

California Asks Insurers to Spare Wildfire Victims ‘the List’

The state’s regulator wants insurance carriers to pay full policy limits without requiring victims to itemize every object in their destroyed homes.



By [Rukmini Callimachi](#)

Rukmini Callimachi spent two days in the burn zone of Altadena, Calif., interviewing homeowners about their loss.

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California’s top insurance regulator urged insurance carriers on Thursday to pay policyholders the full amount of the belongings in their coverage without requiring them to itemize every object lost — an undertaking that has burdened thousands of residents whose homes were destroyed by wildfires last month.

In a [notice](#) that said policyholders are “overwhelmed,” Ricardo Lara, California’s insurance commissioner, gave insurance companies a deadline of Feb. 28 to inform the state agency on whether they would comply.

Consumer advocates have long criticized the demand by many insurance carriers that homeowners to make detailed lists if they hope to get their full coverage amount.

The stress is compounded in places like California’s burn zone, where many families are scrambling to find new places to live and new schools for their children. The monumental task of remembering all items inside a home that no longer exists is adding unbearable strain, said Michael Soller, the deputy insurance commissioner, in an interview.

Mr. Soller said he and his colleagues continue to hear from homeowners about “the agony of having to go through the process of filling out an inventory after you just lost everything.”

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Though Thursday's notice does not have the force of law, the California Department of Insurance is hoping insurers will consent, Mr. Soller told The New York Times. "The commissioner is asking insurance companies to go all the way and pay 100 percent," he said.

Last month, Mr. Lara issued a [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 the make and model of each object.

Thursday's notice, if accepted by an insurer, would remove from a policyholder the burden of counting every throw pillow or itemizing every fork. Mr. Lara's announcement came hours after The Times published an [article](#) about a homeowner's effort to make the list of belongings she lost after her house in Altadena was destroyed.

In the article, Selina Clark, a former State Farm contractor who has offered her testimony as a whistle-blower in a [report](#) about unfair insurance practices, said she believes that the manner in which the itemization requirement was enforced during her time at State Farm overwhelmed homeowners, causing them to give up and leave money on the table. (A spokesman for State Farm denied the allegation.)

Homeowners who have been through the process say it is deeply upsetting.

"Be prepared to cry," warned Donna Granata, of Casitas Springs, Calif., who helped close friends compile the list after they suffered a total loss during the Thomas fire of 2017. She saw how they shut down, the toll of being forced to remember every last item acting as a constant reminder of the disaster.

Image



The remnants of a house devastated by the 2019 Kincade Fire in Kellogg, Calif. Credit...Philip Pacheco/Agence France-Presse — Getty Images

“It’s brutal,” said Michael Yurochko, who lost his own home in Sonoma in 2019 during the Kincade Fire and has since created an [online resource](#) to help homeowners navigate the list, which took him months to do. “It’s OK to have a drink. It’s OK to put pencils down,” he said, describing the exhaustion he felt at the level of detail required.

Across the country in Hopewell Junction, N.Y., Dianne Averill described how she stood in ankle-high water after a flood in her basement, calling out serial numbers to her husband, who sat on the staircase jotting them down in the hopes of getting the most out of their policy. The list of more than 75 items filled numerous pages, “from screens for windows to cans of paint that were now rusting to boxes of books and extension cords,” said Ms. Averill, 68.

“And that was just for my basement,” she said.

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