



# CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

## Commissioner Ricardo Lara Orders Insurers to Provide Claim-Related Documents to Wildfire Survivors

**Date: August 26, 2025**

Insurance Commissioner Ricardo Lara issued a [Notice](#) requiring all insurers handling property insurance claims in California to fully comply with California Insurance Code section 2071 regarding the disclosure of claims-related documents to policyholders.

The Department of Insurance has heard from wildfire survivors that some insurance adjusters are creating repair, remediation, or replacement estimates that are not being shared with claimants even when requested. Based on statutory definition, “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.

Over the past several months, California Department of Insurance staff have been assisting wildfire survivors who are often overwhelmed by the claims process and uncertain if they are receiving the full coverage they are entitled to. Timely access to all claims-related documents is critical for helping homeowners rebuild, repair, and recover.

Commissioner Lara emphasized that insurers must immediately provide policyholders with all claim-related documents upon request. As wildfires continue to ravage California today, we 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.

If you or your constituents are having difficulty obtaining claim-related documents, please contact the [California Department of Insurance](#) for assistance.

