



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE

**TO: All Property and Casualty Insurance Companies Handling
Property Insurance Claims relating to the 2025 Wildfires and
Other Interested Persons**

FROM: Insurance Commissioner Ricardo Lara

DATE: August 25, 2025

**RE: Insurer Duty to Provide Claim-Related Documents to Claimants
Upon Request**

This Notice further supplements the California Department of Insurance's [Notice regarding insurers' duty to provide claim-related documents to claimants that was issued on September 9, 2016.](#)

While the devastating Southern California fires earlier this year were extinguished, residential property owners whose homes were damaged or destroyed by the wildfires continue to experience difficulties as they navigate the complex process of rebuilding, replacing, or repairing their homes. Over the past several months, my Department staff have been working hard with policyholders often overwhelmed by the process of calculating an estimate to rebuild, replace, or repair their homes as well as those who may not have all the information necessary to accurately assess whether all benefits due under their policy have been or will be properly paid by their insurance companies. My Department has received complaints from wildfire survivors and other sources that policyholders are unable to obtain copies of all claim-related documents from their insurers.

I am issuing this Notice to require all insurers handling property insurance claims in California to completely comply with California Insurance Code section 2071 with respect to the disclosure of claims-related documents to claimants.

Insurance Code section 2071 requires, among other duties, insurers to: (1) provide notice to claimants that they may obtain copies of claim-related documents upon request, and (2) provide copies of claim-related documents to the claimant within 15 calendar days of the request.

“Claim-related documents” is defined as:

“...[A]ll documents that relate to the evaluation of damages, including, but not limited to, repair and replacement estimates and bids, appraisals, scopes of loss, drawings, plans, reports, third-party findings on the amount of loss, covered damages and costs of repairs, and all other valuation, measurement, and loss adjustment calculations of the amount of loss, covered damage, and cost of repairs.” (Emph. added.)

Only four categories of documents are exempt from the definition of “claim-related documents” under Insurance Code section 2071: “attorney work product and attorney-client privileged documents, and documents that indicate fraud by the insured or that contain medically privileged information.”

My Department is hearing from wildfire survivors that some insurance adjusters are creating estimates of repair, remediation, or replacement that are not included in the claims documents provided by insurers upon the survivors’ request. Based on the definition cited above, “claim-related documents” include *all* estimates, reports, findings, and calculations—whether preliminary or final—that in any way relate to the loss and evaluation of damages (including all loss estimates) so that claimants have sufficient information to determine whether they have received all the benefits due under their policies.

Importantly, Insurance Code section 2071 requires that insurers provide a claimant with copies of all claim-related documents that are not exempt (as outlined above) within 15 calendar days after receiving a request from an insured for such documents.

I expect insurers to fully comply with their obligation to timely provide all claim-related documents upon request to policyholders affected by these devastating Southern California wildfires.

And as wildfires continue to ravage California today, I will continue to monitor insurers’ practices for providing copies of claim-related documents to ensure that policyholders receive all the benefits they are due under their policies and to hold insurers accountable under the law.

Insurer inquiries regarding this Notice may be directed to:

Jully Pae
Consumer Law Unit
jully.pae@insurance.ca.gov

Consumer inquiries regarding this Notice should be directed to:

California Department of Insurance Hotline
(800) 927-4357