



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **NOTICE**

**TO: All Admitted and Non-Admitted Residential Property Insurance Companies Handling Consumer Claims Resulting from Recent Southern California Wildfires**

**FROM: Insurance Commissioner Ricardo Lara**

**DATE: February 6, 2025**

**RE: Personal Property Insurance Claims for 2025 Los Angeles Wildfires**

---

As Insurance Commissioner, my top priority is ensuring that wildfire survivors affected by the devastating Palisades, Eaton, and other fires in the Southern California region have sufficient insurance coverage to recover and rebuild.

In an effort to assist survivors of the 2025 wildfires in Southern California who suffered a total loss, I'm calling on all residential 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 policyholder to undertake the onerous task of completing a detailed personal property inventory.

Due to the large scale of these wildfires, many policyholders are overwhelmed with the tasks of dealing with housing, family, 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. My Department has received numerous complaints from policyholders 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.

Existing state law states:

“In the event of a covered total loss of a primary dwelling under a residential property insurance policy resulting from a state of emergency, as defined in

Section 8558 of the Government Code, if the residence was furnished at the time of the loss, the insurer shall offer a payment under the contents (personal property) coverage in an amount no less than 30 percent of the policy limit applicable to the covered dwelling structure, up to a maximum of two hundred fifty thousand dollars (\$250,000), without requiring the insured to file an itemized claim.” ([Cal. Ins. Code section 10103.7\[b\]](#)).

The Department is aware that some insurers are going above and beyond the law and have made significant efforts to accommodate their policyholders 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 up to their Contents coverage limits. I applaud these insurance companies for putting their customers first and request that all other insurers, including the California FAIR Plan, follow suit by providing a similar accommodation of 100%, but no less than 75% of Contents limits to policyholders without requiring an inventory.

By this Notice, I’m requesting that all insurers with total loss claims advise my Department by February 28, 2025 as to whether or not they will comply with this request and under what terms.

Insurance companies should send their written response to:

Patrick Scott, Senior Insurance Compliance Officer  
[Patrick.Scott@insurance.ca.gov](mailto:Patrick.Scott@insurance.ca.gov)

If a policyholder has questions on their wildfire claim, please contact your insurance company or adjuster directly. If there are still questions or concerns after contacting the insurance company, then please contact my Department directly by calling our toll-free Hotline at (800) 927-4357 or visit us online at [www.insurance.ca.gov](http://www.insurance.ca.gov).