

**Insurance Company Responses to Insurance Commissioner Ricardo Lara's 2/6/25 Notice  
Personal Property Coverage from the 2025 Southern California Wildfires  
(as of 3/5/25)**

<b>Insurance Companies that Agreed to pay at Least 75% of Contents Limit without an Inventory</b>	<b>Insurance Companies that Did Not Agree to pay at Least 75% of Contents Limit without an Inventory</b>
<b>American Family Insurance Group:</b> -American Family Connect Property & Casualty -Homesite Insurance Company -Homesite Insurance Company of California -Homesite Insurance Company of the Midwest	<b>Allstate:</b> - Allstate Insurance Company - National General Insurance Company - Allstate Indemnity Company
American Modern Property & Casualty Ins. Co.	Armed Forces Insurance Exchange
Amica Mutual Insurance Company	AZGUARD Insurance Company
ASI Select Insurance Corp	California FAIR Plan
California Casualty Indemnity Exchange	DB Insurance Company, LTD
<b>CSAA Insurance Group:</b> -CSAA Fire and Casualty Insurance Company -CSAA Insurance Exchange	<b>Liberty Mutual Group:</b> -First National Insurance Company of America -General Insurance Company of America -Liberty Insurance Corporation -Safeco Insurance Company of America -Safeco Insurance Company of Illinois
<b>Farmers Group:</b> -Fire Insurance Exchange -Farmers Insurance Exchange -Mid-Century Insurance Company -Foremost Insurance Co. Grand Rapids, Michigan -Foremost Property & Casualty Insurance Co.	Nationwide Mutual Insurance Company
<b>The Hartford:</b> -Hartford Fire Insurance Company -Hartford Underwriters Insurance Company -Property & Casualty Insurance Co. of Hartford	Privilege Underwriters Reciprocal Exchange
<b>Horace Mann Group:</b> -Horace Mann Insurance Company -Horace Mann Property & Casualty Insurance Co.	Spinnaker Insurance Company
Interinsurance Exchange of the Automobile Club – AAA South	State Farm General Insurance Company
Knight Specialty Insurance Company	SureChoice Underwriters Reciprocal Exchanges
<b>Lemonade Group:</b> -Lemonade Insurance Company -Metromile Insurance Company	The Cincinnati Insurance Companies
MAPFRE Insurance Company	Tokio Marine America Insurance Company
<b>Mercury Group:</b> -California Automobile Insurance Company	<b>Travelers Group:</b> -The Standard Fire Insurance Company
<b>OBS Holding Grp:</b> -Obsidian Pacific Insurance Company -Obsidian Specialty Insurance Company	
Pacific Specialty Insurance Company	
<b>QBE Insurance Group:</b> -Praetorian Insurance Company -QBE Insurance Corporation	
Residence Mutual Insurance Company	
Response Indemnity Company of California	
State National Insurance Company, Inc.	
Stillwater Insurance Company	
Sutton National Insurance Company	
<b>USAA Group:</b> -Garrison Property and Casualty Insurance Co. -United Services Automobile Association -USAA Casualty Insurance Company -USAA General Indemnity Company	
United States to Great Lakes Insurance SE	

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US Coastal Property & Casualty Insurance Co. (DBA Pacific Coastal P&C)	
Wawanesa General Insurance Company	
Zurich American Insurance Company	

**Notes:**

(1) This table reflects responses from those insurance companies that reported significant total loss claims from the January 2025 wildfires. If a homeowner suffered a total loss from the January 2025 wildfires and their insurance company is not listed above, they should contact their insurance company to determine how their insurer will process their Personal Property claim.

(2) All insurance companies that did not agree to offer at least 75% of Personal Property Coverage (without an inventory) may have agreed to a percentage greater than the minimum required by law. After a total loss, current law requires the insurance company to offer no less than 30% of the policy limit for the Primary Structure towards Personal Property coverage (up to \$250,000) without requiring the policyholder to file an itemized inventory. If a homeowner suffered a total loss from the January 2025 wildfires from one of these insurance companies, they should contact their insurance company to determine what percentage that insurance company is offering.

(3) There may be exceptions to these commitments. For example, if the home was not occupied or furnished, then the insurer would handle those claims on a case-by-case basis. Policyholders should contact their insurance company to confirm how much advance payment will be issued and if there are any exceptions that may exist for their claim.

If a policyholder has questions on their wildfire claim, please contact your insurance company or adjuster directly. If there are still questions or concerns after contacting the insurance company, then please contact the Department directly by calling our toll-free Hotline at (800) 927-4357 or visit us online at [www.insurance.ca.gov](http://www.insurance.ca.gov).