Alice Hill, Research Fellow at Stanford University Hoover Institution said, “Wildfires will be a constant presence in our lives in the coming years. This report contains promising ideas that can help put California on a course to increase preparedness for coming extremes. The more we invest in resilience today, the safer and more prosperous we will all be tomorrow. This report is another example of great leadership by California and the Department of Insurance to ensure the insurance industry is prepared for the risks climate change poses.”

Ben Caldecott, Director of the Oxford Sustainable Finance Programme at the University of Oxford and Co-Chair of the Global Research Alliance for Sustainable Finance and Investment said, “This seminal report sets out comprehensively for the first time how California’s insurance market can support Californians manage the growing risks from human-caused climate change. Physical climate change impacts, as well as transition risks, are already impacting every sector of the global economy and these impacts will keep growing. This has major implications and Californian businesses, communities and citizens will only be able to manage these impacts with effective and affordable insurance provision. I congratulate the California Department of Insurance for this world-leading report and the leadership they are showing on climate change.”

Ethan Elkind, UC Berkeley School of Law Center for Law, Energy & the Environment (co-author of the Trial by Fire report) said, " Climate change threatens the insurance industry, but industry leaders also have the potential to address or limit some of the most significant impacts. California leaders have an opportunity to integrate insurance into its statewide efforts to fight climate change, and CDI's many climate-related initiatives under Commissioner Jones have provided leadership in that direction. Trial by Fire is a culmination of those efforts and offers a roadmap for the future."

Ted Lamm, UC Berkeley School of Law Center for Law, Energy & the Environment (co-author of the Trial by Fire report) said, "Trial by Fire highlights the slow-burning but potentially catastrophic risk that climate change litigation and liability poses to the insurance industry. Local governments, corporate shareholders, and individual citizens are beginning to bring novel lawsuits based on climate harms. No matter how courts and lawmakers in California and nationwide address these claims, the results will certainly implicate insurers."