

## **Los-Angeles Fires Push Insured Losses Beyond \$20 Billion, Compounding Insurance Woes**

The Nigeria Lawyer

Nick Ramirez hunched over a screen in his Los Angeles insurance agency, watching a map tracking the raging wildfires engulfing clients' properties.

"Hayley—gone. Oliver, his home also went down," he said, pointing to small dots in a fast-expanding sea of red. "I've been in the insurance business almost 10 years and this is the worst that I've ever seen it," said Ramirez, an agent with Goosehead Insurance. "We are in uncharted territory."

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