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13
14 **BEFORE THE INSURANCE COMMISSIONER**
OF THE STATE OF CALIFORNIA

15 In the Matter of the Rate Applications of
16 STATE FARM GENERAL INSURANCE
COMPANY,
17
18 Applicant.

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

**ADDITIONAL AGREEMENT BETWEEN
STATE FARM GENERAL AND
CONSUMER WATCHDOG**

Hearing Date: N/A

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1 **ADDITIONAL AGREEMENT BETWEEN STATE FARM GENERAL AND CONSUMER**

2 **WATCHDOG**

3 **I. Complaint Forwarding and Review Framework**

4 **A. Use of Existing Claims Procedures.**

5 During the term of this Agreement, State Farm General's claim team will accept
6 complaints forwarded by Consumer Watchdog on behalf of individual State Farm General
7 policyholders provided that (i) each complaint is limited to a single individual State Farm General
8 policyholder, and (ii) that individual policyholder is copied on Consumer Watchdog's
9 transmission of their complaint to State Farm General. State Farm General will process any such
10 complaints received from CW pursuant to this paragraph through its existing claim-handling and
11 reconsideration procedures with the policyholder. This Section does not create a separate claim
12 process or a special class of policyholders.

13 **B. Acknowledgment.**

14 State Farm General will use reasonable efforts to acknowledge receipt of complaints
15 forwarded pursuant to Paragraph I(A) to the policyholder within approximately twenty-one (21)
16 business days of receipt.

17 **C. Review of Forwarded Complaints.**

18 State Farm General will review forwarded complaints in good faith and consistent with
19 applicable policy terms and governing law. Claim determinations remain within State Farm
20 General's responsibility and discretion.

21 **D. Timeliness.**

22 State Farm General will work to review and respond to forwarded complaints in a
23 reasonably prompt manner consistent with its general claim-handling timelines, recognizing that,
24 given the passage of approximately one year since the Los Angeles fires, timely resolution of
25 remaining issues is important to affected policyholders.

26 **E. Term.**

27 This Agreement shall remain in effect for a period of one year from the date the parties
28 sign the Stipulation and Request for Proposed Decision and Order Re Rate Application.

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F. Reservation of Rights.

Nothing in this Agreement modifies any policyholder’s rights or remedies, limits the authority of or creates any obligation of the California Department of Insurance, restricts Consumer Watchdog’s advocacy or litigation rights, or constitutes an admission of liability by State Farm General.

Dated: March 6, 2026

HOGAN LOVELLS, LLP

By: /s/ Vanessa Wells
Vanessa Wells
Attorneys for Applicant State Farm General
Insurance Company

Dated: March 6, 2026

CONSUMER WATCHDOG

By: /s/ William R. Pletcher
William R. Pletcher
Attorneys for Consumer Watchdog

1 **PROOF OF SERVICE**

2 I, Kristel Gelera, declare:

3 I am a citizen of the United States and employed in San Mateo County, California. I am
4 over the age of eighteen years and not a party to the within-entitled action. My business address
5 is 855 Main Street, Redwood City, California 94063. On March 6, 2026, I served a copy of the
6 within document(s):

7 **ADDITIONAL AGREEMENT BETWEEN STATE FARM GENERAL AND**
8 **CONSUMER WATCHDOG**

- 9 by placing the document(s) listed above in a sealed envelope with postage thereon
10 fully prepaid, the United States mail at Redwood City, California addressed as set
11 forth below.
- 12 by placing the document(s) listed above in a sealed Federal Express envelope and
13 affixing a pre-paid air bill, and causing the envelope to be delivered to a Federal
14 Express agent for delivery.
- 15 by personally delivering the document(s) listed above to the person(s) at the
16 address(es) set forth below.
- 17 by transmitting via my electronic service address
18 (kristel.gelera@hoganlovells.com) the document(s) listed above to the person(s) at
19 the e-mail address(es) set forth below.
- 20 by electronically filing the document(s) with the Clerk of the Court by causing the
21 documents to be sent to One Legal, the Court's Electronic Filing Services Provider
22 for electronic filing and service. Electronic service will be effected by One Legal's
23 case-filing system at the electronic mail addresses indicated on the attached
24 Service List.

25 I declare under penalty of perjury under the laws of the State of California that the above
26 is true and correct.

27 Executed on March 6, 2026, at Redwood City, California.

28 

Signature

1 **SERVICE LIST**
2 *All service via e-mail*

3 Hon. Karl Frederic J. Seligman *Administrative Hearing Bureau*
4 Administrative Law Judge
5 Administrative Hearing Bureau
6 **CALIFORNIA DEPARTMENT OF**
7 **INSURANCE**
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Consumer Watchdog

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