

**DEPARTMENT OF INSURANCE**

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**NOTICE**

**TO: All Property/Casualty Insurance Companies and Other Interested Parties**

**SUBJECT: Personal Property Coverage for Wildfire Claims**

**DATE: December 21, 2017**

In an effort to assist survivors of the October wildfires in Northern California and now more recent wildfires in Southern California, Insurance Commissioner Dave Jones is calling on all property insurance companies to follow the lead of other insurers who are providing up to 100% of Contents (Personal Property) coverage limits without requiring the insured to undertake the onerous task of completing a detailed inventory.

The Insurance Commissioner recognizes and appreciates that many property insurers have already agreed to the Voluntary Expedited Claims Handling Procedures. These included an initial advance payment for personal property of at least 25% of policy limits when there is a total loss of the primary residence in a wildfire disaster as well as reduced itemization of contents.

However, due to the large scale of these wildfires, many insureds are overwhelmed with the tasks of dealing with housing issues and family issues and construction issues and other major adverse changes in their daily lives. These fires, taken together, are the largest and most destructive fires in California history. The fires have destroyed whole neighborhoods and devastated communities. The Department has received numerous complaints from insureds about the monumental task of attempting to identify every item of personal property they may have amassed over years or decades in order to collect replacement cost.

The Department is aware that some insurers are going above and beyond the Voluntary Expedited Claims Handling Procedures and have made significant efforts to accommodate their insureds by offering 75%, 80% or in some cases 100% of Contents limits without an inventory, with the ability to recover additional benefits if the insured subsequently completes a full inventory.

Insurance Commissioner Jones applauds these insurance companies for putting their customers first and requests that all other insurers follow suit by providing a similar accommodation. The Commissioner requests that insurers advise the Department by January 8, 2018 as to whether or not they will comply with this request.