

## **Over \$4 billion in LA fire claims distributed, more to come**

### Cal Matters

Insurance companies have paid out \$4.2 billion in claims so far to survivors of the Los Angeles County fires, the state Insurance Department said Thursday.

That figure includes home, business, living expenses and other disaster-related claims related to the Eaton and Palisades fires, the department said, citing data from insurance companies and the FAIR Plan, which is a pool of insurers that offers fire insurance to customers who can't get it elsewhere because some companies have paused writing or canceled insurance policies in certain high-risk areas.

Affected property owners have filed 31,210 claims — 14,417 of which have been partially paid, the department said.

Part of the point of letting the public know how much has been paid out so far is so they know that under the law, claimants are eligible for some advance funds without having to file itemized claims, spokesperson Michael Soller said. For some people, it could be “life-changing to know that they know they can get money up front,” he added.

Insurance companies have been present at workshops held by the Insurance Department for fire victims in Santa Monica and Altadena over the past couple of weeks, Insurance Commissioner Ricardo Lara told CalMatters recently. “People were walking out of these workshops with checks in hand,” he said.

Amy Bach, executive director of the consumer advocacy nonprofit United Policyholders, said her group has been fielding questions and concerns from various FAIR Plan customers who report both good and poor claim services. “It really depends on the quality of the adjuster that gets assigned and how overloaded they are,” she said.



Cal Fire has designated the Eaton and Palisades fires, both of which started Jan. 7 and are almost fully contained, as the second and third most destructive wildfires in state history, behind the Camp Fire in Butte County in 2018, which killed 85 people and destroyed nearly 19,000 structures.

The Eaton fire in the Pasadena area killed 17 people and destroyed more than 9,400 structures, and the Palisades fire in the Pacific Palisades killed 12 people and destroyed more than 6,800 structures.

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