

**GLENDALE SWAINGAN  
DEAN**

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**NO. 2007-CA-0645**

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**COURT OF APPEAL**

**VERSUS**

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**FOURTH CIRCUIT**

**STATE FARM MUTUAL  
AUTOMOBILE INSURANCE  
COMPANY**

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**STATE OF LOUISIANA**

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**MCKAY, J., CONCURS**

Although I find the misrepresentations and false statements made by the plaintiff and her daughter to be reprehensible, I must concur with the majority that these statements ultimately were not “material” to the theft and therefore should not void coverage for the alleged loss. I also concur with the majority that there was nothing arbitrary or capricious concerning State Farm’s handling of this claim.