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## Most insurers to increase payments to wildfire survivors without itemization of possessions following Commissioner Jones' request

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### Most insurers to increase payments to wildfire survivors without itemization of possessions following Commissioner Jones' request

**SACRAMENTO, Calif.** — Today Insurance Commissioner Dave Jones released the results of a formal notice he issued requesting residential property insurers provide at least 75 percent and up to 100 percent of contents (personal property) coverage limits for fire survivors who experienced a total loss without the burdensome requirement of providing a detailed home inventory. The [notice](#) was issued December 3, 2018 to all residential property insurers who reported total losses from the November 2018 Camp and Woolsey fires.

"Many insurers have stepped up to do the right thing for policyholders by agreeing to my requests and eliminating more red tape from the claim process," said Insurance Commissioner Dave Jones. "Requiring fire survivors who lost everything to fill out a burdensome detailed inventory of every possession that they have collected for decades is simply asking too much, which is why I asked insurers to waive this requirement and pay at least 75 percent of the coverage for contents without requiring the inventory."

In response to Commissioner Jones' latest formal request many insurers have agreed to make payments, without an inventory, ranging from 75 percent up to 100 percent of contents coverage limits. Commissioner Jones applauds those insurers that agreed to his request, which is beyond the 25 percent they already agreed to in response to Commissioner Jones' prior notice that asked insurers to expedite and provide advance claims payments. The insurers that agreed to Jones' request represent 90 percent of the total-loss insurance claims for policyholders who experienced a residential property insurance loss in the November 2018 wildfires.

The department has requested each insurer immediately notify their insureds of the new amounts they will provide, without inventory, and the terms and exceptions. Several insurers have already done this or are in the process of making these notifications.

Wildfire survivors should contact their insurance company to determine the specifics of its waiver of the inventory in relation to their specific claim. The department advises wildfire survivors to contact the department if they have not been notified by their insurer or if they have further questions.

While Jones requested all carriers accommodate their insureds and his request by paying at least 75 percent and up to 100 percent of personal property limits without requiring a complete inventory list, the Legislature has not passed a law requiring insurers to waive the inventory or given the insurance commissioner the authority to order a waiver. Recognizing the important benefits of this consumer protection measure, the department sponsored Senate Bill 897 (McGuire) this past session that would have required insurers to permit their insureds, who suffer total losses in a declared disaster, to receive 80 percent of contents coverage without a detailed and burdensome inventory. However, that bill was opposed by the insurance industry and did not pass the Legislature.

Commissioner Jones continues to urge all insurers who have not agreed to this request to reconsider their decision and to relieve their policyholders from this burden. The department is also following up with those few insurers who have not yet responded to this request to obtain their decision of whether or not they will agree to help their insureds in this hour of need.

This announcement and attached Public List pertains to the insurers responses to the November fires. However, many of these same insurers have agreed to provide the same level of advance payment for contents for last August's Carr and Mendocino Complex fires under the same conditions as the November wildfire claims, following the Commissioner's request after those fires. Policyholders who suffered a total loss from the Carr and Mendocino Complex fires should check with their insurance company to determine if they will provide the same accommodation for their claim as they are for the policyholders who suffered total losses from the November fires.

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#### Media Notes:

- [Full list of insurers'](#) responses to Commissioner Jones' December 3, 2018 [request](#) concerning the November Camp and Woolsey fires.
- While each insurer agreed to advance at least a certain percentage, there may be exceptions to this commitment. For example, if the home was not furnished, or if other facts exist that suggest the contents were not valued at that agreed to percentage, then the insurer would handle those claims on a case-by-case basis. Policyholders should contact their insurer to confirm how much advance payment will be issued and if there are any exceptions that may exist for their claim.
- Consumers should contact the department at 800-927-4357 or visit us online at [www.insurance.ca.gov](http://www.insurance.ca.gov), if they experience any issues with the handling of their claim.

The California Department of Insurance, established in 1868, is the largest consumer protection agency in California. Insurers collect \$310 billion in premiums annually in California. Since 2011 the California Department of Insurance received more than 1,000,000 calls from consumers and helped recover over \$469 million in claims and premiums. Please visit the Department of Insurance website at [www.insurance.ca.gov](http://www.insurance.ca.gov). Non-media inquiries should be directed to the Consumer Hotline at 800.927.4357. Telecommunications Devices for the Deaf (TDD), please dial 800.482.4833.

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