



#INSURECA

CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

Commissioner Lara reports more insurance companies paying wildfire survivors without requiring “the list”

Majority of insurers agree to the Commissioner’s request, but many policyholders still required to take additional steps

Insurance Commissioner Ricardo Lara today reported that more insurance companies are paying contents coverage to wildfire survivors without requiring a detailed inventory after he requested they do more to help their policyholders. He [released](#) responses from insurance companies following his [Notice](#) last month requesting insurers with policyholders impacted by the recent fires in Southern California provide up to 100 percent of contents coverage limits without the need for survivors to submit “the list” -- a detailed inventory of their personal property. The majority of homeowners insurance companies agreed to provide at least 75 percent of contents coverage without a detailed inventory, including some who agreed to provide 100 percent of coverage limits. The Department has released this information in the past, specifically in [2018](#) and in [2019](#) following wildfires in Northern and Southern California.



“Cutting the red tape and paying claims is what policyholders need now,” said Commissioner Lara. “We need insurance companies to meet this unprecedented moment and put money back into the pockets of wildfire survivors so they can rebuild their lives as quickly as possible.”

The Department of Insurance is requesting each insurance company notify their policyholders of the new amounts they will provide, without inventory, along with the policyholders’ coverage terms and any exceptions. Wildfire survivors should directly contact their insurance company to determine the specifics of its waiver of the inventory requirements in relation to their specific claim.

Commissioner Lara is also sponsoring SB 495, the Eliminate the List Act, authored by Senator Ben Allen which, once amended, will require insurance companies to pay wildfire survivors 100 percent of their contents coverage without needing a detailed inventory. A new consumer protection law that Commissioner Lara sponsored in 2020 requires insurance companies to provide advance funds for replacing personal property or contents in a total loss after a disaster, amounting to no less than 30 percent of the policy’s dwelling limit, up to \$250,000, without necessitating an itemized list. Insurers are also required to automatically inform policyholders of this option upfront. The Eliminate the List Act also grants consumers additional time — at least 180 days — to provide proof of loss to their insurance company following a declared state of emergency. The bill is pending referral to a legislative policy committee for hearing.

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Media Notes:

- [Link](#) to list of insurance company responses.
- [Link](#) to Commissioner Lara's February 6, 2025 Notice.
- Link to insurance company responses [2018](#) and [2019](#).
- Department of Insurance is available to help consumers with any recovery questions they have by calling 800-927-4357 or online at www.insurance.ca.gov



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