



## 2025 Los Angeles Wildfires Year One Insurance & Recovery Survey Report

United Policyholders routinely surveys the disaster-impacted households we serve through our Roadmap to Recovery® program to collect data that informs and strengthens our education, assistance and advocacy efforts. The following report summarizes data from a survey we conducted of households impacted by the January 7th, 2025 Los Angeles wildfires 12 months into their recovery process. This is a follow up to our [six month survey](#). This report distills the responses of all 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](http://www.uphelp.org/surveyresults). UP maintains the confidentiality of survey participants' personal and identifying information.

### **Significant Findings:**

A substantial number, 69%, of households report being ***underinsured*** by an average amount of \$247 per square foot. The dollar amount is a significant increase from underinsurance data we have collected from previous wildfires recovery surveys. Notably, 24% of survey participants reported after 12 months, they *do not yet know* if they are underinsured. United Policyholders will continue to monitor this subset in our future surveys because it is an indicator of a much higher rate of underinsurance.

***Common claim problems*** continue with a majority of survey takers experiencing delays in communications (68%) and claim payments (69%), and 61% reported that their insurers' estimate of the replacement cost of their home was inadequate.

While California Law requires insurers to make Loss of Use (Additional Living Expense) benefits available to policyholders affected by a declared disaster for at least 24 months, plus 6 month extensions for good cause, insurers remain free to set dollar limits on those available benefits. According to our survey results, 10% of total loss survivors and 24% of standing home survivors reported that their Loss of Use benefits will run out in 18 months (July 2026) and they will not have enough insurance to cover their ***temporary living expenses*** until they can get back into a replacement home.

Another significant finding is that 74% of survey respondents with ***standing homes*** have not yet moved back home, nearly half had to pay out of pocket to

have their homes tested, and over a third have paid out of pocket to have their homes restored as a result of smoke damage.

As to how insurers are handling ***soft goods in smoke-damaged homes***, there continues to be a range of approaches, but survey results indicate growing recognition that many items cannot be cleaned and must be replaced, which has been a point of contention for many years. Standing home survivors report having to incur ***out of pocket expenses relating to testing and remediation***. There is also uncertainty around temporary rent benefits for standing home survivors, as survey results indicate half of standing home survivors who are not back home, have had their insurer threaten to cut off this benefit despite unresolved claim issues.

On a positive note, 27% of total loss survivors received 100% of their personal property benefits without having to complete an ***itemized home inventory***. That finding is particularly significant in light of pending California legislation that would prevent insurers from requiring itemized inventories as a condition precedent to paying out available personal property benefits. Our data shows that insurers waive the itemization requirement when they choose to.

### **Survey Sample Size and Information:**

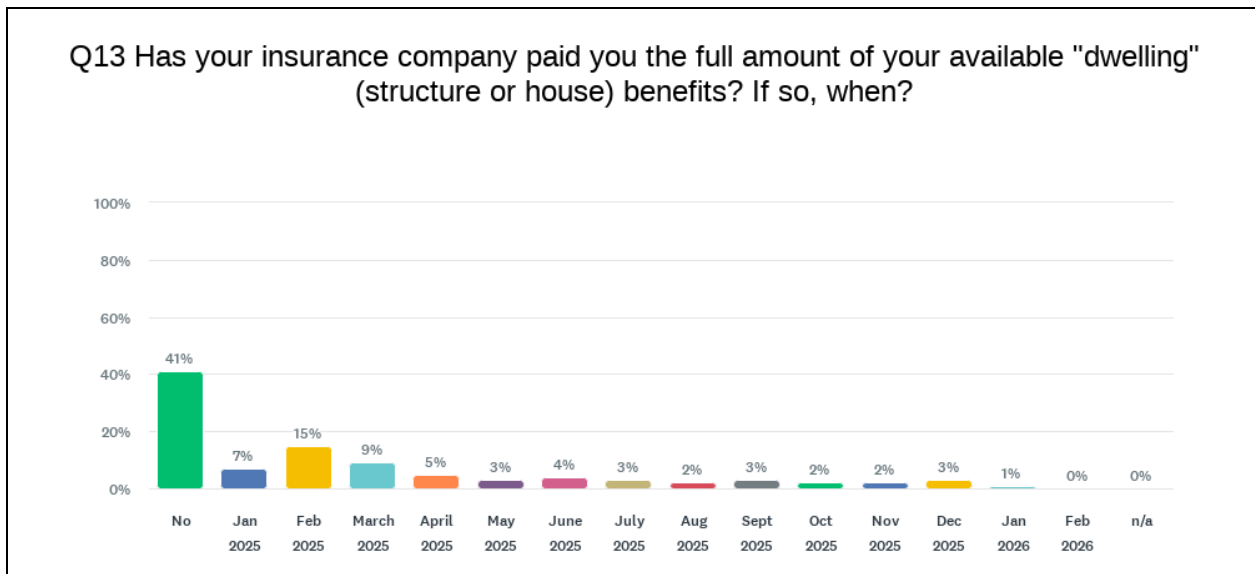
This survey was open from January 6th - February 17th, 2026. This survey captures data approximately 12-13 months after the Eaton and Palisades Fires in Los Angeles. During data clean up, in instances when a survey respondent took the survey multiple times, analysis only uses the most recent response. Sample Size: 675 households representing a total of 1,758 individual fire survivors. 62% of

survey respondents were affected by the Eaton Fire; 38% of survey respondents were affected by the Palisades Fire.

***This report tabulates the results of the insured sample size.*** 94% of survey respondents filed an insurance claim following the Los Angeles Wildfires. 97% of survey respondents are homeowners. 68% of survey respondents are total loss survivors, 32% of survey respondents have partial/smoke damage loss/standing homes.

**Insurance Claim Progress:**

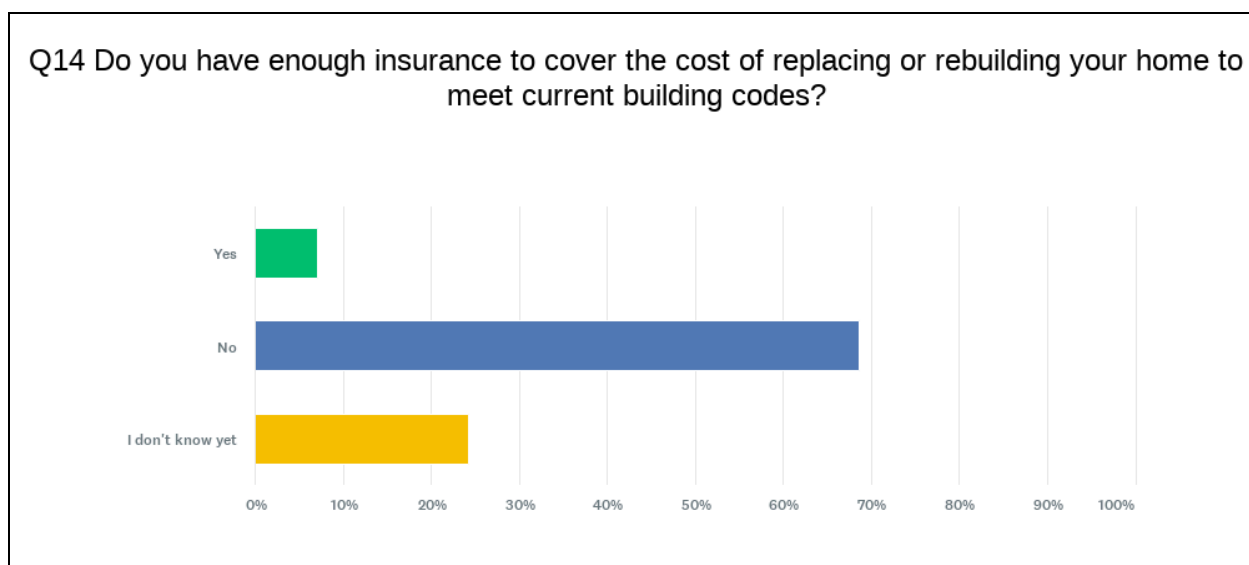
- 41% of total loss survey respondents have not yet settled the dwelling portion of their claim. (-10% from 6 month survey)



**Underinsurance (Policy limits are inadequate to cover replacing the dwelling)<sup>1</sup>:**

	Average Amount Insured PSF	Rebuild Estimates PSF	Average Amount of Underinsurance	Average amount of Underinsurance PSF
ALL SURVEY RESPONDENTS			\$542,000	\$247
EATON	\$523	\$754	\$484,407	\$241
PALISADES	\$697	\$948	\$598,643	\$252

**Frequency of Underinsurance:**



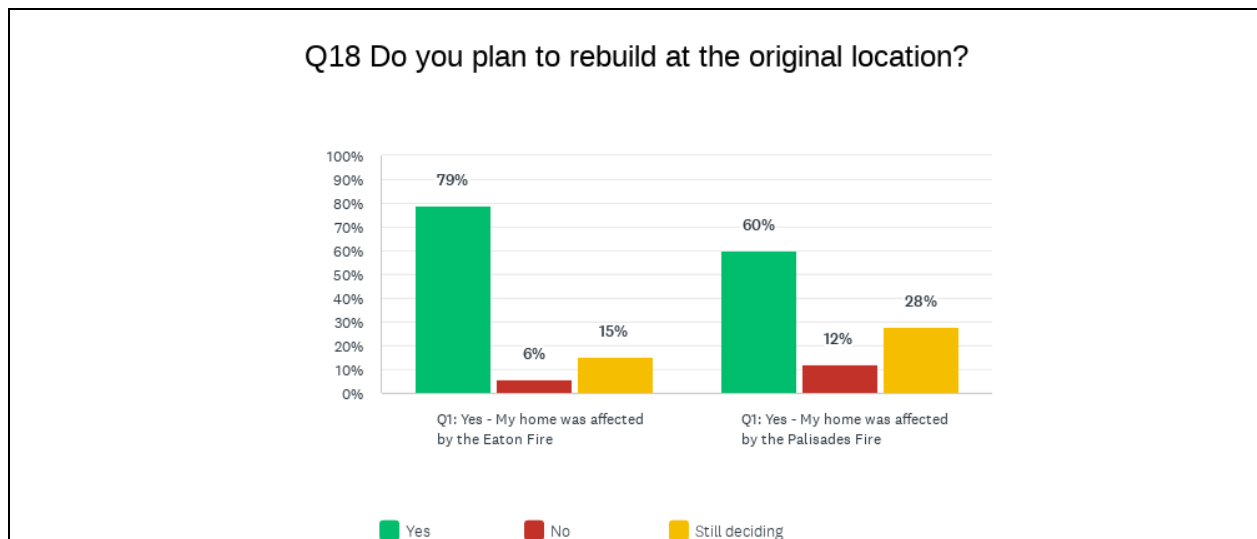
- 69% of total loss survey respondents reported they **do not** have enough insurance to cover the cost of replacing or rebuilding their home. (+7% from 6 month survey)
- 7% of total loss survey respondents reported they have enough insurance to cover the cost of replacing or rebuilding their home. (+2% from 6 month survey)
- 24% of total loss survey respondents reported they **do not know** yet if they are underinsured. (-9% from 6 month survey)

<sup>1</sup> One extreme outlier was omitted in order to preserve comparability among cases.

## Rebuilding vs. Buying a Replacement Home:

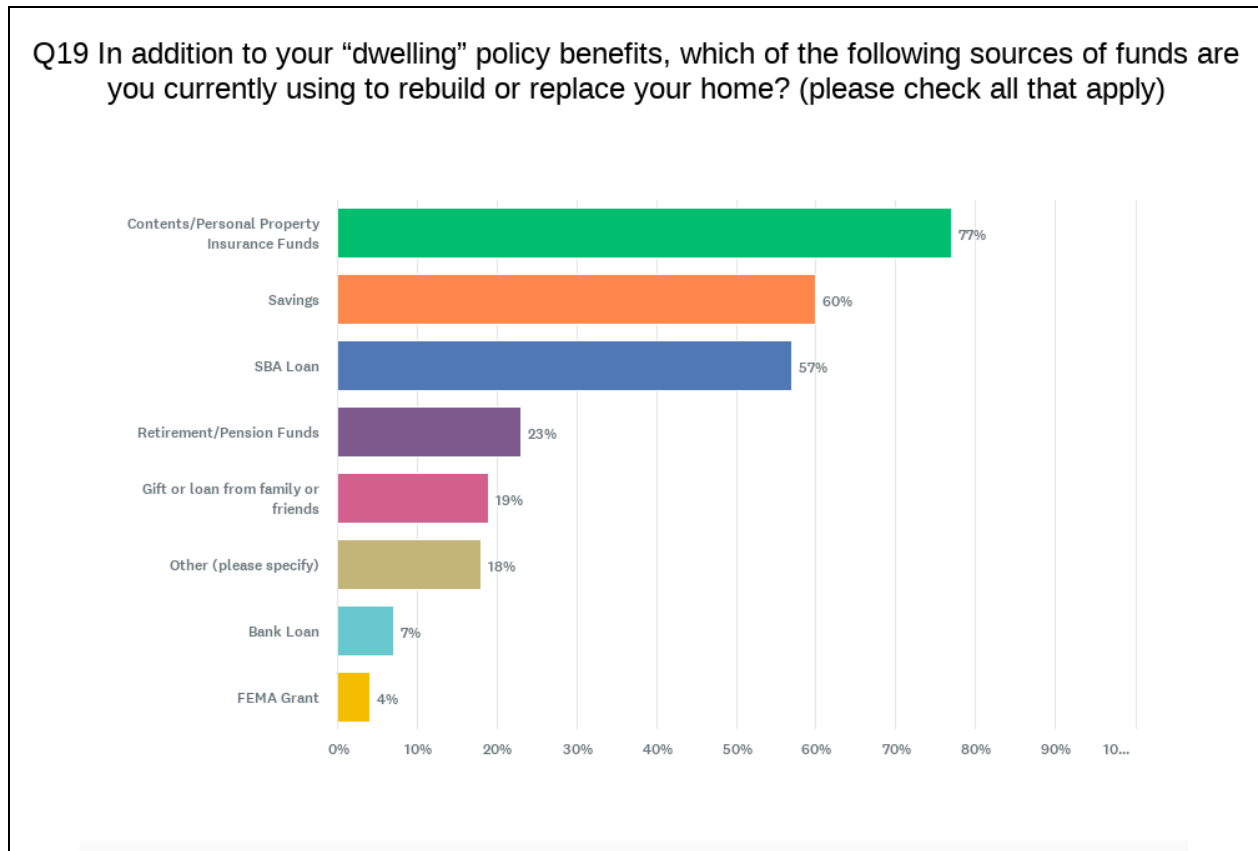
- 71% of total loss survey respondents plan to rebuild. (+10% from 6 month survey)
  - 41% of total loss survey respondents who plan to rebuild have applied for a building permit.
- 8% of total loss survey respondents do not plan to rebuild. (-2% from 6 month survey)
- 20% of total loss survey respondents are undecided. (-9% from 6 month survey)

There is a notable difference between the fire communities, with 79% of Eaton survivors responding they plan to rebuild compared to 60% of Palisades survivors. More Palisades survivors responded that they are undecided.



### Sources of funding to fill underinsurance gap:

Survey respondents report using an average of 2-3 additional sources of funds to rebuild or replace their home.



### Loss of Use / Additional Living Expense Coverage:

#### Total Losses:

- 10% of total loss survivors reported they **will not** be able to stretch their Additional Living Expense Coverage past the 18 month mark. (July 2026)
- 17% of total loss survivors reported they will be able to stretch their Additional Living Expense Coverage to the 18 month mark, but **not** to the 24 month mark if they stay in their current location.

- 52% of total loss survivors reported they will be able to stretch their Additional Living Expense Coverage to the two year mark (Jan 2027) or longer, if they stay in their current location.
- 21% of total loss survivors do not know how long they will be able to stretch their Additional Living Expense Coverage.

### **Partial Loss / Standing Homes:**

- 24% of partial loss / standing home survivors reported they **will not** be able to stretch their Additional Living Expense Coverage past the 18 month mark. (July 2026)
- 14% of partial loss / standing home survivors reported they will be able to stretch their Additional Living Expense Coverage to the 18 month mark, **but not** to the 24 month mark if they stay in their current location.
- 25% of partial loss / standing home survivors reported they will be able to stretch their Additional Living Expense Coverage to the two year mark (Jan 2027) or longer, if they stay in their current location.
- 37% of partial loss /standing home survivors reported **do not know** how long they will be able to stretch their Additional Living Expense Coverage.

### **Standing Home / Smoke Damage Results:**

- 74% of survey respondents with standing homes have not yet moved back home. (-12% from 6 month survey)
  - 52% of survey respondents with standing homes, who are not back home yet, have had their insurer threaten to cut off their temporary rent (Additional Living Expense) benefits.

### **Testing and Remediation:**

- 88% of survey respondents with standing homes reported their homes were tested for evidence of wildfire smoke and debris before any cleaning or remediation was done.
  - 46% of survey respondents with standing homes that were tested pre-remediation, paid for that testing out of pocket.
  - 51% of survey respondents with standing homes that were tested pre-remediation reported their insurer paid for the testing.
  - 3% of survey respondents with standing homes that were tested pre-remediation did not recall who paid for the testing.
- 13% of survey respondents with standing homes reported their insurer deemed that all soft goods should be replaced.

### **Out of Pocket Expenses for Standing Home Survivors:**

- 32% of survey respondents with standing homes reported they paid out of pocket for Restoration (such as replacing HVAC, drywall, insulation, etc.)
- 25% of survey respondents with standing homes reported they paid out of pockets for cleaning/remediation work.
- 21% of survey respondents with standing homes reported they paid out of pocket for re-testing after remediation work was done.

### **Personal Property Claim Payouts:**

- 62% of total loss survivors reported receiving some or all of their personal property benefits without having to complete an itemized inventory.

- 75% of total loss survivors reported receiving 65% or more of their personal property benefits without their insurer requiring an itemized home inventory.
- 27% of total loss survivors received 100% of their personal property limits without having to complete an itemized home inventory.

### **Home Inventory Process:**

- 53% of survey respondents reported their insurer is requiring them to list and describe every single damaged or destroyed item. (-4% from 6 month survey)
- 50% of survey respondents reported their insurer let them use their own form. (+11% from 6 month survey)
- 40% 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.) (+9% from 6 month survey)
- 24% of survey respondents reported their insurance company is requiring them to list when or where each item was obtained. (-6% from 6 month survey)
- 23% of survey respondents reported their insurance company explained “depreciation” and what they need to do to collect full replacement value on depreciated items. (no change from 6 month survey)
- 15% of survey respondents reported their insurance company is requiring them to use a specific form. (-7% from 6 month survey)
- 18% of survey respondents reported their insurer sent a contents "specialist" to help you prepare your inventory. (-1% from 6 month survey)

- 16% of survey respondents reported their insurance company offered a cash-out settlement to to close this portion of your claim. (+3% from 6 month survey)
- 14 % of survey respondents reported their insurer is imposing a deadline for submitting your inventory. (+3% from 6 month survey)

### **Claim Issues:**

- 64% of survey respondents reported experiencing problems with their insurance claim or with insurance company representatives. Of the survey respondents who reported experiencing problems:
  - 48% of survey respondents reported having 3 or more adjusters assigned to their claim. (No change from 6 month survey)
  - 69% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails. (+18% from 6 month survey)
  - 68% of survey respondents reported delays of payments. (+19% from 6 month survey)
  - 61% of survey respondents reported receiving a “lowball” settlement offer. (+11% from 6 month survey)
  - 43% of survey respondents reported that when the company switched adjusters they had to start from scratch (+14% from 6 month survey)
- 69% of survey respondents who reported experiencing problems with their insurance claim or insurance company representatives did NOT file a complaint with the California Department of Insurance.

- 44% of survey respondents have not hired any professionals/experts for help on their insurance claim related to the wildfire.

**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:**

*“No matter the stage of recovery each survivor is in, this is still an incredibly difficult journey -- mentally and emotionally.” - L.K, Eaton Fire Survivor*

*“Thank you---it's still a flood of information, and the grief can still be as sharp, now that the shock has worn off--so thank you for your continued contact”  
- A.Y. Palisades Fire Survivor*

*“I just don't know how other people are surviving this. I am hanging on by a thread, and I feel well-informed, well-supported, and have enough in savings to weather the storm. But if this is killing me in my privileged condition, I can't even imagine what others are going through.” - E.L. - Eaton Fire Survivor*

*“Thank you so much for doing what you do. This has been a very daunting experience and with a standing home it looks like we are only in the beginning of how to get to pre-fire condition. Your webinars and information has lifted us on some dark days so you are greatly appreciated.” - S.M., Palisades Fire Survivor*

*“Thank you for helping my community, family, and self! I was pregnant during the fire and directionless. I just moved back this month and have come a long way. The journey was imperfect but my family and I are far better with your good work and with UP resources! Many thanks—I can't tell you enough.” - J. Eaton Fire Survivor*

*“Most recent...adjuster says that husband’s medical conditioner does not change how they address soft goods. Three different companies have said clothes are a total loss but they keep trying to get cleaning companies to make an estimate.”*

*- M.K., Eaton Fire Survivor*

*“I have to say that my insurance has been amazing! In a very good way. They respond within hours to phone calls or emails and communications are clear. One of the checks they hand delivered to my work! Part of this is luck that I happened to be assigned some fantastic adjusters but I also credit UP and the advice you have provided how to work with insurance companies and how to speak their language.”*

*- J.A. Eaton Fire Survivor*

*“Thank you all for doing what you do! It is truly through expertise and the community that we have been able to make it through this horrible experience and come out the other side.” - E.C. Eaton Fire Survivor*

*“The personal property inventory is a total nightmare. I spent months and months on it, only to find it wasn't totaling what insurance already paid. I'm sure I've left things off but I'm worn down and exhausted by the process. I wish they would just pay us all of it without this game of a list and then showing receipts proving you've replaced things above the 80%.” - D.T. - Eaton Fire Survivor*

*“The WORST part of all of this is I have been trying to get a permit to rebuild for 170 days and counting. I'm close to giving up!” - J.D. - Palisades Fire Survivor*

*“This disaster was stressful enough, we were hoping to get reasonable assistance from insurance, government, nonprofit agencies; however, we were left with no assistance, except our neighbours, community, and UP. It’s been one year, and not having financial resources to do the remediation and repairs needed makes it impossible to recover and regain our stability” - A.O. - Eaton Fire Survivor*

*“Whatever I can do to support a change in the laws that protect policy holders from the traumatic experience of having to file a wildfire/disaster claim. Policyholders should not have to relive the trauma of losing everything by having to recount/haggle over a life's worth of possessions on an ongoing basis as they try to move on with their lives and overcome the trauma. A total loss is a total loss. In case of a disaster the value of the insurance policy arrived at by the insurer at the initial writing of the policy should be honored without putting the victim through additional stress and mental anguish. Not to speak of the time and nerves needed to research one's former belongings.” - K.R. Eaton Fire Survivor*

*“Very grateful for past survivors volunteering to help new members of this horrible club.” - S.K. - Eaton Fire Survivors*

**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](http://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](mailto:emily.rogan@uphelp.org).

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