days since the event. I no longer have any idea what SF will approve or not approve, have no list from which I could learn and even alter my needs/ expenses based on their hidden requirements, and am 81 years old and find great difficulty trying to to navigate their digital only formats for communication— especially with no feedback. There are dozens of expense records to copy and send off and explain, and zero attention or action! Soon my ALE will expire. I find the stress of working (ie them not working) with SF is worst than the evacuation fire evacuation of a looming fireball and raining ember in tornado winds. That, at least, was visible and real— with SF, the whole process is hidden from view and uncontrollable.
209	Palisades fire survivor. Continually being slow played by StateFarm!!
210	State Farm has been playing games and denying adequate funds to clean up our home from smoke damage and heavy amounts of lead, arsenic and nickel . We had to pay for testing ourself and now they are trying to find more ways not to cover the cleaning and mitigation needed.
211	I have witnessed the difference between how the process should work and how completely broken it is for so many of my friends. We have a wonderful adjuster from Mercury who has helped us every step of the way. This is in stark contrast to friends who have never heard from their adjuster or are having to fight for every single little thing. It should not be this way. There need to be standards of care.
212	We are senior citizens living in our home in Pacific Palisades for 44 years and paid State Farm every year for our insurance. Trying to document our personal property loss is putting huge stress on us and straining our health. This is bad faith on their part. Do not let State Farm increase the rates until they agree to waive the detailed personal inventory requirement .
213	My Altadena neighbors who have State Farm have been dealing with adjusters who ghost them, and multiple changes of adjusters. If they hear from an adjuster it's deny, delay, delay, delay, deny. Many are paying out of their own pockets and it's inexcusable.
214	Please help our community recover by holding State Farm accountable for failing to do its job and get our neighbors safely back to Altadena. Thank you.

215	A Palisades fire survivor who lost our home in Malibu but I feel strongly about all insurance companies being accountable and paying their customers fairly for all the years we've been paying high premiums for the disaster we never thought would happen.
216	My 80-year-old father lost his home, our family home, and State Farm's treatment of him is unforgivable. Having recently retired, he was looking forward to traveling with friends and enjoying his college-age grandchildren, but instead State Farm has FORCED HIM to SIFT THROUGH the toxic ashes of our burnt-to-the-ground home to prove how many plates, tools, chairs, and trinkets he once owned. It's unconscionable! The man is in shock, in a horrific state of grief, and having to go it alone as a widower. Meanwhile, my husband and I have USAA, and my brother and his wife have Farmer's. Both of us live less than a block from our father and our stories have been 100% different! Supportive, empathetic, compassionate, and cooperative. State Farm is EVIL and they MUST BE HELD ACCOUNTABLE! Thank you for listening.
217	We paid our premiums believing that when crisis came, we would be protected. Many of us have been faithful State Farm policyholders for years, even decades. Instead, we've been met with denials, delays and deflection—pushing families to the brink of financial ruin, housing instability and emotional collapse.
218	It's been such a painful process working with State Farm. We have a total loss and they are still dragging everything out.
219	I've lived in Altadena for most of my 47 years. My sister and I are fourth-generation residents—our great-grandparents moved here in the late '60s after their Pasadena home was torn down to build the 210 freeway. Every home our family lived in from 1968 to 2025 was destroyed in the Eaton Fire. In 2000, my sister and I moved into our last home with our grandmother. We lived there for nearly 25 years. Our Nana passed away in that house just three years ago. Then, the fire took everything. After 20 years of paying State Farm without filing a single claim, they gave me the worst time over a \$16,000 renters policy. We've been in seven different places since the fire, because of State Farm's actions: They refused to pay for contents until the Insurance Commissioner stepped in. They made up rules not in the policy, like claiming a 3-month lease counts as "permanent housing" and ends Loss of Use benefits. They said I should just use Airbnbs to avoid leases. Then changed their stance again. They only approve help for three months at a time, as if I'm not competing with 20,000 others for the same housing. They nitpicked receipts—even those clearly paid with my own debit card. After four months, they've paid just a little over \$8,000 for Loss of Use, while I've come out of pocket up to \$8,100 in a single day. I have lupus. Stress causes flares. And every time I get on the phone with State Farm, I feel one coming. I've called them over 50 times. I've shown up at disaster tents and community events. And still—no real help. The house burning down was traumatic. But what State Farm is doing to me now is cruel. We just want help when we need it. And we shouldn't have to fight this hard for what we're owed. I wore this outfit specifically for today. It's what I wore when I evacuated. After finding out my home burned down I should be worried about this being the only thing I own, or my almost 16,000 lupus medication burning up. Instead, I'm worried about and stressing over State Farm. I think all of us just wants State Farm to be a good neighbor and be there, since that is their tagline.

220	<p>I'm a mother of two young daughters and a life-long Altadenan. My husband and I have been loyal State Farm customers for nearly 15 years. When the Eaton Fire swept through our neighborhood on January 7th, we evacuated not knowing if we'd ever come back. By some miracle, my husband and a few neighbors were able to save our home. We felt lucky, but that relief didn't last. In the 100 days since the fire, our State Farm adjuster has never set foot inside our home. Not once. State Farm has made decisions about our safety and our claim—without ever actually seeing the damage. When we asked them to test for contamination, they refused. So we paid over \$10,000 out of pocket to bring in licensed experts. The results came back: toxic ash, high lead, arsenic, chromium and other risks no child should be exposed to. We've now spent \$119,000 to cover housing, replace essentials, and test our home—much of it on credit cards. State Farm has reimbursed just \$54,000. Some expenses were approved weeks ago and still haven't been paid. These aren't just unacceptable delays—they're destabilizing. State Farm has told us it's fine for our children to sleep on beds contaminated with lead, even though there's no EPA-approved method for cleaning soft goods exposed to it. They've told us to keep using a refrigerator filled with bacteria from rotting food—as long as it's been wiped down. This isn't just frustrating. It's dangerous. We want to move back, but our home remains untouched. Uncleaned. Unsafe. We're not asking for upgrades. We're asking for the basic protections our policy was supposed to provide. We're not alone. Many families in Altadena are still displaced, stuck in hotels or temporary housing, dealing with the same stonewalling from State Farm. We just want our children to be able to come home to a place that won't make them sick. We're asking State Farm to do what they promised—to help make our homes livable again. That's not asking too much. That's the bare minimum.</p>
221	<p>Before the fire, our home did not have lead dust in it. Before the fire, our home did not have 40x levels of chlorine gas in it. Before the fire, our home did not have hydrogyn cyanide in it. Before the fire, our home did not have Arsenic, Mercury, Cadmium, Cobalt, Zinc, and other heavy metals.</p>
222	<p>I'm a small business owner. For the past 93 days, my husband and I have been living in limbo—waiting for State Farm to decide whether our house is a total loss. When the Eaton Fire hit, the roof collapsed. The entire interior was destroyed. County officials red-tagged the structure. We're not even allowed to step inside. But somehow, State Farm insists it can be repaired. We've been loyal customers for 26 years. We've paid every premium, never filed a claim. Now, in our moment of greatest need, we're forced to justify our trauma—again and again—to an endless carousel of adjusters, supervisors, and third-party consultants. Every few weeks, we're told it's an "unusual case." That they need yet another document. We've submitted everything they've asked for—sometimes twice. They want a construction timeline. But we can't even apply for rebuilding loans or finalize FEMA aid until they give us a claim status. We can't clear the debris until we know if we're rebuilding or not. This isn't just red tape. It's a slow, grinding cruelty. It's three months of coming home from work, exhausted, and spending hours chasing down paperwork for people who won't give us straight answers. It's sleepless nights, strain on our marriage, and a future on hold. And now, after all this, State Farm wants a rate hike? We've already lost so much. We should not have to fight this hard just to be treated with basic human decency. We need help. It has been 93 days since we filed our claim, and we still do not have a decision on our Altadena property. Without a claim status: We can't finalize participation in the Army Corps of Engineers debris removal program. We can't reapply for FEMA assistance. We can't move forward on a loan or hire an architect. We can't begin to rebuild our lives. We are stuck in a purgatory of "we're still reviewing." This is bad faith. And it's illegal. State Farm is in blatant violation of California insurance law. And the California Department of Insurance? It's turning a blind eye to the suffering of policyholders like us. This needs to stop.</p>



223	<p>The disaster began with the Eaton Fire—but for us, the real trauma began when we filed our smoke damage claim with State Farm. For more than three months, State Farm has delayed, stonewalled, and denied us the help we're entitled to. They've made us chase adjusters who disappeared after a few hours. They've left our calls and emails unanswered. And when we finally talk with one of our numerous adjusters, he admits he has zero experience with fire or smoke damage. Other adjusters don't seem to have any knowledge of California laws or what our policy actually says. No one investigates the condition of our home. Our pleas, questions, and assertions just go into the black hole that is State Farm--the black hole where our hope goes to die. Our house is full of smoke, ash, and soot—and in that ash and soot are dangerous levels of asbestos, a known carcinogen. Although our house is still standing, it is currently uninhabitable and unsafe for us to occupy. But State Farm says they only cover ASH and SOOT from fire or smoke, not contaminants or pollutants, so they won't pay all that we are owed under our policy. Does it make sense to anyone that State Farm covers the ash and soot that blew into our home during the fire, but NOT the contaminants found in that ash and soot? State Farm gave us ridiculously lowball offers to clean our home. They sent us a document valuing our entire personal property loss at just \$11,000. State Farm knew that that was only 13% of the actual estimated cost that we got from our contractor. \$11,000 to clean all the contents of a five-bedroom home contaminated by a dangerous, hazardous material? Are we supposed to scrub the asbestos out by ourselves in hazmat suits and respirators? And what about our personal property that, by law, is a total loss because of that asbestos contamination? It would be laughable if it weren't so cruel. We've been loyal State Farm customers for 35 years. We have paid every premium on time. But now, when we need State Farm to HONOR THEIR PROMISES TO US, when our home is uninhabitable and our lives are on hold, when we are maxing out our credit cards and going further into debt, State Farm CHOOSES to play games and deny us the recovery our insurance policy guarantees us. State Farm hasn't just delayed and denied our full recovery. They've made our suffering worse, day after day. We disaster victims deserve better. Make State Farm DO BETTER for all us fire victims!</p>
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224	<p>State Farm insurance is pushing our family to put our 19-month-old baby and 5-year-old kindergartner back into a home contaminated with dangerous levels of lead dust. Rather than helping us restore our home to safety after the Eaton Fire, they've suggested we simply perform basic cleaning and return our children to rooms where lead dust coats their toys, clothing, and play areas. This is despite their own hand-selected cleaning company informing us that such an approach would spread toxins throughout the home and create new toxins through adverse chemical reactions with their cleaning supplies. Our nightmare began when the Eaton Fire surrounded our home, filling it with smoke, soot, ash, and toxic chemicals. While flames spared our structure, our house sits in the middle of the burn zone with destroyed buildings in every direction. What should have been a straightforward insurance claim has become a three-month battle to protect our children from serious health hazards. Heavy metals and toxic chemicals now permeate our living space where none existed before. When State Farm initially refused to test for anything beyond soot and ash, we paid out-of-pocket for lead and asbestos testing, discovering approximately half our home contained lead dust contamination. Even with this evidence, State Farm continues to resist proper remediation. It was only today, Saturday April 12, that State Farm stopped denying our request for a hygienist and verbally approved a report to determine the actual full scope of damage. The dangerous absurdity of their position became clear when they suggested we could dry clean lead-contaminated clothes and put them back on our children. This directly contradicts remediation industry standards (Restoration &amp; Remediation, "Lead Contamination in Structure Fires") that state: Clothes, bedding, soft goods, or children's toys should not be cleaned if they have come in contact with lead dust or other toxic heavy metals. These items should be treated as contaminated and properly disposed of. Despite being required to respond to this supporting documentation within 15 days, State Farm has never acknowledged or responded to the facts in this article or any other letters or documentation we've submitted. Our family has been forced into a nomadic existence while fighting for our children's safety. We've slept in six different beds since the fire and are moving to our seventh this week. State Farm has repeatedly denied requests for longer-term housing approval despite never reviewing or responding to any of our submitted estimates for remediation. Before this disaster, our first home—purchased after 13 years of saving—didn't contain lead dust, chlorine gas at 40 times normal levels, and likely damage from other as-yet-unknown substances including hydrogen cyanide, arsenic, mercury, cadmium, cobalt, zinc, and other heavy metals. The CDC guidelines are clear that materials contaminated with hydrogen cyanide should be double-bagged and disposed of through special contaminated waste procedures. Not dry cleaned and put on babies, children, or even adults. We believe State Farm's strategy is to delay and deny until fire victims like us give up from financial exhaustion. Their responsibility is clear: restore our home and contents to their pre-fire condition. We refuse to give up our fight for our children's safety and our family's future.</p>
225	<p>My daughter's home was damaged in Altadena fire. State Farm is paying for a rental but no progress on fixing her home. This is a nightmare for all.</p>

226	<p>We have a three-year-old and a newborn baby—and during the Eaton Fire in January, my wife was eight months pregnant and struggling with asthma as our home filled with toxic smoke and ash. Our house was directly damaged and needs major construction, but State Farm refused to pay for full remediation, continues to delay personal property payments, and made us cover months of rent and living expenses out of pocket. My family has paid premiums to State Farm for over 30 years, but now that we need them, they've failed to provide timely estimates or cover necessary services—leaving our household of four adults, two kids, and two dogs displaced, and tens of thousands of dollars in the hole with no timeline or guarantee of reimbursement. What happened: On January 8, the Eaton Fire tore through our neighborhood. Our next-door neighbor's home burned down, and the flames jumped to ours—scorching one wall, blowing out windows, and filling every room with smoke and ash. My wife was eight months pregnant and has asthma. We have a three-year-old daughter, a newborn baby, and my elderly in-laws lived with us. All six of us—plus our two dogs—have been displaced ever since. What State Farm did (or didn't do): State Farm's estimate for remediation was less than a third of what was actually needed to safely clean the home. They still haven't started a construction estimate—three months later—delaying the entire rebuild process. Independent lab results found lead and heavy metals in our clothing samples—yet State Farm told us to clean and reuse soot-contaminated clothes, dishes, toddler and newborn items, and toys. We paid months of rent and living expenses out of pocket while being bounced between three out-of-state adjusters. The toll on our family: We're tens of thousands of dollars in the hole—just trying to replace personal property and cover construction costs ourselves. Our home is still uninhabitable, with no timeline or clear plan to return. We're emotionally and financially exhausted, just trying to keep our kids safe and our family together. Why it matters: My family—parents, siblings, and I—have been loyal State Farm customers for over 30 years and never missed a premium. We believed insurance would be there for us in a crisis. Instead, State Farm has left us abandoned in our time of greatest need.</p>
227	<p>Having been in the insurance business for over 40 years I am deeply disappointed by the inadequate and unresponsive service provided by State Farm to the victims of the Eaton Fire. It is clearly a tarnish on a industry that take pride in providing great service all. My wife and I like all of you have experienced the same lack of compassion, response, delay and denial of coverage. In a time of profound loss and hardship, families and individuals who trusted State Farm to stand by them in crisis have instead been met with delays, denials, and a lack of empathy. Despite clear evidence of damage and policy coverage, many affected policyholders have been left waiting for weeks or even months for basic communication, let alone the support they urgently need to rebuild their lives. The promises made in advertising and policy documents stand in stark contrast to the reality of State Farm's response during this disaster. This failure not only reflects a breakdown in customer service but also in ethical responsibility. The victims of the Eaton Fire deserve better—swift assistance, transparency, and the compassionate service that State Farm claims to provide. We call on State Farm to immediately prioritize these claims, assign sufficient resources, and engage with impacted families in a meaningful and humane way. Communities recover faster when insurers do their part. Right now, State Farm is not doing theirs. I closing, I would like to remind all victims to read their policies! It is a contract that states what an insurance company is obligated to pay. They know this and do not think that you will read the policy.</p>
228	<p>Do what's right.</p>

229	<p>As the organizer of Beautiful Altadena, a decade-old neighborhood group of over 10,000 residents, and a lifelong State Farm customer, I never imagined we'd be in this position. Our home was a total loss in the Eaton Fire, but what we're seeing now is even worse—we and our neighbors are being pushed to the brink. We created a separate support group within our community specifically for residents having issues with their State Farm Eaton Fire claims. That group grew to over 300 members almost immediately. That alone should tell you something. Since the fire, our own claim has been reassigned to five different adjusters. Each time, we've had to start over—re-explaining everything, re-submitting documents, re-living the loss. It costs us time we don't have. The fallout from this fire is already a full-time job, and most of us already have full-time jobs, families, kids and lives we're trying to hold together. Our neighbors with children and homes still standing are in the most impossible situation—insurers like State Farm are trying to force them back into unsafe lead-contaminated structures in the midst of the cleanup of a historic environmental disaster site comparable only to Ground Zero after 9/11. These are not livable conditions or future health risks anyone should be exposed to. The fact that Lara is even considering a rate hike when State Farm has yet to show good faith to all of its claimants and provide them the benefits they pay for and are owed speaks to corruption at every level and a system that does not serve anyone other than State Farm's profiteering on our loss. Altadena is a community in limbo. We're doing everything we can to move forward, but we are all in purgatory. We're watching our community hang in the balance, not knowing if we'll be able to rebuild, return, or recover. The fire took our homes —State Farm's delays and denials are threatening to take our future."</p>
230	<p>Our Altadena neighborhood and town were devastated during the Eaton Fires on January 8. We, along with our two teenage boys and our two golden retrievers, have been displaced. Everything we own is frozen in time, marinating in toxic ash, soot and smoke. We are unable to efficiently run the home based business that supports our family and yet after more than three months State Farm has made no meaningful progress on our claim. For twenty years we have faithfully paid our premiums on time and have never filed one claim. Now after the worst fires in the history of Los Angeles, they delay responding to emails and calls and they delay payments. Each month we have to plead to receive our rent, which if it comes, arrives late. They have our remediation bids in their hands and have still not responded to them. Our home tested high in Lead, Chromium, Zinc and Lithium and we want to feel that our health is not at risk when we move back home. State Farm should be restoring our home to pre-fire condition. That's what our contract says, and that's what we have been paying for. We feel ignored, exhausted and fear financial ruin and we fear for our future. If this is "A Good Neighbor", I'd hate to meet a bad one.</p>
231	<p>State Farm under value our structure to \$400,000. In the accessor report no square footage mentioned nor accounted for- what's that about?</p>
232	<p>I support the community</p>
233	<p>The insurance companies are making homeowners jump unnecessary hoops to get the limits owed to us, according to our policies.</p>
234	<p>Allowing state farm to do this is completely unacceptable.</p>
235	<p>We are a standing home in burn area with most of our street and neighborhood gone. We have been out of our house since THE DAY. We have only received 2 months of rent money. SF sent out their team for inspection and also sent ServePro in Feb. We have not received one report.</p>
236	<p>We hired a PA and now our SF adjuster has seemingly disappeared and is not responding to his emails inquiring about March and April rent.</p>
237	<p>We paid for our own testing (7k) results came back with high levels of Lead, Chromium, Lithium and Zinc. We submitted bids from remediation companies that WE had come out and SF has not responded. We are having to hope for an SBA loan to come through soon. Meanwhile all of our belongings (which I am hearing State Farm will refuse to replace) are marinating in toxic debris our home frozen in time from January 7</p>
238	<p>Commissioner Lara must do the right thing. We are tired of career politicians supporting big donors over constituents. No more. No more. No more.</p>
239	<p>It has been 91 days since i filed my claim with State Farm Insurance and I still son't have a claim status and cannot proceed on anything and am missing key deadlines. State Farm needs to be held accountable. They are not responding to me or my insurance attorney, they are acting in bad faith.</p>

240	<p>It was approximately 2 months before State Farm finally started covering my housing expenses. Partial reimbursement from January 7th until February 19th did not come until March 27th. I was only for approximately half of my expenses up to that point in time. On February 19th I'd gone into the State Farm command Center over by Colorado Blvd. and Allen Ave. Only then did they write me a check for \$16,000. In the meantime for the last month and a half I was told they would just finalizing things and they'd be contacting me the following week. Nothings been finalized yet on State Farm side. I've been trying to stay considerate and reasonable but after over 3 months there is no reason that there should not be some kind of settlement from State Farm. Anything that's been asked of me I have delivered in short order. I never would have imagined then I would need to spend every waking moment of my day becoming better informed and document and print out anything and everything that I could think of that might be asked of me. On paper I have good insurance. After 3 months of incredible housing and financial insecurity, which is caused many sleepless nights. I want to know when I will have this resolve with the insurance company so I can move forward and get everything done that I need to get done so I can be back in my home. I did not believe my circumstances are unique but I would say considering I have good insurance this is not reasonable.</p>
241	As a fellow Altadenan, we need the state government to protect us!
242	These corporations must be held accountable for their responsibilities.
243	These stories of real families devastated by loss, then hung out to dry by the company that is reneging on its obligations.... this could easily be me. I live not far from Altadena. My home is insured - at least for now - by State Farm. State Farm must honor its obligations to its customers!!!
244	State Farm has delayed and improperly denied our claims throughout these past 3 months. We evacuated to a friend's house in Jan 7 and have been displaced ever since. Our house is still standing but we found asbestos in the ash and soot and it is not safe to return until it has been properly remediated.
245	We were left on our own for 6 weeks (maxing out our credit cards, relying on the kindness of friends and family) before State Farm agreed to put us up and pay for an Airbnb.
246	We had 5 adjusters in 4 weeks, three of whom never contacted us or returned calls so no meaningful advice or attention from SF until one month after the fire. We had to remind them of their legal duties to even get that attention.
247	Throughout this entire process State Farm has been like a black hole where hope and fairness go to die. They have misrepresented what is and is not covered under our policy, ignored our hygienist report that shows concerning levels of asbestos, and given us lowball offers that in no way are a good faith effort to settle our claims. They offered us \$11k for our contents, which I can only surmise was based on the assumption that we and Merry Maids could clean all the contents of our home. Funny, since neither we nor Merry Maids has the appropriate licenses to handle the hazardous materials that are in our home. We don't have respirators or hazmat suits either.
248	We have received no reimbursement for our claims for Additional Living Expenses and other remediation that we have done, approximately \$15k at this point.
249	Despite the conclusions in our hygienist reports dictating that all porous materials should be properly disposed of as they are considered hazardous due to asbestos, State Farm has denied our request to dispose of any pillows or mattresses. And I can only assume they believe that none of our contents can be considered a total loss.
250	On January 8, 2025, our family evacuated our home as the Eaton Fire tore through our neighborhood. Our next-door neighbor's house was reduced to a total loss, and the blaze jumped to ours—scorching one side wall, blowing out windows, and coating every room in smoke, soot, and ash. My wife was eight months pregnant and has asthma, and we have a three year old daughter and a newborn son. State Farm refused any concessions for our safety.
251	Independent testing confirmed elevated levels of lead and other heavy metals throughout our home—and tests at our next-door neighbor's house revealed asbestos—yet State Farm refuses to replace contaminated soft goods and insists we launder soot covered clothes and clean contaminated dishes ourselves, putting our pregnant wife and young children at risk.

252	Three months after filing our claim, we had racked up over \$15,000 in personal property expenses—yet are still waiting for a single dollar of reimbursement for essentials like toothbrushes, shampoo, diapers, or clothing. For more than two months, we chased Additional Living Expense benefits through three different adjusters—each based out of state with no wildfire experience—only to have each blame the last for missing notes. It wasn't until persistent follow up that State Farm began monthly rent reimbursements—long after policyholders insured by Farmers, Travelers, and other carriers received six months of ALE benefits up front.
253	Meanwhile, our house has sat open to the elements since mid January with no repair estimate or timeline to approve reconstruction. State Farm's endless delays, denials, and lack of empathy have compromised our family's well being. All we want is a safe, clean home for our children—and fair treatment from our insurer.
254	Our home completely burned down. We filled out the entire list of our contents list . Still waiting for our entire structure loss as well as personal property. Many phone calls and follow ups and no action! It is infuriating.
255	Please consider our letter and support our impacted communities.
256	I have had to pester and call repeatedly to get action, go to Com Lara's workshop to get money from my policy. We struggled to secure housing and have had to use our credit cards to keep a roof over our heads.
257	Supporting & standing in solidarity with Eaton Fire survivors!
258	We also need the money made from all the concerts and benefit shows to go directly to those who are still facing unstable housing.
259	Please help Eaton fire survivors.
260	I would like State Farm to be held accountable for the damages of our homes. I have medical conditions and I would like to be paid for my personal property. I don't want cleaning. I want replacements due to the circumstances!
261	My family lost our home in the Eaton Fire. We have State Farm ins. They are asking us to list everything we used to own in order to get our, contractually agreed upon, insured amount. The ethics of this company, pressuring families even as they are living their most traumatic moments, are deranged. We paid diligently into our policy for years, the very least they could do is to stand by that policy. State Farm's actions against the Altadena community prove they are not Good Neighbors. Please, Laura, don't give State Farm an inch until they have lived up to their contractual obligations.
262	Signing in behalf of a friend whose experience with State Farm has included extremely delayed processing of receipts and a refusal to cover the costs or cleaning or replacing damaged and chemically tainted belongings.
263	Dear Commissioner, please ensure that this company does not exploit Californians who are trying to recover from this tragedy. Thank you.
264	We lost our home in the fire and are insured by State Farm. Everyone I know who still has a home left in the burn area, is so much worse off than those of us who lost our homes. They are having to completely fend for themselves and being told to move back into their toxic homes. It is criminal and dangerous.
265	These are basic needs and state farm is being totally unethical and illegal.
266	State Farm and other insurance companies invest in fossil fuel productions which is the cause of the escalating climate devastation including wildfires. Require all insurance companies to divest from fossil fuels. It's a major conflict of interest. As wild fires become more likely, they will raise the rates and continue investing in fossil fuel so that they can continue to make billions and trillions in profits. It's all so sick.
267	One adjuster left our case without any payouts. We now have another adjuster, but she has never contacted us. We have spent thousands on testing our house for toxic contaminants, but have received no assurances we will be reimbursed. No payouts have been forthcoming for the damage to our house. We've been ghosted by State Farm.
268	I'm grateful I do not have State Farm, however what you are doing to many of friends is absolutely abhorrent!
269	I am a total loss survivor in Altadena. My insurance company, USAA, has been amazing to work with. I can imagine enduring the trauma we experienced with this fire being compounded by an unsupportive insurance company. Please help my neighbors ensure their claims are resolved fairly and quickly.

270	State Farm invests \$20 billion in fossil fuels. As long as they are actively making the problem worse, they need to pay the costs themselves and not pass these costs onto policy holders.
271	I have many friends who have not received any funding and have lost everything! This should never be allowed.
272	We are state farm policy holders and we haven't seen a dime towards remediation or renovation our home so desperately needs so we can move on with our lives.
273	Please look for delays and bad faith before awarding a rate raise to this and other insurance companies.
274	Here's a brief re-cap as it is a bit unique in that my home's perimeter walls, made of concrete masonry units (CMU), are still standing but the whole interior of my small home is destroyed, and the roof has caved in. The house has been red tagged, despite that State Farm is trying to claim that I can repair it, rather than tear it down and rebuild so they don't have pay out a total loss claim.
275	It has been 82 DAYS since I submitted my claim. By not providing a definitive claim status they are violating California Code Reg. Ttl. 10 S2695.7(b) which requires insurance companies to provide their position within 40 days after a claim is filed. Additionally, I have requested a copy of all claim-related documents. They are required by law to provide that information within 15 days of my request per Cal InsurCode S2071.1, again they have not provided it to me. The ramifications of SF's actions and delays in providing a claim status are as follows: I will miss participating the free LA County Debris Removal program if I don't receive a claim status in the next 9 days as I can't destroy the evidence until claim resolution; I can't reapply to FEMA as I need to have need a claim status, I have missed the SBA loan deadline because I can't provide them with a total insurance payout info; can't hire an architect and start plans as I don't know if I will only get enough insurance money to rebuild.. And of course, there is the emotional toll of all this stress as I have spent countless hours writing letters and working with an insurance attorney to try and move this along, but all we get from SF is we're working on it and your cases is unusual as it is partially standing. No definitive answers. No timeline. No clear path forward.
276	Please regulate State Farm and protect the homeowners.
277	I am awake of how Sate Farm is treating its customers in the Altadena community and it is shameful! I have Farmers insurance and they are behaving in all the same ways. They could care less that there is lead in the home and insist my family and 4 week old child move in and use the breast pump, oven, couch, etc. after being vacuumed. This is all outrageous. Do something already!
278	Prevent harm, Commission Lara, serve the needs of families, prevent stress.
279	Dear Commissioner Lara, residents affected by the LA fires need proper standards of recovery for dangerous Urban Wild Fires. Survivors are left to their own devices, under extremely stressful times to decided what to do with their homes and what is safest for their families. We need proper standards of recovery for insurance like mandatory testing for all chemicals associated with Urban Wild fires and proper cleaning and restoration protocols. People are being deserted by their insurance carriers and remediation companies are taking advantage. HELP.
280	I have a friend who is not getting help with insurance after the Eaton Fire, yet they are trying to raise premiums. This is unfair practice.
281	We are having a terrible a time with AAA but State Farm is atrocious. Please help the fire victims!!!
282	Please make sure insurance pays us. HELP.
283	I live 300 yards from the closest destroyed home. All insurance providers, including State Farm, needs to make us whole in our recovery from this disaster.
284	We deserve better!
285	My home is sitting still and my pool is festering as I beg for clarity and communication from State Farm. It's not safe, it's not healthy, my credit card debt is piling up. We need help.
286	Increase ALE for the ongoing lead hazards that continue to keep us out of our homes.
287	Don't be greedy. Help people in need.
288	Help our families!!
289	I had family members and myself affected by the files and while there insurance paid them the full amount they were owed but it happened with in a month why is it that I have statefarm and am still waiting on payment.
290	Please help out the families affected.
291	I am an investigative journalist and displaced Altadenan. Do better, State Farm and Ricardo Lara.
292	Give the families their homes back. It's called stealing if you don't.
293	We are asking for what we are owed. No applications, no grants, just our fair payment.
294	Help the families you promised to. This is illegal.

295	Be a good neighbor and take care of the community.
296	We have done everything that has been asked of us for SF to evaluate the estimated loss of our dwelling. We sat with the adjuster for many hours to reconstruct room by room, wall by wall the layout of our house. We spent hours scouring through photos to assist with this. We were assured that SF had everything they needed to evaluate our loss. Now over 2 months later when we ask for a status we are told " we are reviewing- we are working on it"
297	I am not with State Farm but I have heard countless stories of families going into debt because insurance companies aren't paying. This is a service we have paid for. Do your job and don't cause any more trouble for these families.
298	Four months out, I still do not have a long term rental despite my home having no electricity, no gas, a full wall of blown out windows, and a home filled with toxins. They think I can move back in June but have provided NO EXPLANATION about why they believe it would be safe to do so. I have asked for their rationale several times and they have not responded. They should be required to respond and provide the coverage that I've been paying for over the last decade.
299	Make it happen - these people deserve better!
300	State Farm should be ashamed!
301	State Farm and other insurance companies have been unfair with reimbursements for the Eaton Fire. Shame on them! Please act for positive change.
302	I collected data from about 20 SF Palisades customers about their rebuild estimates. The average was roughly ~\$400 per sqft, where as the average contractor bids were over \$800 a sqft for the same sample set. Additionally, I've been speaking with a lawyer about a small business class action against SF. These delays in payments delay foot-traffic back in these communities, and SF should be held liable for the commercial losses faced by our local businesses.
303	I am a State Farm customer who suffered a total loss in the Palisades Fire. It's been over 100 days since State Farm agreed my home is a total loss, but they are still only willing to pay me just about 50% of the base insured value, which they determined and required me to pay premiums on. It will take every bit of my base coverage and more to rebuild my house (and State Farm agreed when they set my premium level), so why are they only paying 50% and hoping I will go away?
304	We lost our home in the palisades fire and are being treated abominably by State Farm. They don't return calls, and have not once visited our property site. The treatment of loyal customers ( for decades) is unacceptable. How dare they ask for a rate increase while refusing to abide by the contracts they agreed to uphold for their customers. Shame on State Farm.
305	Insurance companies need to cover the FULL scope of damage that has occurred in houses affected by the Eaton and other fires. State Farm and other insurers are purposely under estimating the damages experienced from this fire.
306	State Farm is the only insurance company requiring a Personal Property Inventory List in order to pay out the personal property coverage above the state mandated amount. SF is the only insurance company that did not comply with the DOI's request to pay out without The List. Preparing this List has proven to be emotionally and mentally torturous, and has left us depressed and at times in tears when we are forced to recall everything we have lost. SF adjusters were strongly pressuring claimants to delivery the Personal Property List one room per week, while we were all dealing with the overwhelming challenges of finding temporary housing, ensuring our families' other immediate needs were met and still working full time jobs. I believe a huge majority of SF clients would be happy with a pay out of 75%- 80% of the Personal Property coverage without having to struggle to remember and list every sock and toothpick we lost!!
307	my home, my parents home, and entire neighborhood were a total loss in the Palisades wildfires. We have been struggling ever since with State Farm's, our home insurer. My parents' home policy was cancelled by State Farm's 6 months before the fires, shoving them into Cal Fair Plan.
308	State Farm's adjuster suggested that we dry clean clothes in our home that have been confirmed damaged by lead and chlorine gas and put them on our baby and kindergartner. Weve also submitted evidence that home was likely damaged by hydrogyn cyanide. CDC Guidelines are to double bag and call authoritis for contaminated pick up.



309	Standing home with fire damage (and smoke) and only my house and next door are left of the 9 on our street. Most of the homes in a mile every direction are total losses. My house has extensive soot and ash (every room) and the family room that caught fire and many other rooms need to be gutted and an entire exterior wall removed and replaced. My third adjuster was impossible. Lied to me and refused to listen to recommendations from Servpro (who they sent out) as well as the remediation company I had come out. Ended up hiring a PA who the SF adjuster also lied to. She missed an entire structure on my property for her estimate and included things that did not exist as well as left out other important items. Didn't even include cleaning inside my kitchen cabinets—only wiping outside—despite them being 20 ft from where fire broke my family room windows and entered the home. Also told me food in pantry was fine to eat and aside from the couches in room that caught fire, EVERYTHING else can be cleaned. She wouldn't do an inventory of contents and said she needed ours first. She had same thing about the structure estimate but my PA told her she must do her own estimate. I got an email from SF with a link to a survey about my claim so far and I filled it out giving lowest possible score and using every allowed character to write a small dissertation about how awful it's been. Got a call from a manager in NY within a week and he gave me a new adjuster. Not sure what he's like yet but he can't possibly worse than she was.
310	Our home was a total loss and we lost everything in the fire. State Farm is one of the only insurance companies to not give us at least 75% of our personal property coverage despite CA DOI Commissioner Lara's request. Instead they are forcing us to go through the excruciating process of putting together a detailed inventory list of all our personal property contents using their company provided booklet. This has been an extremely stressful time, and it feels like we are being victimized a second time.
311	We met with our claims adjuster in mid-January and spent almost an entire day trying to rebuild a computer model of our home. We submitted well over a 100 photo's and video's of each room of our home. We were assured by SF that they had everything they needed to build a Scope of Loss estimate. It's been over 2.5 months and we have still not received the Scope of Loss estimate. We are continually told that "it is still under review".
312	We submitted receipts for additional living expenses and almost 2 months later we having received nothing. We are still being told that "it is under review".
313	We have been a model policyholder of SF and we expect SF to be a good neighbor, but unfortunately, they have not been there for us.
314	I think it is completely outrageous that SF continues to delay and deny and not honor their obligations. It is not surprising that a SF VP was recently fired for making disparaging comments about recent fire victims. This appears to be a systemic problem at the very top of the C-level. All we are asking is that SF honor our policy and do the right thing.
315	Any SF rate increase should be tied to how well insurers treat their policyholders. There should be no rate increase until SF honors their obligations to policyholders! Jake from SF has ghosted us.
316	It's been 81 days since I filed my claim with SF and still no answer on my claim status. I've gone above and beyond providing SF with information. Even hired an insurance attorney to help move this along. Still no progress except we're working on it.
317	SF had us get an estimate with Servpro, but then they weren't reviewing or approving the estimate. They also weren't approving our request to get heavy metals testing, so we hired JLM out of pocket to do that. Even when lead came back positive, SF wasn't doing anything. So we called Servpro directly and asked them whether the lead test would change their remediation plan and estimate. They said it would. We also asked about the chlorine gas that Caltech's data showed in the smoke. They asked us to send both of those to them for review. A couple of days later, Servpro emailed us saying they "will not be able to assist with the cleaning of your home, you will need to get in touch with your adjuster, SF will be able to refer you to a licensed abatement vendor who can assist with the clean up".
318	On the call with Servpro we also asked them about SF's perspective that the "plan" should be to do basic remediation and then consider further cleaning. Servpro said directly that was not best practices and that basic ash/soot cleaning would spread lead and toxins throughout the house and cause reactions with some of their chemicals.
319	Got my 1st SF adjuster switcheroo today. New guy called when I only had 5 mins to talk. We'll see how it goes. 1st adjuster said SF won't pay for gas from Loss of Use coverage even though we drive our child 20 miles to school in the morning and back in the afternoon. He (more or less) said, you chose to live where you did. SF could've placed you closer. We're staying with a relative.
320	We demand your advocacy for the insureds of Pacific Palisades and Altadena.

**The State Farm Files** by Survivors of the Eaton and Palisades Fires

321	Commissioner Lara, I am writing on behalf of my parents who lost their home in the Palisades fire. They have lived there since 1977. State Farm has offered approximately \$429/sq foot, which will not allow my 80 year old parents to rebuild. State Farm offered the neighbor the exact same amount for a house 800 sq feet smaller and much older in disrepair. There is no sense of equity. Stand up to State Farm to stop making policy payer's lives a living hell.
322	Lara do your job!
323	We cannot let State Farm continue this pattern of delaying and denying payouts.
324	Same story. Not going to be able to rebuild with the amount of settlement from State Farm.
325	Both my adjuster and my agent have lied to me. I have had to provide both of them with the text of CA law to prove they were giving me false information.
326	We lived in the Pacific Palisades and love our community. We want to rebuild but it is hard, almost impossible, to do that when State Farm won't pay us on our policy. They have wildly undervalued our home and make us concerned that they will not insure us in the future. Please do allow State Farm to get away with their behavior and let them have a rate increase to boot. Thank you.
327	We received a ridiculous rebuild quote and spend hours a day compiling and research our personal property list. We are exhausted by State Farm and feel victimized all over again.
328	State Farm must be held accountable for its treatment of the victims of the palisades fire.
329	Our house is standing, but smoke damaged. We evacuated on January 7, with nothing. State Farm has taken until May 1 for their estimate. They refused to pay for or consider environmental testing. It has been so stressful we had to hire a public adjuster to even hope we would get a payout equal to the damages our house sustained from the Pali Fire.
330	Do not make us go through the painful process of Personal Property Spreadsheets. We would like to receive our policy limits. No rate hikes until all investigations have been completed in Pacific Palisades.
331	I'm also getting low balled by SF. Their estimate has my dwelling short by 1'6" on each side which you could have agreed to LADBS plans. You can tell in the photos that we provided that we have high end appliances (and can zoom in on the brand) and they ignored this in their quote. All of the wall paper was redone in the past 6 years and SF is at 20% of the actual cost from 6 years ago.
332	Total loss. Low ball estimate delays and bad faith all around. 4th adjuster now and doesn't return my calls. Our rebuild is on hold because they won't pay their obligation to us.
333	Total loss in Palisades. SF customer and like everybody they are low balling rebuilding estimates, stalling to pay full coverage and changing adjusters. Sickening.
334	in 2018 SF stated our property was \$375 sq/ft, in 2025 they claim \$250 sq/ft.
335	Low estimates for rebuild! Frustrating itemized personal property list!
336	We have State Farm and lost our home in the Palisades Fire.
337	Their bid to rebuild was an absolute joke. Now they are making us get our own bids which are legit detailed very experiences local contractor bids ( built my neighbors house and works with my architect) and that is not sufficient. They are playing a game with fire victims who lost everything!!!

338	<p>Dear Commissioner Lara, We are survivors of the Eaton Fire and supporters standing with them. Altadena is a working- and middle-class community that has long trusted insurance providers to show up when disaster strikes. Many of us have been faithful State Farm policyholders for years, even decades. We paid our premiums believing that when crisis came, we would be protected. Instead, we've been met with delay, deflection and denial —pushing families to the brink of financial ruin, housing instability and emotional collapse. State Farm's failures, already reported to your office through Requests for Assistance, must weigh heavily as you consider the company's latest rate increase request. Here is what's happening on the ground in Altadena: State Farm is instructing insured families to hand-wash soot-covered clothes and dishes — in homes filled with toxic ash, lead, and asbestos. State Farm is forcing parents to pay thousands out-of-pocket for rent, diapers, and basic necessities — with reimbursements delayed or denied. State Farm is requiring every survivor to itemize every lost sock and spoon to access their personal property benefits — while displaced, working full time, and caring for children. State Farm is leaving our homes exposed to the elements, without repair plans, even after environmental hazard reports flagged dangerous contamination. State Farm's conduct is causing serious physical symptoms and illnesses — directly linked to the stress and toll of their delays and denials. These are not isolated incidents. This is a pattern. Now, while families turn to credit cards and crowdfunding to survive, State Farm executives are asking for another major rate hike. Commissioner Lara, why should Californians pay more to a company that is failing to meet its obligations to wildfire survivors? As the state's top insurance regulator, your mandate is to protect the people of California — not to reward corporations that profit from delay, denial and harm. We urge you to: Conduct an expedited Market Conduct Examination targeted into State Farm's handling of Eaton and Palisades Fire claims. Compel State Farm to expedite payments, provide interest or back pay where delays have caused financial harm, and take immediate action to resolve outstanding claims. Reject the requested rate increase request until the company demonstrates a clear, sustained commitment to honoring its contractual and ethical obligations to California families. We stand ready to share our stories publicly and in testimony. No one should be sold a "good neighbor" promise — then be abandoned when it matters most. We respectfully urge your office to act now.</p>
339	<p>We are in the Palisades and lost our home of 23 years with everything in it.... A lifetime of memories! It's one thing to cope with the grief of the loss but to have to fight insurance to get what we are entitled to... a policy we have in good faith paid into for years and have never made a claim... to be low-balled, delayed and denied is just outright despicable and wrong! We all need to be paid what we are owed so we can heal and rebuild our homes and communities! State Farm needs to act in good faith and pay out the policies!</p>
340	<p>Having lost everything in the Pali fire we have been shocked, frustrated and disappointed to find that dealing with insurance is the most complicated and demeaning process imaginable. Most of us are crushed emotionally by the process that the insurance companies require us to endure to recover the proceeds that we have paid for over several decades to cover the risk of catastrophe.</p>
341	<p>Dear State Farm Representative, I'm writing out of deep frustration with how our total loss claims are being handled following the destruction of our two homes in the Pacific Palisades fire. It has now been four months since the fire, and we have experienced delay after delay, inaccurate estimates, and a complete lack of urgency from your team. We are professional home builders. We had just finished building both properties and know exactly what it costs to rebuild them. The numbers your adjusters are using don't reflect reality. Even if State Farm paid us the full limits of our coverage, we'd still be short. Instead, we're stuck battling over every step of the process. To make matters worse, on our personal home, we're now being told we were "overpaid" and allegedly owe State Farm \$100,000 — even though we haven't received anywhere near the full rebuild cost. Meanwhile, our rental housing funds — which come from a separate coverage bucket — are being stalled. Our contractor has already spoken with your adjuster, and now we're told it'll be another week just to resubmit the numbers, and then another three weeks to hear back. We lost our home. Our possessions. Our business. Our community. And instead of getting support, we're stuck fighting with our own insurance company. This has been a horrible experience, and one made significantly worse by how State Farm has handled this process. Friends of ours with Pure and Chubb aren't dealing with a fraction of the obstacles, confusion, or lack of compassion we've experienced. We are simply asking for what is fair and promised under our policy. Please do what's right. We need your help — not more delays, deflection, or denial. Escalate this claim immediately and come back to us with a clear path toward a fair and timely resolution.</p>

342	The Los Angeles fire has destroyed life of thousands of ordinary people, who are struggling to rectify their changed lives . They must be supported to rebuild their homes and communities.
343	We were dropped on Dec. 21 after 30 years of dutifully paying premiums.
344	Our adjuster is now hanging up on FEMA when they call to ask about our claim status.
345	We need your help with insurance companies, specifically State Farm. They delay, stonewall, lowball and deny our claims. How will you help us?
346	FOR 90 DAYS, my family has been displaced from our home. We've gone from loyal State Farm customers to victims of corporate cruelty.
347	We've spent \$119,000 restarting our lives—draining savings and maxing out credit cards just to provide a safe, stable space for our kids. State Farm has reimbursed only \$54,000, after long delays. Some approved expenses remain unpaid.
348	We've paid our premiums faithfully since 2011. When the Eaton Fire hit, I believed State Farm would help us through this crisis. Instead, they treated us like burdens.
349	My agent shamed me for our hotel choice, while offering no suitable alternative—as if being homeless with children wasn't humiliating enough. Our adjuster didn't visit our home for over a month, and when she finally did, she didn't even go inside. Instead, she relied on a 20-minute walkthrough by ServePro—then refused to share the estimate, calling it “proprietary work product.”
350	Worse, State Farm showed zero interest in testing our home for toxins. I had to hire my own industrial hygienist, spending \$10,000 out of pocket—and we found lead contamination. Still, State Farm refuses to confirm they'll test the home post-cleaning. They claim a policy to clean before replacing, despite no such language in our contract.
351	State Farm has stalled, denied, and deflected at every step—dumping the emotional and financial burden on us. While other insurers help families rebuild, State Farm abandons theirs—and California stands by, silent, even as premiums rise.
352	We're not asking for handouts. We're demanding what we paid for: a safe home for our children.
353	It is shocking that SF can delay and deny like this --and be rewarded by the State with a gigantic rate increase.
354	Our home is in the burn zone and standing but damaged by smoke and toxins. To date State Farm has taken no action, delaying and ignoring all of our communication.
355	I'm frustrated because even with our PA it feels like there is no recourse for State Farm continuing to delay the claim process and payments.
356	Unfortunately, because we were originally denied for testing, we did not hire the IH we wanted because they were booked by then. We needed to find an IH that have a quick turnaround time to just try to push progress on the claim because our temp housing was going to end and our seventh adjuster would not approve an extension, despite the fact that it is clear our home will not be remediated by then. The test results did confirm ash/char/soot. We did asbestos and lead but later found out that the lead testing the IH did was on the paint on our house, not the lead dust that came into our home.
357	Our neighbor directly across the street found lead in several parts of their home. So we just ordered additional testing for lead and heavy metals this week. State Farm finally paid for the original IH testing but they will most likely not pay this additional testing we did. Also, my understanding is that the IH they ordered only did ash/char/soot. Not sure what they will say if our additional lead test comes out positive. I feel so tired and frustrated just thinking about the continuous uphill battle that we have to do for every little thing.
358	Our PA just told me today that SF is engaging in stalling tactics, one being changing adjusters every few weeks, because they are waiting for some cases in the courts to determine if they can deny smoke and soot damage claims. SF is claiming in court that smoke and soot/ash is not direct physical damage. The cases are being won by insurance companies about 50% of the time, so they are stalling to see which direction that trend will go. It's really enraging and I do think that if they do this, we policyholders will have to take collective legal action.
359	if State Farm or any other company fails to meet its obligations, we're going to hold them accountable.
360	You're allowing State Farm to raise rates and not pay out claims are you crazy? I'm on my 7th adjuster and SF doesn't want to replace items that experts say aren't cleanable. Leave us between a rock and a hard place.. if they're not paying why should we have to.

361	<p>We have seen ridiculous delay and deny tactics from our State Farm adjuster since day one. Weeks go by with no contact in spite of our calls, emails and assurances from State Farm that he will call back. When he finally gets in touch he accuses us of not answering his calls or blocking his number.</p> <p>We hired a public adjuster and he claimed she doesn't answer her calls either. When we offered to contact her and ask her to call him he said he didn't need to talk to her, she should not call him, he would call her when he was ready to settle.</p> <p>When we sent him the original estimate and the updated estimate after testing (\$6300 paid for out of our pocket) proved the house had high levels of lead, arsenic and nickel he both times denied he received the estimates and when pressed to check his email he suddenly found them. On the updated claim his excuse after he found it was he "vaguely" remembered receiving it from our PA but didn't notice it had attachments because he "often misses them." We have been lowballed on our first estimate and it's been weeks since the second estimate has been sent with no contact from him.</p> <p>We feel lied to, disrespected and treated like we are stupid. This has caused a great deal of stress on our entire family. We are having trouble sleeping and having panic attacks. We are elderly, my husband is a recent cancer survivor and I am on an immunosuppressant medication. We are not moving back into our home until it is safe for us and our 1 year old twin grandson's. We take care of them when my daughter and son-in-law are working. The heavy metals in the house must be cleaned according to the Industrial Hygienist's instructions for us all to be safe. We are fearful for our health and financial ruin in spite of paying our premiums for over 30 years and never making a prior claim.</p>
362	I wanted to get back to you and let you know that we have all the same problems with State Farm in PP. We should be united!
363	Every single receipt we have submitted has been delayed, rejected, or denied. No reasons given, or bringing in out of state companies and denying required electric work to repair broken heater, pipes.
364	The lack of support from State Farm as a victim of the Palisades "wild fire" is unbelievable and beyond wrong! We all who have paid our premiums on a regular and timely basis are not getting the financial compensation that we have already paid for, year after year after year! This is unacceptable and must be rectified immediately!
365	Palisades home: We submitted a full list of inventory well over our limits which our then adjuster at SF reviewed & accepted & submitted to his supervisor on 3/23. New adjuster comes assigned in explains we were paid 50% of contents & will pay 15% more of our coverage (the non-inventory payout). When asked why holding the balance, the adjuster states we have to wait for process. What can you do about this? What do we have to wait for? Our coverage A is for replacement costs & SF's estimate, which is below market, is not being paid.
366	Please compel State Farm to honor its commitments.
367	State Farm is refusing to pay out our claim at the policy limits. The limits it set when it sold us our policy and presumably determined the cost to rebuild. Now they are saying it's up to us to prove to them, how much it costs to rebuild our home, otherwise, they will only give us half of Dwelling - Coverage A.

368	<p>Hi, I live in the malibu burn area. California fair plan refuses to test my garage for lead etc stating it's not part of the structure of my house. The garage is attached to my house. Of course it's part of the house. I had my home test tested and pay it myself because every time I went there, even though I was wearing full PPE I would get terribly sick. My test results came back with higher normal levels of lead arsenic and other heavy metals. Ash should come through the windows and the doors, California fair plan would not accept my results and sent out their own hygienist and now we have to wait two weeks for the results from their hygienist and this company has a terrible reputation. What the insurance companies are putting us through is unconscionable we suffered enough already. We just want to go home. Can't return to our homes. They're not safe. They're toxic. I live in Malibu. I feel I'm getting no support from the city and I'm truly at my wits end. I'm living in West Hollywood in an apartment and my ALE coverage has now run out. We need the city or whomever to set to step up and help us financially we can't seem to win with these insurance companies. The tactic to delay and delay until you give up and just end up paying for everything yourself. It's a full-time job just dealing with them and all you want to do is return home and it's their job to make us hole and return us to a safe environment and if they're not going to do it, then we need the city to step up and help us make our homes safe again.</p>
369	<p>January 7 was a horrific tragedy for our community. What State Farm is doing to compound the trauma is immoral and criminal. Their insureds are profoundly suffering while they seek to raise rates and taunt us with advertisements touting "like a good neighbor - State Farm is there". We are imploring you to act on behalf of California residents.</p>
370	<p>Yes I have yet to receive any ALE and State Farm is delaying recognizing me as the policy holder even though my agent has agreed.</p>
371	<p>My husband and I are Palisades Fire survivors with total home loss. We have been insured by State Farm since we bought our home in April 1998. Dealing with State Farm since January 7th has been incredibly frustrating. We were assigned different adjusters several times including a very green (new) one that did not know anything. Our current adjuster is very nice but tap dances around every question until we are unsure the question was even answered. The first dwelling estimate was refused by SF headquarters and the dwelling adjuster (a different adjuster) was told to rework it (lower). Then he went MIA. We were told his supervisor had changed and thus delayed our dwelling estimate. When we finally got the 100 page estimate it was so inaccurate it was almost laughable. Or cry-able. They had somehow smushed in someone else's house details into our perimeter. So odd. Even so the estimate for rebuilding was around \$320 a sq foot which was so far below market it was incredible and insulting and far below our dwelling coverage. We are now waiting for a corrected dwelling report that actually reflects our home. And expect it to be even lower. It's been 4 months and we have no idea if we will have enough insurance payment to rebuild or not. These missteps and changes and diversions seem intentional to avoid paying is our full coverage and paying it out in a timely manner. We have gotten checks only after badgering them and following up and documenting everything. And still only on their time table. And we have much more coverage than they are doling out. After paying our premiums and upping our coverage diligently for 27 years we think we deserve better. And having to inventory AND REPURCHASE all contents before payment of 100% of coverage is criminal. So far we have gotten 65% of dwelling total in fits and spurts and only after signing 2 different Attestation forms which does not feel good at all.</p>
372	<p>I have State Farm Insurance. I have been out of my home since January 7th. State Farm has not approved packout or remediation for my home even though the claim was filed in January. I have serious a health condition and cannot return until remediation is completed due to toxic contamination. Please compel State Farm to fulfill their contractual obligations. Do not approve a rate hike as State Farm is currently engaging in unethical business practices.</p>

373	<p>We just want to go home, that's all. It's very simple. We filed a smoke damage claim and had two different State Farm assigned ServePros come out. We have yet to see an estimate from either. No work has started on our home's interior or exterior, which did burn. We have not heard from our SF adjuster since March and what he promised verbally never made it onto any document. This has happened before right as they change adjusters. Then the new adjuster claims that they don't have any information and can't speak to what the previous adjuster agreed to verbally and the cycle starts anew. This is a blatant delay tactic. Everyone says that we are so lucky that our house is still standing. But State Farm's actions have made that luck into a raw deal. It is not too much to ask to receive an approval on remediation so that we can look into starting the work. All we want is to move back to the home we are lucky to still have. State Farm is making that impossible. And what happens when our housing coverage runs out? Will we be forced to move back into a toxic environment. Will we have to borrow money to pay out of pocket for remediation? Will we need to sell an as-is property because we can't justify moving our family back into a home that we know is dusted with toxic heavy metals from an IH report? It's been four months, we just want to go home.</p>
374	<p>We are writing because our Eaton Fire loss claim is being handled in violation of California law. Almost three months after visiting our home, ServPro—State Farm's self-described "eyes and ears for standing structure claims"—prepared and submitted to State Farm a contents remediation estimate that ServPro knows is 85% lower than the actual estimated cost to remediate our personal property to its pre-loss condition. ServPro understands that this estimate is not sufficient to cover our damages but submitted it anyway due to pressure from State Farm to keep estimates down. We know this because ServPro's estimator told us. We had to pay our remediation company a \$60,000 cash advance from our own pockets to ensure the work at our house continues to progress and we can return home as soon as possible. Furthermore, we understand that State Farm intends to deny replacement claims for contents that have been contaminated with lead-laden fire debris—including but not limited to items for our two- month-old baby—despite contrary recommendations from an industrial hygienist, ServPro and our own remediation contractor. State Farm has intentionally misrepresented our policy terms in communications with us and ignored California Department of Insurance ("CDI") directives concerning industrial hygienist testing. We have sent the CDI a copy of this letter along with a formal complaint.</p>
375	<p>Over the last four months, State Farm has repeatedly subjugated our interests in favor of its own, ignoring recommendations from experts who have actually seen the damage to our home—including State Farm's own inspector from ServPro. The law requires that State Farm evaluate our claim based on the evidence, not assumptions.</p>
376	<p>I'm in the burn area on Sacramento St in Altadena. We have a standing home with extensive smoke and soot damage. State Farm has either not paid for or devalued many of coverage B - Personal property - items. Some replacement payments are a third of the actual costs. Getting sufficient ALE reimbursement has also been a problem. And they unilaterally closed our claim without affording us the opportunity to discuss / dispute the afore mentioned deficiencies in our coverage. We have opened a claim with the CA Insurance Commissioner but haven't heard back yet. Please keep me updated on any legal actions against State Farm.</p>

377	<p>We have seen ridiculous delay and deny tactics from our State Farm adjuster since day one. Weeks go by with no contact in spite of our calls, emails and assurances from State Farm that he will call back. When he finally gets in touch he accuses us of not answering his calls or blocking his number. We hired a public adjuster and he claimed she doesn't answer her calls either. When we offered to contact her and ask her to call him he said he didn't need to talk to her, she should not call him, he would call her when he was ready to settle. When we sent him the original estimate and the updated estimate after testing (\$6300 paid for out of our pocket) proved the house had high levels of lead, arsenic and nickel he both times denied he received the estimates and when pressed to check his email he suddenly found them. On the updated claim his excuse after he found it was he "vaguely" remembered receiving it from our PA but didn't notice it had attachments because he "often misses them." We have been lowballed on our first estimate and it's been weeks since the second estimate has been sent with no contact from him. We feel lied to, disrespected and treated like we are stupid. This has caused a great deal of stress on our entire family. We are having trouble sleeping and having panic attacks. We are elderly, my husband is a recent cancer survivor and I am on an immunosuppressant medication. We are not moving back into our home until it is safe for us and our 1 year old twin grandson's. We take care of them when my daughter and son-in-law are working. The heavy metals in the house must be cleaned according to the Industrial Hygienist's instructions for us all to be safe. We are fearful for our health and financial ruin in spite of paying our premiums for over 30 years and never making a prior claim.</p>
378	<p>I am also a State Farm policy holder and Palisades Fire survivor. My home was a total loss. Our family has also been impacted by State Farm's delays and woefully unrealistic estimate to rebuild our home. We ask you to delay consideration of rate hikes until the concerns raised in this letter are addressed. Thank you.</p>
379	<p>State Farm has denied and delayed every step of recovery. They've refused to pay out in full for cleaning, denied contents remediation, and ignored environmental health reports. We've accepted we'll need to gut the house and discard every possession. But unlike those whose homes burned, we're now in a brutal fight to prove our loss even happened. What State Farm is doing—especially to families in still-standing homes—is calculated. It's corporate negligence hiding in the gray areas of disaster recovery.</p>
380	<p>I'm also incredibly PO'd with the CA DOI for not negotiating with SF and tying rate increases to SF paying out 75-100% of personal property without making us do the inventory list. The DOI needs to do a better job of looking out for the policyholder's best interests too.</p>
381	<p>I am tired of hearing SF complain that they have paid out over \$2 Billion in claims so far. That should have no bearing on SF meeting their obligations and paying out their claims fairly and timely to their policyholders. The fact that SF has run their business poorly is not my problem. We've paid our premiums promptly for over 20 years with the expectation that SF would be there when needed them. They had no problem with growing market share in CA these past 10 years and making money, but now they are complaining about their financial situation. Again, not my problem. They need to honor their commitments.</p>
382	<p>Our PA just told me today that SF is engaging in stalling tactics, one being changing adjusters every few weeks, because they are waiting for some cases in the courts to determine if they can deny smoke and soot damage claims. SF is claiming in court that smoke and soot/ash is not direct physical damage. The cases are being won by insurance companies about 50% of the time, so they are stalling to see which direction that trend will go. It's really enraging and I do think that if they do this, we policyholders will have to take collective legal action.</p>
383	<p>Our neighbor directly across the street found lead in several parts of their home. So we just ordered additional testing for lead and heavy metals this week. State Farm finally paid for the original IH testing but they will most likely not pay this additional testing we did. Also, my understanding is that the IH they ordered only did ash/char/soot. Not sure what they will say if our additional lead test comes out positive. I feel so tired and frustrated just thinking about the continuous uphill battle that we have to do for every little thing.</p>
384	<p>I'm in the burn area on Sacramento St in Altadena. We have a standing home with extensive smoke and soot damage. State Farm has either not paid for or devalued many of coverage B - Personal property - items. Some replacement payments are a third of the actual costs. Getting sufficient ALE reimbursement has also been a problem. And they unilaterally closed our claim without affording us the opportunity to discuss / dispute the aforementioned deficiencies in our coverage. We have opened a claim with the CA Insurance Commissioner but haven't heard back yet.</p>



385	I'm an Eaton Fire survivor and a State Farm policyholder. I had to escalate to the Department of Insurance just to get a team manager to contact me. He apologized and said my adjuster would follow up after he went through my claims with me. Even now, not everything has been paid. The process has been exhausting- full of waiting, pushing, and feeling ignored. I checked my State Farm online account and saw they closed my claim after only partially paying for it. My home is still standing, but there's damage and work left to do. We've paid into State Farm expecting support in times like this, but instead, we've been left with unnecessary stress and uncertainty.
386	My husband and I would be happy to share our State Farm experience publicly in any way that would be helpful. We have seen ridiculous delay and deny tactics from our State Farm adjuster since day one. Weeks go by with no contact in spite of our calls, emails and assurances from State Farm that he will call back. When he finally gets in touch he accuses us of not answering his calls or blocking his number.
387	We hired a public adjuster and he claimed she doesn't answer her calls either. When we offered to contact her and ask her to call him he said he didn't need to talk to her, she should not call him, he would call her when he was ready to settle.
388	When we sent him the original estimate and the updated estimate after testing (\$6300 paid for out of our pocket) proved the house had high levels of lead, arsenic and nickel he both times denied he received the estimates and when pressed to check his email he suddenly found them. On the updated claim his excuse after he found it was he "vaguely" remembered receiving it from our PA but didn't notice it had attachments because he "often misses them." We have been lowballed on our first estimate and it's been weeks since the second estimate has been sent with no contact from him.
389	We feel lied to, disrespected and treated like we are stupid. This has caused a great deal of stress on our entire family. We are having trouble sleeping and having panic attacks. We are elderly, my husband is a recent cancer survivor and I am on an immunosuppressant medication. We are not moving back into our home until it is safe for us and our 1 year old twin grandson's. We take care of them when my daughter and son-in-law are working. The heavy metals in the house must be cleaned according to the Industrial Hygienist's instructions for us all to be safe. We are fearful for our health and financial ruin in spite of paying our premiums for over 30 years and never making a prior claim.
390	Unacceptable! During the 22 years that I have been a loyal State Farm customer, I've never had a single claim. Now that my house burned down to the ground due to the wildfire and I need State Farm the most, they are not paying out what is owed to me. They have left my family homeless. State Farm is in violation of its contractual obligations. Shame on you!
391	We have a standing home that needs to be remediated for lead, and State Farm is continuing to push that no lead remediation is required and that we still have to keep our soft goods. I want to be very public about the complete disregard for Industrial Hygienist testing and the recommended abatement. Also, when we used their preferred vendor who is not qualified, they then are forcing us to use a non-qualified vendor.
392	This letter focuses on families that lost their homes. But the behavior of State Farm is similar for those of us just outside the fire perimeter. There is documented lead in ash from the fires they refuse to acknowledge. They are not responding for weeks. They are not respecting personal property loss claims.
393	Treat people well.
394	All things stated on this petition we have been suffering from because of State Farm. I have been in the insurance industry business for over 40 years and have never seen anything like the extremely poor horrible experiences that we are dealing with at State Farm.
395	Please hold State Farm accountable for their inhumane mistreatment of the Eaton Fire survivors! They are seeking a rate hike while refusing to fulfill their obligations, creating additional and prolonged trauma for those already suffering from this catastrophic event.
396	My ADU plus my house were burned down to the ground. Statefarm requested the copy of contract that indicated my stove, refrigerator, curtains, ceiling light belongs to us(ADU). Since I have no proof. They will not pay for my personal items from my ADU. I also underinsure the policy(not update for replacing cost. Not paying rental loss. We end up to get sba loan to cover the different for the rebuilding. When statefarm paid us cover A and additional amount \$16,000 when asked where was items came from, not clear indicating on the letter, the agent denied to give the clear answer. At the mean time, the adjuster is changing every months. We are seniors ages 72 & 75 yrs, not knowing how long we will be able to cope uncertain from our insurance. Despite us paying our Statefarm policy for 40 yrs.

397	Our family had a total loss in the palisades. The adjuster reassured us numerous times over they'd have no problem getting us paid to our limits. They have now only offered less than 70% of our limit which is well less than market rate to rebuild. Additionally they just raised our insurance rates almost 40% on our empty burner lot. They demand I pay them their full amount for the privilege of keeping my insurance (which covers my rental personal property at a greatly reduced amount) but yet they don't provide me the full amount I'm insured for in full devastation??? It's utterly shameful.
398	Our house is surrounded by burned homes, and we have heavy soot throughout the house and some damage to the roof and water heater shed. There is burn at the bottom of our property. Weeks after the fire, State Farm directed us to Servpro. After some more delays Servpro sent an estimate of damages to SF. SF refused to show us that estimate. They offered us a very low amount for structural damages. Weeks later at our request Servpro shared their estimate which was more than double what SF offered. Furthermore, SF had added in other damages into their very low offer. Many important things were not investigated or included including our attic and crawl space, cleaning the interior of cabinets. At one point we were flatly denied that the crawl space was included in our policy coverage, despite it being specifically mentioned. Twice they have written to us about "our duties" and saying we must move ahead, which is impossible. There are many other examples I could offer. An important one being the refusal until April to do any environmental testing even though all my neighbors have tested positive for heavy metals or asbestos. We still don't have the results.
399	Throughout we have found ourselves unable to trust that SF intends to give us reasonable payouts. Trying to manage the claim has been very stressful and given us sleepless nights, which not what policy holders deserve.
400	State Farm's handling of homeowners claims could be more supportive to fire victims. The following instances left room for improvement in my family's experience. State Farm's initial estimate to rebuild our total loss home is less than \$300 per square foot and significantly below our coverage A limits (with or without Option ID). While not a final offer we consider this lowball and delaying a larger payment. Secondly, State Farm's failure to quickly resolve an incorrect declarations page regarding our coverage A Option ID endorsement has been troubling. A policy update from 20% to 50% is missing and still not honored even with a paper trail provided and with our broker's confirmation of submitting to underwriting prior to the fire and loss. They are still internally investigating, but 4 months have lapsed since State Farm was notified. Such treatment is adding to uncertainties and complicating recovery plans. Lastly, completing the list for personal property is a lengthy process, delaying final compensation while proving to be mentally taxing to those involved. This all comes after years of routine annual premium increases even larger than the 17% currently in the news. From 2019's policy premium to 2025's annual premium we have seen a 430% approximate total increase over the 6 years for similar coverage. Such increases are challenging to manage and do not seem sustainably affordable for policy holders.
401	We were immediately given 30% of our personal property - as mandated by state law - which was helpful. Several weeks later, the state mandated that 65% MUST be given without having to turn in the heartbreaking itemized list of household contents. Our adjuster came into our rental home and had a three HOUR chat with us in late April (three WEEKS after the 65% number had gone into effect) and never mentioned this. WE had to find out that we were owed that money and had to ask him for it WEEKS after the fact rather than him being a "good neighbor" and offering what had been rightfully ours (and would have helped immensely) for WEEKS.
402	My home was a total loss in the Eaton Fire. My insurer, State Farm, has offered to pay 65% of my personal property losses, but with a vaguely worded stipulation implying if I accept the funds, my claim will close and no further funds will be dispersed after three years. Given State Farm's delaying tactics, and grossly underestimated cost to rebuild my home, they leave me no choice but to undertake the onerous task of itemizing a lifetime of possessions and generations of memories.
403	My 3rd adjuster is on a 2 week vacation. She told me before she left to stop emailing her because I was overwhelming her. I've documented everything and I believe what StateFarm is doing is criminal. They lie, they deny and delay EVERYTHING. We've moved 10 times now because of their negligence in regard to our temporary housing. I've submitted \$100,000 in receipts and my adjuster only approved \$20,000 and she said that she probably overpaid me. My policy is a fabulous policy. Covers almost everything. Things shouldn't be this way. I've been yelled at by my agent. I've been threatened by my agent and lied to by my agent. I'm not going to give up though. That's what they want!!!
404	After weeks of waiting for a revised form, we just looked and the alleged "revised" form and there are absolutely no changes from the form we sent in in April. Definitely a delay tactic.

405	We signed with a PA relatively early in January because we couldn't get anyone from SF to call us back. As soon as our PA sent their representation letter, SF shut down our access to the online portal... they said it's their internal policy once a client has PA representation... we haven't bothered to fight it or checked our portal anymore.
406	Our adjuster has become even more hostile towards us and our PA. We asked to speak to a manager but it's been 1.5 week and no one has called our PA back. Our PA's office has tried calling and emailing and still no answer. It feels like they all have collectively stonewalled us and marked our case to be problematic or something. We filed a DOI complaint early because we could not even get anyone to call us back one month after the fire. That issue got resolved but the adjuster we got was horrible, just basically deny everything (just like everyone else's). We've included the DOI rep on our SF emails but the last correspondence with her is that they cannot help negotiate the scope of cleaning and that is what our PA should do.
407	The main issue is that SF only wants to pay for basic cleaning via ServPro that we don't feel is sufficient. Additionally, we now have tested for elevated lead and heavy metal levels and IH recommendation is to use a lead abatement vendor and the ServPro company that came out is not. Our SF adjuster refuses to talk abt the scope of cleaning of structure and content or what should be total loss. We requested pack in-pack out and submitted a bid a while back ago and no response. Just gave whatever servpro quoted and didn't even tell us what was included as part of that estimate for contents....
408	We asked for a 3rd party vendor estimate so we can close the gap between what we feel is the proper way of cleaning and their estimate. She just said she's forwarded our request to a manager and someone will contact us and now it's been 1.5 week and nada... We have no timeline and now we're in a limbo not knowing what is going on with our case.
409	After being denied 3 times for pre-remediation CIH testing with State Farm, I had to file a complaint with the DOI
410	Through all of the devastation my family is going through since losing our home, town and community on Jan 7th, State Farm has done everything in its power to delay us from getting what we are rightfully owed. We still have yet to receive even an initial estimate for our Coverage A. In fact, it took State Farm 90 days from our first meeting with the assessor for them to come back and say there was an error and that the original assessor created an incorrect floor plan. So 110+ days later we are restarting the process. We are unable to move forward with rebuilding our home and lives until we get our Coverage A/Option ID fair estimate and payout. And at this point, it feels like SF is intentionally delaying the process. Not to mention the need to document every personal property item in our home to get our full coverage B payment.
411	We desperately need your support in demanding that State Farm compensate us for our total loss and payout 100% of coverage a, option ID and coverage b.
412	<p>Our new adjuster is refusing to acknowledge the original Structural Repair Estimate, even though it remains available for download in our State Farm portal. We received a copy of this Repairs Estimate at a State Farm pop-up tent at John Muir High School on March 15.□</p> <p>We were quickly assigned a new adjuster after that. Our current adjuster insists that ServePro can adequately clean our home, despite the fact that ServePro is not licensed or qualified to perform lead abatement and told us they cannot remediate our home and have since closed our case. Our adjuster is still pushing us to use them.□</p> <p>We find this particularly concerning given that 100% of homes whose owners submitted test results to the ERFU.LA map have tested positive for lead contamination. (We are located in the middle of the burn zone.)□</p> <p>State Farm has stated that they do not believe testing is necessary prior to remediation, and are therefore denying coverage for Certified Industrial Hygienist (CIH) testing. They have told us that if we choose to conduct testing on our own and submit the results, they will decide whether it warrants bringing in their own Industrial Hygienist. However, when we asked what criteria would trigger this next step, they declined to provide a clear answer.□</p> <p>There is also an inconsistency between adjusters regarding the severity of the damage. Our first adjusters stated clearly during our walkthrough that the home needed to be taken down to the studs, recognizing that drywall and insulation are porous and could retain toxic residues. Yet our current adjuster, who has never inspected our home, has dismissed the visible soot, char, and ash as minimal, and has claimed that drywall is not porous.</p>

**The State Farm Files** by Survivors of the Eaton and Palisades Fires

413	When I asked how State Farm typically handles drywall remediation in water or mold damage claims, the adjuster abruptly ended the conversation.
414	We are Palisades Fire victims and lost our entire home and contents in the fire. We are grossly underinsured and will have to come out of pocket to rebuild thanks to State Farm's outdated model. Please help us!
415	Please hold State Farm accountable for the delays and lowball offers they have been offering
416	I am a Palisades fire victim, with a total loss. I want Commissioner Lara to help us figure out how to implement new rules to State Farm's antiquated estimation of dwelling, which doesn't reflect real costs and inflation for the State of California, and it is a tool for State Farm to use to low ball their customers. State Farm is literally ruining our lives by stalling, and not paying our policy limits even after showing proof of costs for a remodel.
417	I am also a State Farm policy holder and Palisades Fire survivor. My home was a total loss. Our family has also been impacted by State Farm's delays and woefully unrealistic estimate to rebuild our home. We ask you to delay consideration of rate hikes until the concerns raised in this letter are addressed. Thank you.
418	They keep changing adjusters and change their minds constantly. It's exhausting. Nothing moves very fast.
419	Every single receipt we have submitted has been delayed, rejected, or denied. No reasons given, or bringing in out of state companies and denying required electric work to repair broken heater, pipes.
420	SF has stonewalled me. They've been cruel and arbitrary. They've lied but mostly importantly they haven't honored my policy. My adjuster asked me to stop emailing her because she's "overwhelmed ". A delay tactic. They've delayed testing and refuse to provide anything in writing. This is bad faith, not a good neighbor and it needs to be addressed!!!
421	We have received an initial estimate to rebuild our 3000 square foot house in the palisades for \$625,000. Clearly there is no way we can rebuild for anywhere near that. How are we supposed to rebuild when we get an offer like this? We will be submitting two contractor bids to rebuild our old home but we are a million miles apart. Please admit that this is SYSTEMIC behavior and can you please share our stories on national television to put pressure on State Farm nationally?
422	Delay and distract technique has meant that State Farm has not yet even begun to reimburse me for living expenses and repairs and measures taken to safeguard my still-standing Altadena home which is in the heart of the fire zone. It is over 100 days and I still cannot live there. I am 81 years old, and this is taking affecting my physical and mental health.
423	Yes I have yet to receive any ALE and State Farm is delaying recognizing me as the policy holder even though my agent has agreed.
424	State Farm has delayed providing accurate information to us as policy holders for a total loss.
425	When will we hear about how insurance companies are planning to handle the long term effects of lead etc in our soil on an ongoing basis. What steps should be taken on all the property. My property is about 1/2 acre.
426	State Farm is making this tragedy so much more painful with their slow payouts. They have only released 30% of personal property coverage, even though they had me sign an Attestation letter saying that 65% is owed. I have also asked them to send me their back up to how they are depreciating my property and they have refused to give me their back up.
427	The fire was the first trauma. Hagglng with insurance companies as they delay or deny is the second trauma. Making our people pay more for this insurance is the 3rd trauma and now all of the other insurances will follow this tactic.
428	Yes I recently filed a complaint on your website and hope that you will assist me in resolving in an honorable manner.

429	The Palisades fire uprooted our family. Our backyard was destroyed and our house suffered smoke and ash damage, and testing proved our home has unsafe high levels of lead. State Farm insurance has successfully traumatized us in the past four months: we are currently on our 4th adjuster; we upload expenses and replacement cost only to be told they did not receive the information; we call the adjuster and call the adjuster - no response from State Farm; we meet some guy in a van (State Farm employee) because he has to get us a reimbursement check - a check with no accounting, no explanation of what it covers; we receive a document (finally) that should explain the accounting only to be further confused; we are being nickled and dimed (btw we have very good insurance coverage) - ex. cost to remove burnt/melted 20' swim spa, destroyed 20'x30' deck and burnt vegetation - our cost \$4800, State Farm reimbursement \$438. State Farm creates confusion with their adjuster switches, a feeling of despair when no one returns your calls, undo marital and family stress and a sense of economic uncertainty. I feel as though their mission is to weaken our personal morale and fortitude in hopes we go away or accept whatever they feel is feasible.
430	Our experience with State Farm has created unwarranted emotional distress in our lives.
431	We are asking to be fairly compensated by State Farm for our losses in the Eaton Fire. We are not asking for anything not owed to us. We have paid premiums for decades.
432	Please help survivors of Eaton and Palisades fires
433	Have not received ALE submitted in FEB or rental monies which were due 5/15 and supposedly agreed to by SF 4/30. They continue to slow play or severely discount remediation approvals!!!!
434	Do your job
435	State Farm has repeatedly delayed processing of all aspects of my claim. They paid our structure at \$289 per square foot using an estimate that obfuscates labor costs, conflating categories that our separate in our policy, incorrectly applying limitations to conflated categories and then refuse to work with us to revise the estimate. We provided a detailed quote to rebuild and were told we need to match their computer generated level of granularity but refuse to provide written detail of the requirements to dispute their estimate. We provided a 2 page letter outlining the flaws in their process, providing language from our policy about our requirements and requesting re-evaluation of their settlement and full payment or a written list of reasons for denial. We received a single sentence email saying denied. They have done nothing to work in good faith to resolve our claims and they are intentionally delaying the process. We still have not received our 65% payment for personal property they offered over a month ago despite numerous requests and delays on their part.
436	State Farm partially denied our claim. They are not a good neighbor. Caused lots of anxiety to our family & we went thru 4 adjusters. Having to report our loss over and over again. We are still having to fight for our first claim filed with after being insured for years of home owners insurance with them.
437	We the people deserve better from your podium. Don't be remembered as another puppet!
438	You need to get State Farm to help their policy holders with monies they already paid in to.. That's why we have home owners insurance, they have made profits every year because of our money every year!!
439	5 days after the fires, State Farm adjuster came out & told us that they'd assist us in finding long term housing and "something comparable to our previous home" but we never got a call from the State Farm housing dept. We were desperate after 9 weeks of moving around to 4 Airbnbs and settled for a condo in Arcadia. We changed adjusters twice and the 2nd adjuster is not returning calls after he sent us a letter with a check for our "settlement coverage" amounts with NO allocated breakdown! I know we have more insurance money which they are holding on to.

440	<p>I am a State Farm customer of more than 35 years. I have not only suffered from experiencing the destruction of my community and being displaced from my home since the Eaton fire, but I have experienced a tremendous financial hardship in that, I have had to incur paying all my normal expenses and new ones from being displaced. I have had to pay for rent, food and clothing and had to wait months to get reimbursed. Then State Farm didn't provide any estimates to explanation the reimbursements nor did the adjuster ever explain the policy and coverage. I've had to write letter after letter with little to know response. Maybe one or two letters were responded to after a Dept. of Insurance complaint. There have been delays after delays by my first adjuster, then a new adjuster was assigned who came in threatening to not reimburse me for eating out and to cutoff my ALE for housing if I didn't chose a contractor in two weeks after they issue the structure payment. Now, they haven't even issued a payment for structure damages yet. So how can I commit to a contractor without knowing what they are covering? The new adjuster is saying they are going to pay what their contractor Serv Pro estimates and that's final unless they left out something that should have been covered. Their Serv Pro contractor is from Northern California. And I want a local contractor who will probably have different pricing and resources because they are local. State Farm refuses to let me see the estimate from Serv Pro saying it's for them. They did issue a payment for contents but provided no itemized estimate to know what they are paying. There were deductions from my Contents settlement for prior payments for food and clothing. The clothing was purchased because I evacuated with nothing. The second adjuster said clothing was only reimbursable during the evacuation period, and I should've gone home and got clothing and washed it. I told her this was never explained to me. And I didn't know if that clothing was safe to use. I requested approval to have a certified hygienist do testing and they denied it. Now, just a week ago, they said I could hire one to test for lead and asbestos. Then 24hrs later, they rescinded the approval saying they will send out their own hygienist. They also said just the test are covered but they would not pay for a report to interpret the results and give recommendations which is the sole purpose for testing. My stomach is in knots daily from thinking about dealing with State Farm to get treated fairly during this time of great loss- the loss of feeling safe in my home and community. It is so heartless that State Farm is choosing not to follow good faith claim practices. It is not our fault that they are the largest insurer in this area and have to pay out more money because of this. They also collected and invested more premiums than others insurers who are doing the right by their insureds.</p>
441	State Farm hasn't paid for my ALE yet.
442	Having problems with CFP unfortunately as well!!!
443	<p>I'm on my 4th adjuster and have experienced some of the most deplorable behaviour from State Farm. The latest is their refusal to pay me for my pool restoration after repeatedly confirming the scope of work and cost. The previous adjuster approved the job, I completed the restoration and paid the contractor but the new adjuster claims there is no evidence of such approval and that he has no way to contact the previous adjuster.</p>
444	<p>Commissioner Lara- As a Palisades resident with a standing but damaged property I ask you to make a strong stand against the inhumane actions of State Farm. Many of us are still waiting for reports and payouts nearly 5 months after this disaster. I have been reassigned adjusters 3 times— each one must be filled in on my situation. Just as a report seems possible- they disappear. I speak for all of my neighbors when I say we are stretched beyond our financial and emotional limits. We have children and parents to care for. We are trying to work and get kids to school from airbnbs in new towns. Please, do the right thing. Stand up to State Farm! Demand they expedite our payouts so we can move forward and begin the long process of rebuilding our communities. We are rightly owed our money without these cruel, punishing, and humiliating practices! Thank you.</p>
445	<p>We are in the Palisades Fire. State Farm has done nothing but delay fixing our home. They have said testing was unnecessary and wouldn't be paying for it. They have tried time and time again to discourage us from investigating the damage. We are almost 5 months in and nothing has happened to our home. They have no plan. Then they decided to contest the testing at our home which confirmed lead, asbestos and lots of toxic heavy metals. Did State Farm care about those results? No they didn't. To quote one our 4 adjusters we have been assigned since the fire "we aren't acknowledging the results. Just means the house is dirty and needs to be cleaned". Over 85% of our neighborhood was destroyed. The stress and pain they have caused is inexcusable.</p>
446	<p>State Farm story. 5 months later we still haven't been paid what we're owed. They switched our adjuster 3 times and now that latest is on leave for several weeks.</p>

447	We have been dealing with constant delays since the beginning of filing our claim. We recently remodeled and provided State Farm with plans, cost of high end fixtures and finishes, and it took them 3 months to finally present a low ball bid that was only 45% of my policy. The adjuster told me the only thing I could do was submit my own contractors bid, which requires me to pay out of pocket for, but that it probably would sit for months without review per the adjuster. This is the treatment everyone I have talked to is dealing with, delay after delay, and systematically giving us all low bids so that we will walk away and they can keep our insurance money.
448	Sf had us work with an adjuster - even gave him our blueprints - it was a large house in the Palisades. Adjuster said we will have no problem reaching limit- sadly our limit isn't even close to enough to replace our 7k sq ft house -with LA prices for construction. A month or so later they finally gave us back a ridiculously low fraudulent exactimate estimate that was 425/sq ft- 2 million dollars lower than our dwelling limit. They are criminals and are getting away with ruining peoples lives. We paid our insurance every year- not expecting ever to have to experience such a traumatic disaster of losing everything!! State Farm has made this experience 100x more difficult with their delay tactics/fraudulant numbers and bad faith practices / and putting the burden on us to prove how much it will cost to replace our house and possessions. They need to be held accountable! How can you let them get away with this- and then allow them a rate hike as a reward for their horrible treatment of the fire victims. It's mind boggling.
449	I've been insured by State Farm for 30 years. My home is standing and filled with lead, ash and soot, and extensive damage to property, landscaping and burned fencing. I filed my claim on January 10th and have had three adjusters from SF. Not one of them has done one damn thing to remediate my house! My house sits fermenting in lead and my property has four foot weeds and dying trees because the sprinkler piping melted and doesn't work. SF delays and does nothing. I submitted a landscaping bid three months ago and lead remediation and fencing two months ago and nothing has been done. The stress and strain has been terrible. I'm 64 and I'm not sleeping, tossing and turning out of frustration and futility. I've lived in the Palisades all my life and am not wealthy. I work in the nonprofit sector and work every day to help people while SF does everything they can to ruin people's lives for their own greed. SF is doing this intentionally and they need to be held accountable. Please help all of us in the Eaton and Palisades communities.
450	We filed a complaint a few weeks ago since we had our SF and Servpro inspection on 2/26 and as of April, now May 19th still have not seen a remediation estimate. We get responses from our 2nd adjuster now, but havent seen any expedited help/process to get the remediation estimates approved, so we are still sitting in our rental...with borrowed or donated goods that are not ours, with no ETA of safe return to our home in Palisades Highlands (and ALE coverage is exhausted as of next month).
451	On April 26th we signed a document requesting our personal property payout for 65% and was told the funds would be sent to us in a few days. We are at a few weeks now and no check. I've emailed our "newly assigned adjuster ", called & texted our local insurance agent with no luck. We started out with good response time and communication but now that we have been reassigned we are not being heard. The home has been in our family for over 50 years, us over 40 years and completing the inventory list has been the most challenging and stressful part of this entire process. We've been married for 48 years, accumulating memories and possessions along the way. Being a stable couple, we also inherited treasured belongings from both my parents and my husband's parents. Our home was the heart of family gatherings, filled with everything needed to host special events and countless hostess gifts collected over the years. How can anyone possibly remember it all?
452	We respectfully ask Commissioner Lara to continue urging State Farm to honor the full 100% of our personal property claim.
453	I have horrible story on fair plan and State Farm dropped me before the fire
454	It is of utmost importance that you review the claims being presented . State Farm and many other insurance companies like ours which is Pacific Specialty are refusing to pay for damages cause by the fires. And approving their price hike does not help us one bit but only increases their profits .
455	We need your help in getting through the insurance companies.
456	We appreciate your time and effort and thank you in advance for all your help.

457	I was struck by what must be the immeasurable heartache at the losses suffered..... and now I hear of State Farm's egregious and heartless corporate conduct which only serves to exacerbate the suffering of so many fire victims and fill the coffers of this heartless insurance company. I do hope that the citizens of not only Altadena but all California's POLICY HOLDERS will not forget that State Farm was NOT a good neighbor and was NOT there and the elected whores who have HELPED them to fail to meet their responsibilities by placing the burden upon all Californians.
458	State Farm has changed adjusters repeatedly and tried to deny payment for replacement of our HVAC ducts that were filled with ash and shoot. They also want us to use a clunky system to itemize all losses. It is exhausting and led to me crying on the phone to the adjuster. I have PTSD and chronic sinus problems from the fire and State Farm has not offered a solution to clean our soil. It took them months to act to remediate our house and we were told by ServPro that State Farm would not let us see the estimate for remediation when I asked several times for it.
459	The battles with companies for those with standing structures within the burn zone is real. We need more advocacy from government leaders.
460	I have been a State Farm customer for over 35 years. I am appalled by their behavior and fear that they will not be there for me if needed. They need to pay what they promised via their policies.
461	Please help us. Thank you
462	This is an egregious betrayal of consumers who have paid fairly and correctly to be indemnified in case of a calamity or misfortune. The scale of the disaster we are facing is biblical and insurers have not been held to task for leaving survivors to recover on their own.
463	My husband and I have been State Farm customers for many years. We recently lost our home in the Palisades Fire. I support the Eaton Fire survivors and their efforts to receive fair and adequate compensation from their insurers. We are also being asked by State Farm to itemize all of our personal belongings. If this is necessary why doesn't the insurance company request this itemization in advance as a prerequisite of instating a policy? How can a family make a comprehensive list of all personal items amidst the grief, confusion, and instability that follows a disaster? In what sane world can a person be asked to name every item in a home as the home and every item in it lays smoldering in ashes?
464	Commissioner Lara, it is difficult to manage disaster response, but it is why insurance systems exist. The time to negotiate risk and expense is when the policy is written, not after the foreseen event. USAA provided follow-up service to me after the Eaton Fire- State Farm failed to service customers and then wanted (and got) a rate increase. This is unacceptable.
465	I live in Pasadena so my home survived. I am devastated by the Eaton fire damage.
466	We are State Farm clients and Palisades Highlands residents with a home still standing but smoke damaged. Our experience has been that at first our ALE was reimbursed quickly, and come March things crept to a halt. We waited 1 month to get reimbursed for March Airbnb rental. Patient needs. We asked patiently and respectfully to get fronted ALE money to fund a 4-month rental and it's never happened. We're not asking for a lot - this is our coverage and we're using it wisely. On the remediation vendor side, State Farm's preferred vendor ServPro came in to do a walk-thru in Feb that was not performed as described to us. A quick scan of the house yielded them a square footage estimate which they then turned into a quote (1 month later) which we are not accepting. We are now proceeding with our own backup quotes to counter to suggestion that the offered amount of money is sufficient to make up for soft goods which no one can assure us will be safe to use even if cleaned, so should instead be replaced.
467	I was dropped by State Farm on 10/24; Palisades Fire survivor. I was forced to buy the Fair Plan, which significantly reduced coverage.
468	its unethical and illegal. Lawsuits are all they will understand, do we have to bankrupt the system to get change?
469	For the Commissioner- thank you for all of the bulletins you've issued that pressure carriers to uphold their duty. Please continue to issue these bulletins as the needs emerge. Standing structures have unique needs. Carriers prepaying low-ball preferred vendor estimates negates our ability to choose a reputable vendor and safely remediate our damaged homes. We cannot be expected to front tens of thousands of dollars in hopes of reimbursement that may never come, simply to ensure a safe return. Commission pressure makes a difference. Advocate for smoke and lead-damaged standing structures, as well! Thank you!



470	State Farm estimated \$100k less than my maximum coverage for my rebuild. Why should I have to fight for what's owed me?
471	Commissioner Lara what StateFarm is doing is CRIMINAL!!!!!! I'm begging for your help!!!!!!
472	Even though we have enough insurance to rebuild according to our policy, State Farm is grossly underestimating its estimate to rebuild our home. State Farm relies on software which it itself states should not be relied on without getting real world estimates from local builders. It appears State Farm has not sought real world estimates and proposes it's possible to rebuild in LA for \$350/sq ft.
473	Ridiculous. they have given us a rebuild quote that has ONE electrical outlet in the WHOLE HOUSE. it has NO interior paint, and is suggesting that 3,000 is sufficient to paint the exterior. there are NO indoor sprinklers or the means to uphold them (as required by law) and *in the offer pages themselves* they've changed the redwood studs we had (and can prove) with fir, at an 85% reduction in cost to them.
474	We, like everyone else insured by State Farm feel like chumps. Really. Our agent repeatedly said we had enough coverage. The part he and his staff neglected to tell us was that they had no intention of paying our claim as promised. We are going to speak with an attorney next week. Fraud charges levied against agents are being discussed. They need to be held accountable too.
475	I am so tired of the people who are supposed to represent us caving in. Commissioners Lara's actions are unconscionable. State Farm threatens to leave California again and again but they don't because they make way too much money to do so and now he's giving them a raise.
476	5 multiple adjusters. They let go our best adjuster who was too understanding of us. Have not paid any additional living expenses beyond our rent. Limited communication. Their adjusters and remediators have never visited our home. We have very strong/high limits but have hardly received any payments towards what we've asked. They issued complete denial of claim at beginning then said whoops that was a mistake. The said they would not cover adbestos intrusion due to smoke then rescinded that. Really hardly any progress with our claim.
477	So far, State Farm is second guessing the report from Consolidated Testing that found lead dust and recommended replacing all electronics and pourius fabric. Sending in their second (after ServePto) texting companies for toxins and to check electronics. We'll see what happens. Second adjuster so far.
478	I can't get what is owed me from my total loss without a contractor estimate and I can't get a contractor to quote because my home is too small. Furthermore, I am paying too much for insurance on an empty lot now with the threat of non coverage if I suspend HO coverage.
479	Please hold the insurance industry accountable to do right by the people of California
480	My story is the same as most other people. My home and entire neighborhood in the Pacific Palisades burned to the ground on January 7th. I have received 10% of my contents coverage. and now am spending months compiling 100,000+ items in a spreadsheet in order to get 100% payout on contents coverage (reliving the trauma daily). all of my other policies, automobiles, etc. paid out the full limits with no difficulties. some other carriers like Hagerty Auto even paid out the full limit before i was allowed to go see my property and weeks before before my first of three state farm adjusters would even return my calls after proper notice that i would have a material claim.... Now SF is offering an estimate to rebuild my house that is less than what it cost to build the home in 2004. It was a custom home with a lot of custom finishes and significant renovations that were done within the last few years. State farm declined to meet with me in order to discuss all the details of our home construction and finishes. And they have not provided me any support to substantiate their lowball number. It is odd that they know the number down to the last penny. but say that the rebuild estimate report is not ready. And so they cannot share it with me. Now the burden is on me to prove that my home will cost market pricing to rebuild. All of my neighbors with state farm in the Palisades are in the same boat. Delay, deny, distract...that is state farm's modus operandi. They are not a good neighbor. Rather they are acting in bad faith. I have filed a complaint with the CA insurance department. But I have not heard nothing in response yet after several weeks. Hopefully this coordinated effort will inspire state farm to do what they are contractually obligated to do for their policy holders...Payout bona fide claims in a timely fashion and without unreasonable and unnecessary hardship and delays.

**PROOF OF SERVICE  
BY OVERNIGHT OR U.S. MAIL, FAX TRANSMISSION,  
EMAIL TRANSMISSION AND/OR PERSONAL SERVICE**

**State of California, City of Los Angeles, County of Los Angeles**

I am employed in the City and County of Los Angeles, State of California. I am over the age of 18 years and not a party to the within action. My business address is 6330 South San Vicente Boulevard, Suite 250, Los Angeles, California 90048, and I am employed in the city and county where this service is occurring.

On August 1, 2025, I caused service of true and correct copies of the document entitled

**INTERVENOR CONSUMER WATCHDOG'S OBJECTION TO THE DEPARTMENT OF  
INSURANCE'S ALTERNATIVE REQUEST FOR BIFURCATION AND REQUEST TO  
RESCIND NOTICE OF OPPORTUNITY TO RESPOND**

upon the persons named in the attached service list, in the following manner:

1. If marked FAX SERVICE, by facsimile transmission this date to the FAX number stated to the person(s) named.
2. If marked EMAIL, by electronic mail transmission this date to the email address stated.
3. If marked U.S. MAIL or OVERNIGHT or HAND DELIVERED, by placing this date for collection for regular or overnight mailing true copies of the within document in sealed envelopes, addressed to each of the persons so listed. I am readily familiar with the regular practice of collection and processing of correspondence for mailing of U.S. Mail and for sending of Overnight mail. If mailed by U.S. Mail, these envelopes would be deposited this day in the ordinary course of business with the U.S. Postal Service. If mailed Overnight, these envelopes would be deposited this day in a box or other facility regularly maintained by the express service carrier, or delivered this day to an authorized courier or driver authorized by the express service carrier to receive documents, in the ordinary course of business, fully prepaid.

I declare under penalty of perjury that the foregoing is true and correct. Executed on August 1, 2025 at Los Angeles, California.

  
Kaitlyn Gentile

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