



2025 Los Angeles Wildfires

6 Month Insurance & Recovery Survey Report

To support the Roadmap to Recovery™ program services United Policyholders is providing to households impacted by the January 7th, 2025 Los Angeles Wildfires, we conducted a survey six months into the recovery process. This report distills the responses of the households that completed the survey and reported damaged or destroyed property.

This survey was conducted using all available channels to reach wildfire impacted households including direct outreach to identifiable individuals and outreach partners that assisted in distributing the survey link.

The goal of the survey is to identify individual and common insurance and recovery problems and progress and assess the claims handling performance of insurers in the region. Aggregated survey data can be viewed at www.uphelp.org/surveyresults. UP maintains the confidentiality of survey participants' personal and identifying information.

Significant Findings: A substantial number, 62%, of households report being underinsured, but more notably a third of survey participants reported they *do not yet know* if they are underinsured. United Policyholders will be monitoring this subset in our future surveys because it is an indicator of a much higher rate of underinsurance. The results show high rates of compliance with required cash advances. Common claim issues are prevalent and exacerbated for standing home survivors.

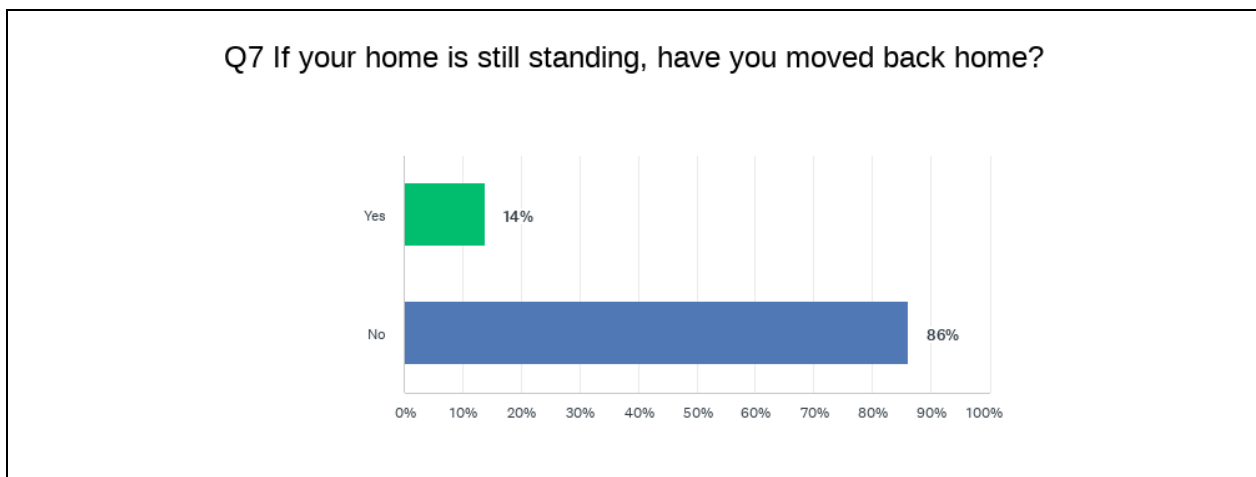
Survey Sample Size and Information:

This survey was open from July 1st, 2025 to September 26th, 2025. This survey captures data approximately 6-8 months after the Eaton and Palisades Fires in Los Angeles. During data cleaning, in instances when a survey respondent took the survey multiple times, analysis only uses the most recent response. Sample Size: 453 households representing a total of 1,131 individual fire survivors. 60% of survey respondents were affected by the Eaton Fire 40% of survey respondents were affected by the Palisades Fire.

This report tabulates the results of the insured sample size. 97% of survey respondents filed an insurance claim following the Los Angeles Wildfires. 98% of survey respondents are homeowners. 66% of survey respondents are total loss survivors, 34% of survey respondents have partial/smoke damage loss standing homes.

Standing Home / Smoke Damage Results:

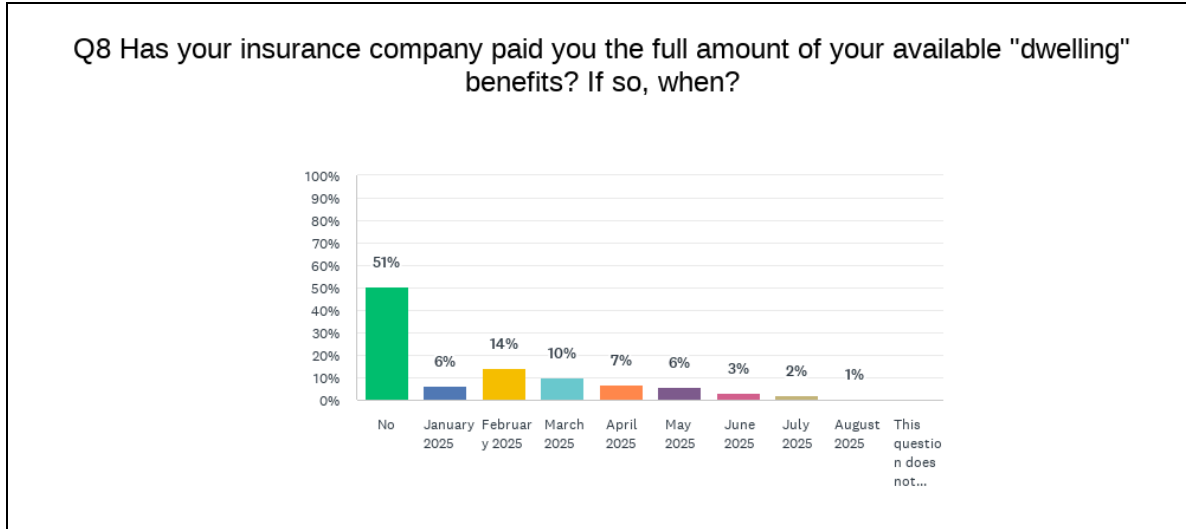
- 86% of survey respondents with standing homes have not yet moved back home.
- 17% of survey respondents with standing homes reported they have NOT hired professional help on their claim related to the wildfire. (compared to 57% of total loss respondents)



See additional data tabulated for standing home survivors in the Claim Issues section of this report.

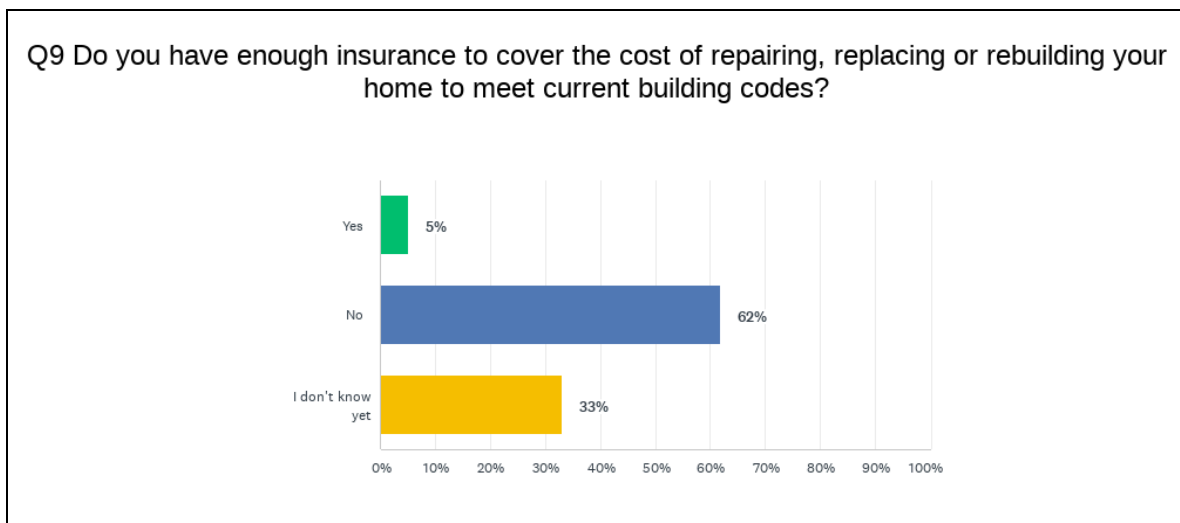
Insurance Claim Progress:

- 51% of total loss survey respondents have not yet settled the dwelling portion of their claim.



Underinsurance (Policy limits that are inadequate to cover actual losses):

- 62% of total loss survey respondents reported they **do not** have enough insurance to cover the cost of replacing or rebuilding their home.
- 5% of total loss survey respondents reported they have enough insurance to cover the cost of replacing or rebuilding their home.
- 33% of total loss survey respondents reported they **do not know** yet if they are underinsured.



Insurance Coverage:

Code Upgrade Coverage:

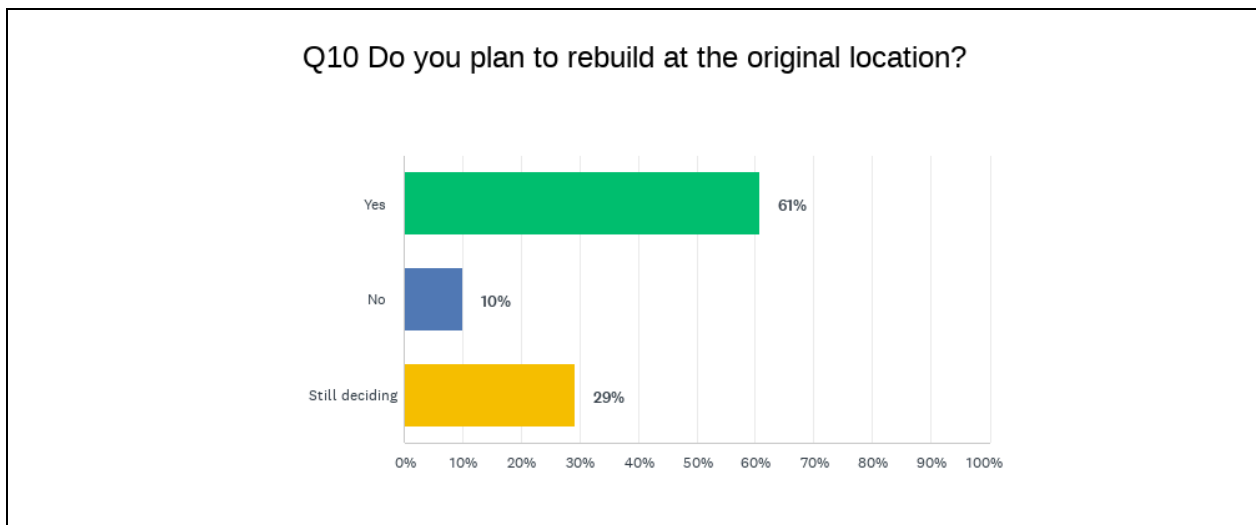
- 56% of total loss survey respondents reported having 10% or less of code upgrade coverage
- 11% of total loss survey respondents reported having 20% code upgrade coverage
- 9% of total loss survey respondents reported having more than 20% code upgrade coverage reporting ranges from 25%, 50%, 100% and no sublimit.
- 24% of total loss survey respondents reported they did not know how much code upgrade coverage was in their policy.

Extended Replacement Cost Coverage:

- 61% of total loss survey respondents reported having ERC coverage. Reports ranged from having less than state mandated 20%, up to 100%
 - 9% of total loss survey respondents reported having ERC Coverage at or below 20%
 - 23% of total loss survey respondents reported having 25% ERC coverage
 - 20% of total loss survey respondents reported having 50% ERC coverage
 - 7% of total loss survey respondents reported having 100% ERC coverage
 - 1 household reported having a Guaranteed Replacement Cost Policy with AAA
- 10% of total loss survey respondents reported they do not have Extended Replacement Cost (ERC) coverage. The survey respondents were insured by nine different insurance companies, including the CA Fair Plan.
- 29% of total loss survey respondents did not know what percent of ERC is in their policy.

Rebuilding vs. Buying a Replacement Home:

- 61% of total loss survey respondents plan to rebuild.
- 10% of total loss survey respondents do not plan to rebuild.
- 29% of total loss survey respondents are undecided.



Loss of Use / Additional Living Expense Coverage:

- 81% of total loss survivors reported receiving an advance of their Additional Living Expense Coverage
- 66% of survivors with standing homes reported receiving an advance of their Additional Living Expense Coverage

Personal Property Claim Payouts:

- 69% of total loss survivors received 65% or more of their personal property limit without having to complete an itemized inventory.
- 10% of total loss survivors received 100% of their personal property limits without having to complete an itemized home inventory.

Home Inventory Process:

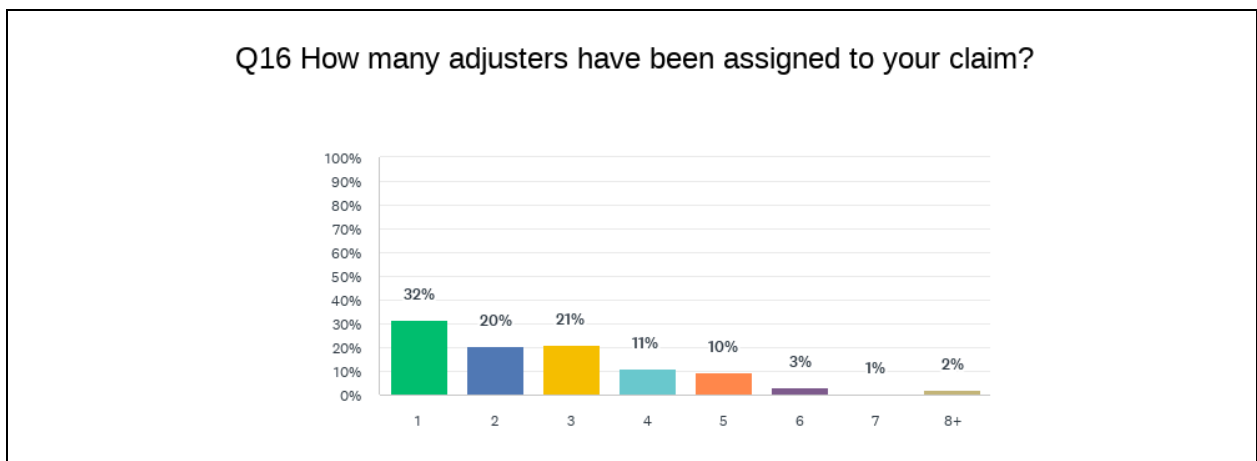
- 57% of survey respondents reported their insurer is requiring them to list and describe every single damaged or destroyed item.
- 39% of survey respondents reported their insurer let them use their own form
- 31% of survey respondents reported their insurer is allowing a less specific inventory with similar items grouped together (for example: 50 Books, 5 Sheet sets, etc.)
- 30% of survey respondents reported their insurance company is requiring them to list when or where each item was obtained

- 23% of survey respondents reported their insurance company explained “depreciation” and what they need to do to collect full replacement value on depreciated items.
- 22% of survey respondents reported their insurance company is requiring them to use a specific form
- 19% of survey respondents reported their insurer sent a contents "specialist" to help you prepare your inventory
- 13% of survey respondents reported their insurance company offered a cash-out settlement to to close this portion of your claim
- 11 % of survey respondents reported their insurer is imposing a deadline for submitting your inventory

Claim Issues:

When asked if you have experienced any of the following problems:

- 48% of survey respondents reported having 3 or more adjusters assigned to their claim.
- 29% of survey respondents reported that when the company switched adjusters they had to start from scratch
- 51% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails.
- 50% of survey respondents reported receiving a “lowball” settlement offer.
- 49% of survey respondents reported delays of payments.



When filtered by total loss vs. standing home, survivors with standing homes experienced higher instances of claim issues in each category above. In addition:

- 52% of standing home survivors reported the insurance company/adjuster brought in experts they didn't trust (compared to 22% of total loss survivors)
- 3% of standing home survivors reported they have **not** had any problems with their insurance claim or with insurance company representatives. (compared to 27% of total loss survivors reported they had **not** had any problems with their insurance claim or with insurance company representatives)

At the end of the survey, we ask survivors: Is anything else you would like to share? Here are quotes from survivors in their own words:

“Problems with [our insurance company] have intermittently added to our stress. Your information at the Disaster Recovery Center was useful and prepared us for some of the difficulties.”

“This is hard. I need help and despite my best efforts I still feel like I am drowning.”

“Thanks for being here for the long haul...and I'm only beginning to realize how very long a haul it would be. It's overwhelming at the beginning, so its good to share resources again now.”

“Our biggest disaster has been our insurance. They have compounded our trauma beyond belief. I wish I understood more about how slow this is moving, is this normal? Month 8 and still not able to remediate because of insurance battles.”

“I surrender. Delays have made this process so much more stressful. We have adequate insurance, but it seems difficult to actually get payments. It feels like a one-sided contract.”

“It's not that there's no help out there, it's that there's too much help out there. I need a human to help me navigate it all. I hope to take advantage of the counseling services offered but -- there's no TIME. Daily deadlines, pressures, digital roadblocks (multi-factor authentication) deprive me of the opportunity to get the help I need. I live in a state of fear and confusion!”

“We owned our home for 44 years, 9 months and paid premiums for all those years. Our home was fully paid for. We are retired seniors and hope to live long enough to collect every penny they OWE us so that we may rebuild.”

“United Policyholders has been an absolute life saver. I’m so grateful for all of the factual information and advice you’ve provided.”

“We are so grateful for United Policyholders. Throughout this terrible ordeal -- and most especially in the first days and weeks, when we felt so lost and overwhelmed -- your information was steadying and orienting. Really, your website has been a lifeline. Thank you all.”

About Roadmap to Recovery Surveys:

United Policyholders routinely conducts post-disaster surveys to collect data from impacted households on the long term recovery process, insurance claims, repairs and rebuilding. Our organization uses the collected data to identify problems, progress, community and individual needs. The survey results inform the Roadmap to Recovery™ workshop, webinar and website guidance and services we provide in disaster-impacted communities. For more information on United Policyholders’ work with Los Angeles Wildfire Survivors, visit:

www.uphelp.org/2025LAwildfires. 96% of survey respondents found United Policyholders services helpful. Thank you to all the local community organizations that helped with survey outreach. For questions or comments, please email emily.rogan@uphelp.org.