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COMMITTEES  
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HEALTH, EDUCATION, LABOR,  
AND PENSIONS  
SMALL BUSINESS  
AND ENTREPRENEURSHIP

May 17, 2025

Mr. Jon Farney  
President and Chief Executive Officer  
State Farm Mutual

Dear Mr. Farney:

On Friday, May 16, a series of severe storms swept across Eastern Missouri. As of Saturday morning, approximately 5,000 buildings were damaged and nearly 80,000 Missourians were without power. There have been seven confirmed fatalities. The scale of the damage is devastating. Records indicate that you currently provide significant property and casualty insurance coverage across Missouri. Victims of these severe storms will soon be seeking assistance. During this time of crisis for Missouri, I fully expect that your company will make policyholders whole.

As you may be aware, as Chair of the Senate Subcommittee on Disaster Management, I have launched a bipartisan investigation into major insurance companies' claims practices. Last week, the Subcommittee held a hearing that established an industry-wide practice of subjecting policyholders to substantial delay and underpayment. Even more alarming, the hearing revealed a practice whereby key findings in adjustment reports are altered or deleted by reviewers who have never seen the property to drive payouts to policyholders down. My investigation has revealed a pattern of this activity across the country and across disaster events. That is unacceptable and must change.

Your policyholders have paid you faithfully, often for years. Now is the time for you to honor the faith your customers placed in you. As Missourians work to rebuild and recover from these devastating storms, you must provide immediate and comprehensive assistance to my constituents as they navigate the claims process. It is my full expectation that you will honor your commitments, fully pay claimants, and do your part to help rebuild communities across Missouri.

Sincerely,



Josh Hawley  
United States Senator  
Chair  
Subcommittee on Disaster Management