

Shannen Doherty reveals terminal cancer amid wildfire insurance battle

The Guardian

The actor Shannen Doherty has revealed her battle with terminal breast cancer in an interview about her ongoing fight with State Farm, California's largest home insurer, to receive compensation for her wildfire-damaged home.

Doherty's Malibu home was damaged by smoke from the Woolsey fire in November 2018, which killed three people, destroyed more than 1,600 buildings and burned nearly 100,000 acres.

She made public the severity of her diagnosis in an interview with ABC News last week, in which Doherty called her fight with State Farm to receive compensation for home damages, temporary housing and emotional distress "one of the most horrific processes I have ever been through".

Doherty's initial complaint against her home's insurer, State Farm, was filed on 13 February 2019. Her attorney claimed the insurer had "taken advantage of Ms Doherty's vulnerability and medical condition". State Farm denied Doherty's claims, contending that the revelation of her health issues is a ploy "to garner sympathy".

The disaster-stricken celebrity has become a California wildfire trope. While hardly representative of the average fire-impacted homeowner, they are presumably in a far more advantageous position to defend against and recover after catastrophe. Kim and Kanye West's private firefighters who fought off the Woolsey flames were an auspice of inequality amid the climate crisis - but Doherty's insurance battle shows some of the limits of privilege.

"If it's this hard for somebody who's got money and a certain amount of power, imagine how hard it is for just a regular person to fight back when their insurance company isn't living up to their obligations," said Amy Bach, the executive director of the not-for-profit United Policyholders, which advocates on behalf of

people who are battling with insurance companies after a disaster.

Compared to her neighbors, Doherty was lucky: her home didn't burn in the Woolsey fire, though she alleges it sustained significant smoke damage from proximity to the flames that left ash and char behind. Doherty contends that damage is an additional risk to her weakened health. But a partial loss, said Bach, is far more subjective and contentious than a total one.

"It's a little counterintuitive but for a lot of people it's easier to reach a fair settlement with an insurance company promptly if your house has burned than if your house has just been damaged," said Bach. "In addition to dropping people and raising rates, insurance companies have also adopted a much stricter approach to partial loss claims. You should be able to trust your insurance company if they tell you it's safe to move back in. But it's our experience that insurers are looking to control expenses."

In Doherty's case, State Farm's inspector claimed there was no damage. Proving the severity of hidden smoke damage can mean paying thousands of dollars for one's own inspections, on top of the already onerous insurance claims process that survivors often refer to as "the disaster after the disaster".

Insurance companies in California have reacted to the recent last few devastating and expensive wildfire seasons by raising rates and dropping policies. According to the California Department of Insurance, State Farm and other insurers declined to renew around 350,000 policies in high fire risk areas and another 33,000 in areas affected by major fires since 2015.

In December, in an attempt to head off yet another disaster after the disaster, the state insurance commissioner, Ricardo Lara, announced a one-year moratorium on non-renewals for approximately 1 million people who own homes near recent wildfires. But as policymakers search for solutions to this home insurance crisis, insurers will continue to seek innovative ways to make up for years of lost profits.