

# United States Senate

WASHINGTON, DC 20510-2509

April 15, 2026

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

Dear Mr. Farney:

It has been nearly a year since a series of severe storms tore through eastern Missouri—leaving seven dead, dozens injured, and far more without shelter. Following those devastating storms, I urged you to honor your commitment to your policyholders. Yet my office continues to field complaints from Missourians that State Farm is slow walking the payout of insurance claims, low-balling those claims, refusing to pay for temporary housing for those whose homes are still uninhabitable, and neglecting to pay for debris removal. Just a few days before the storms, a State Farm executive came before my Subcommittee and testified under oath that State Farm pays its policyholders “promptly, courteously, and efficiently.” It is disappointing, but not surprising, that these words were an empty promise.

Your policyholders pay you for protection. Many have been paying you for that protection for years, hoping the day would never come when they would need to call upon State Farm for help, but assured that help would in fact come. Instead, you appear to hold many of your policyholders in contempt. Missourians find themselves resorting to the costly and time-consuming process of taking you to court for payouts that should have been made many months ago. Given your extraordinarily profitable 2025, with net income more than doubling to \$12.9 billion, I unfortunately anticipate State Farm will put its financial and legal heft to work in fighting these Missourians in court instead of paying them what they are due.

As Missouri enters tornado season again, you must do right by the victims of the last tornado season: stop dragging your feet and pay them out in full. As Chair of the Senate Subcommittee on Disaster Management, I will continue to investigate your business practices in Missouri and nationwide and fight to ensure policyholders are made whole. I also welcome the news of a potential federal investigation into your business practices and urge you to cooperate fully with any such investigation.

Please also answer the following questions by no later than May 15, 2026:

1. How many insurance claims, brought by property owners in the wake of the May 2025 storms in Missouri, has State Farm closed without payment?
2. On what grounds did State Farm deny these claims? Please provide a detailed breakdown.
3. How many insurance claims brought by Missouri property owners following the May 2025 storms have not received final adjudication by State Farm?

4. What is your average response time to Missourians who have submitted insurance claims related to the May 2025 storms?
5. What is your average time from receipt of an insurance claim to the payout of that claim for claims submitted following the May 2025 storms that were closed with payment?

I await your response.

Sincerely,

A handwritten signature in black ink, appearing to read "Josh Hawley". The signature is fluid and cursive, with a large initial "J" and "H".

Josh Hawley  
United States Senator  
Chairman  
Subcommittee on Disaster Management