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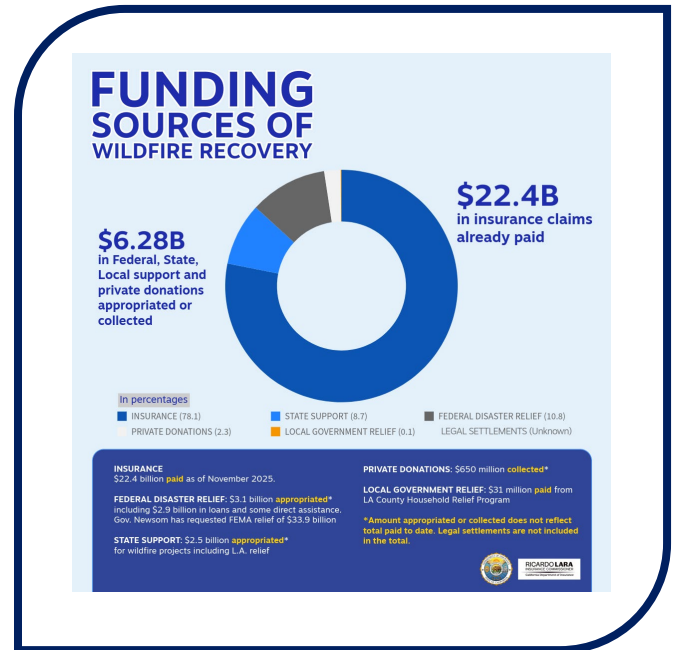
CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

\$22.4 billion in insurance payments are leading source of multifaceted recovery in Los Angeles

December 31, 2025 - Insurance Commissioner Ricardo Lara today released new data showing insurance companies have paid more than \$22.4 billion – and counting – to Southern California wildfire survivors. While insurance is the leading source of recovery funds, experience shows a successful disaster recovery is multifaceted – requiring actions by federal, state, local, and private sources.

To date, insurance payments account for nearly 80% of the recovery funds committed to the overall Los Angeles recovery effort. The \$22.4 billion amount has already been paid to wildfire survivors, and federal, state, local, and private sources account for approximately \$6 billion appropriated and collected – not all of it paid to date, especially as rebuilding and construction efforts begin. Legal settlements are not included in the total and can take years to come to fruition.



The degree of insurance payments to date are a direct result of Department of Insurance experts enforcing laws, and show that insurance payouts increased by more than \$2 billion since July as recovery and rebuilding takes hold. The number of claims stands at 42,121 (an increase of only 229 since July), with 94% fully or partially paid. The payments also include more than \$158 million to date returned through the Department's direct investigation of consumer complaints received.

"Our experience over many past disasters shows recovery is multifaceted and requires a coordinated effort. Insurance is the first to pay, but more money from federal, state, and local governments, plus private charities, is needed for a speedy and successful recovery. **Our dedicated Department experts are enforcing laws to ensure that claims are processed fairly, quickly, and responsively, allowing homeowners to recover on their own terms.** I will continue moving forward to implement new laws to make communities safer, and working with the Legislature and Governor to bring forward more actions to help wildfire survivors recover on their own terms. And I call on Congress to pass legislation to expedite wildfire safety and urge the President to support the Governor's call for an additional \$33.9 billion in recovery funds. **Just as we have done after every disaster, our efforts will continue until people are safely back in their homes.**" - Insurance Commissioner Ricardo Lara

By the numbers:

- **42,121** insurance claims have been filed for home, business, living expenses, and other disaster-related needs.
- **39,677** claims partially paid under laws requiring advance payments to speed recovery.
- **\$22.4 billion** paid out to date* to insurance policyholders.
- **12,000+** people directly assisted by Department experts.

Commissioner Lara and Department staff are working hard to support wildfire recovery with a comprehensive strategy including:

- **Investigating insurance companies' claims handling** – including the state's largest insurer, State Farm, and the insurance companies' FAIR Plan.
- **Sponsoring legislation** to increase wildfire survivors' payouts and broaden wildfire safety and mitigation efforts.
- **Convening experts on smoke and toxic damage** to establish remediation standards, ensuring that individuals do not return to unsafe homes.
- **Pushing insurers to expand and write more new business in the state**, especially in wildfire distressed areas, under the Sustainable Insurance Strategy

This marks the latest update of the Department's [public consumer claims tracking system](#) designed to provide essential data for consumers and the public. The Department's figures represent actual claims paid as of November 17, 2025, and are the best measure available. Third-party estimates range widely and should not be used for comparison. Insurance claims typically mature over more than a year, as consumers file claims and reach settlements.

The Department also released a [summary of claims paid](#) for the Palisades and Eaton fires reflecting the different coverage limits and property values in the two areas.

The California Department of Insurance urges all consumers who are struggling with insurance issues – such as facing unreasonable delays on their pending claims and being dropped or denied coverage by insurers – to file a formal request for assistance with us. This process provides the Department with the documentation and permissions necessary to investigate and take direct action on behalf of consumers.

Consumers can file a complaint online at www.insurance.ca.gov/01-consumers/101-help or call 800-927-4357.