



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

Mr. Lara issued this bulletin reminding Californians that, under a state of emergency, insurance companies must advance funds up to 30 percent of the home's dwelling limit, **up to a maximum of \$250,000, without itemization.**

To get 100 percent, a homeowner would have to provide the documentation required by their policy — in many cases a comprehensive **list that includes pictures, videos of each object...**

THE BULLETIN: 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]).