

**DEPARTMENT OF INSURANCE  
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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF CALIFORNIA**

In the Matter of the Rate Application of  
**STATE FARM GENERAL INSURANCE  
COMPANY,**  
Applicant.

) File Nos. PA-2024-00011,  
 ) PA-2024-00012, PA-2024-00013<sup>1</sup>  
 )  
 ) 6/11/2025  
 ) 11:00 a.m.  
 )  
 ) AHB Courtroom  
 ) 1st Floor Lobby - North  
 ) Ronald Reagan State Building  
 ) 300 South Spring Street  
 ) Los Angeles, CA 90013  
 )  
 ) [in-person & reported]  
 )  
 )  
 ) p: 213-346-6775; f: 213-897-6881<sup>2</sup>

**[AMENDED] MOTION TO INTERVENE; OPPORTUNITY TO RESPOND;  
NOTICE OF HEARING; AND ORDER THEREON**

On May 27, 2025, Applicant State Farm General Insurance Company (Applicant, State Farm, or SFG) filed a document titled “Response to Merritt David Farren’s Petition to Participate and Notice of Intent to Seek Compensation,” including Attachment 1 (Opposition).<sup>3</sup>

<sup>1</sup> These cases are consolidated. (Cal. Code Regs., tit. 10, § 2654.1, subd. (c).)

<sup>2</sup> Use these contact numbers only as directed during a Los Angeles venued in-person proceeding.

<sup>3</sup> State Farm's certificate of service confirms that these documents have been served on the movant and all parties to this case.

Attachment 1 to the Opposition consists of an electronic mail exchange between Applicant's counsel and Merritt David Farren, along with a copy of "Merritt David Farren's Petition to Participate and Notice of Intent to Seek Compensation" (Motion). The Motion appears to have been directed to the Applicant and served on the Rate Enforcement Bureau of the California Department of Insurance (CDI or Department) and the Public Advisor of the California Department of Insurance.

The Motion is deemed filed as of today and will be treated and characterized as a Motion to Intervene.<sup>4</sup> SFG's Opposition is also acknowledged as a timely response.<sup>5</sup>

Other parties to this case may now exercise their right to file and serve a written response to the Motion no later than Monday, June 9, 2025.<sup>6</sup> Notwithstanding, to ensure expediency, non-moving parties are encouraged to submit their responses as soon as possible. If a party chooses not to file a substantive response, they should promptly submit a notice indicating their decision to decline.

Movant Merritt David Farren (Farren) may elect to file and serve a written reply to State Farm's Opposition no later than Monday, June 9, 2025.<sup>7</sup> Farren may also file and serve a written reply to any other party's response within three days of its filing and service date.<sup>8</sup> Notwithstanding, to ensure expediency, Farren is encouraged to submit any reply as soon as possible.<sup>9</sup>

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<sup>4</sup> Ins. Code, § 1861.10; Cal. Code Regs., tit. 10, § 2661.2; *Farmers Ins. Exchange v. Superior Court* (2006) 137 Cal.App.4th 842, 854.

<sup>5</sup> Cal. Code Regs., tit. 10, § 2661.3, subd. (f).

<sup>6</sup> Cal. Code Regs., tit. 10, §§ 2651.1, subd. (d); 2661.3, subd. (f).

<sup>7</sup> Id.

<sup>8</sup> A reply to a response filed and served on June 5, 2025, is due no later than June 9, 2025; on June 6, 2025, no later than June 9, 2025; and on June 9, 2025, no later than June 12, 2025.

All papers and pleadings shall be filed with the Administrative Hearing Bureau.<sup>10</sup> The use of electronic mail directed to AHB's legal secretarial staff, Florinda Cristobal (415-538-4172, florinda.cristobal@insurance.ca.gov) and Camille Johnson (415-538-4243, camille.johnson@insurance.ca.gov) is confirmed for this purpose.

Administrative Law Judge Karl Fredric J. Seligman will hear the Motion,<sup>11</sup> in-person, at a reported hearing on a law and motion calendar commencing at **11:00 a.m. on Wednesday, June 11, 2025**, at AHB's Los Angeles courtroom,<sup>12</sup> located at on the 1st Floor, in the Lobby level of the North Tower, at the Ronald Reagan State Building, located at 300 South Spring Street, in Los Angeles, California.<sup>13</sup> An attorney is required to appear for any party that is, or becomes, represented.<sup>14</sup>

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<sup>9</sup> If Farren retains an unexercised right to reply at the time of the hearing and wishes to use it, the matter will be addressed during oral argument.

<sup>10</sup> Cal. Code Regs., tit. 10, §§ 26652.5, 2661.3, subd. (e).

<sup>11</sup> In their respective briefing or at oral argument, the parties are invited to address whether the ALJ has the authority to exercise the Commissioner's powers in connection with the movant's compensation eligibility request. (Cal. Code Regs., tit. 10, §§ 2654.1, subd. (c), 2662.2.) If such authority exists, they should also discuss whether the exercise of discretion would be appropriate under the circumstances in this case.

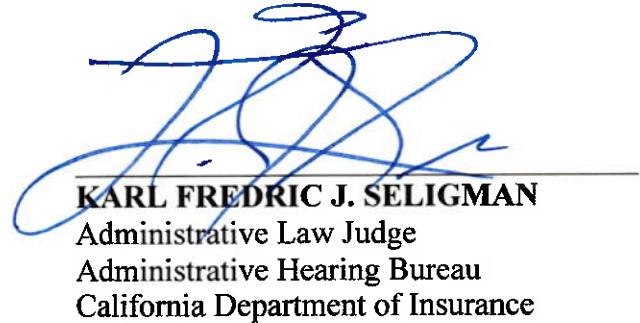
<sup>12</sup> Also referred to on building signage as a "hearing room," AHB's formal courtroom is where administrative law judges preside over full evidentiary trials and other proceedings.

<sup>13</sup> When in-person participation is expected, it signifies that attendance is required to be heard on the matter, unless a necessary accommodation is requested. Neither a hybrid nor remote format will be considered solely for convenience or cost-saving purposes, except in cases where access to justice would otherwise be hindered. Nonetheless, the Department inquired with AHB about remote participation for purposes of this Motion. Given the shortened timing of notice of the hearing on the Motion, the legal secretarial staff was directed to communicate that CDI may participate by teleconference. However, if circumstances change to allow counsel's in-person attendance for the Department, it is encouraged, particularly considering the potential scheduling implications from the outcome of the pending Motion.

<sup>14</sup> Once counsel makes an appearance in case representation, an attorney must participate, unless replaced through a filed substitution or excused by an order of the ALJ upon a request to withdraw.

**IT IS SO ORDERED.**

Dated: June 4, 2025



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

## DECLARATION OF SERVICE BY EMAIL

Case Name/No.:

**In the Matter of the Rate Application of:  
STATE FARM GENERAL INSURANCE COMPANY  
FILE NO. PA-2024-00011, PA-2024-00012 AND PA-2024-00013**

I, CAMILLE E. JOHNSON, declare that:

I am employed in the County of Alameda, California. I am over the age of 18 years and not a party to this action. My business address is State of California, Department of Insurance, Administrative Hearing Bureau, 1901 Harrison Street, 3<sup>rd</sup> Floor, Oakland, California, 94612.

I am readily familiar with the business practices of the Oakland Office of the California Department of Insurance for collection and processing of correspondence for mailing with the United States Postal Service. Said ordinary business practice is that correspondence is deposited with the United States Postal Service that same day in Oakland, California.

On June 5, 2025 following ordinary business practices, I caused a true and correct copy of the following document(s):

### **[AMENDED] MOTION TO INTERVENE; OPPORTUNITY TO RESPOND; NOTICE OF HEARING; AND ORDER THEREON**

to be placed for collection and mailing at the office of the California Department of Insurance at 1901 Harrison Street, 3rd Floor, Oakland, California, with proper postage prepaid, in a sealed envelope(s) addressed as follows:

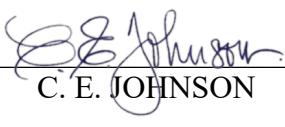
### **(SEE ATTACHED PARTY SERVICE LIST)**

In addition, on \_\_\_\_\_, I also faxed a copy of said document to all parties where indicated to the fax number which is printed under each address on this Declaration.

I declare under penalty of perjury that the foregoing is true and correct, and that this declaration was executed at Oakland, California, on June 5, 2025.

\_\_\_\_\_  
June 5, 2025

DATE

  
C. E. JOHNSON



Nikki S. McKenna (SBN 184269)  
Jennifer McCune (SBN 160089)  
Daniel Wade (SBN 296958)  
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(via email)

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