

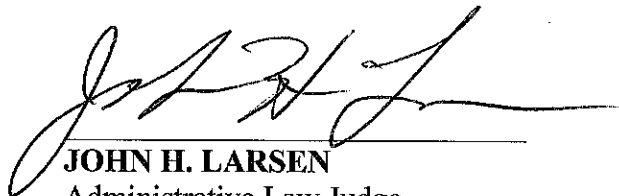
## Order

Based on the foregoing, IT IS ORDERED that:

1. Applicant's request for a rate increase is denied.
2. A 5.37% decrease is approved for SFG's non-tenant homeowners line rate effective July 15, 2015.
3. A 20.39% decrease is approved for SFG's renter's line rate effective July 15, 2015.
4. A 13.81% decrease is approved for SFG's condominium line rate effective July 15, 2015.
5. Applicant shall issue refunds to holders of State Farm's three homeowners insurance policy sublines in California at rates consistent with this order effective July 15, 2015 with simple interest at the rate of 10% per annum.

This proposed decision is submitted on the basis of the entire record in this proceeding and I recommend its adoption as the decision of the Insurance Commissioner of the State of California.

Dated: July 6, 2016



**JOHN H. LARSEN**  
Administrative Law Judge  
Administrative Hearing Bureau  
California Department of Insurance