

## [L.A. Fires Place Enormous Pressure on Insurance Industry](#)

KQED

Even before the fires in Los Angeles, California's insurance market was under enormous pressure. Extreme weather events like wildfires, which have been supersized due to climate change, previously led national carriers like Allstate and State Farm to stop writing new homeowners policies. And some property owners are facing non-renewal for homes deemed by insurance companies to be at risk. California is not alone in this dilemma. Florida has the highest insurance rates in the country, and its residents pay 37% more for coverage as compared to national averages. We'll talk to experts about how these latest fires will impact the state's insurance industry and the future of insurance in a climate change-charged world.

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Guests:

Michael Wara, policy director, Sustainability Accelerator at the Doerr School of Sustainability, director, Climate and Energy Policy Program, senior research scholar, Woods Institute for the Environment; Stanford University

Dave Jones, former Insurance commissioner, California Department of Insurance; Dave Jones is the director of the Climate Risk Initiative at UC Berkeley's Center for Law, Energy and the Environment (CLEE).

Amy Bach, executive director and cofounder, United Policyholders - a San Francisco-based nonprofit that advocates for insurance consumers.