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CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

Commissioner Lara announces new milestone in wildfire recovery: \$20 billion paid to survivors

September 9, 2025 - Insurance Commissioner Ricardo Lara has released new data showing insurance companies have paid more than \$20 billion to Southern California wildfire survivors. These payments are a direct result of Department of Insurance experts enforcing laws and show that insurance payouts continue to increase as recovery and rebuilding takes hold. The payments include more than \$83 million to date returned through the Department's investigation of complaints.

Commissioner Lara is working to support wildfire recovery with a comprehensive strategy including:

- **Investigating insurance companies' claims handling** – including the state's largest insurer, State Farm, and the insurer of last resort, the FAIR Plan.
- **Sponsoring legislation** to increase payouts and wildfire safety efforts.
- **Convening experts on smoke and toxic damage** to establish remediation standards, ensuring that individuals do not return to unsafe homes.

By the numbers:

- **41,892** insurance claims have been filed for home, business, living expenses, and other disaster-related needs.
- **38,916** claims partially paid under laws requiring advance payments to speed recovery.
- **\$20.4 billion** paid out to date to insurance policyholders.
- **12,000+** people directly assisted by Department experts.

"Our dedicated department experts are enforcing laws to ensure that claims are processed fairly, quickly, and responsively, allowing homeowners to recover on their own terms. However, there is still more work to be done. I appreciate Governor Newsom's support for our investigation into the FAIR Plan, as well as the Legislature's support for new laws aimed at preventing future disasters and expanding consumer protections for survivors. Just as we have done after every catastrophe, our efforts will continue until all claims are settled fairly and people are safely back in their homes." - **Insurance Commissioner Ricardo Lara**



Behind the numbers: This marks the latest update of the [public consumer claims tracking system](#) designed to provide essential data for consumers and the public. The Department's figures represent actual claims paid as of July 31, and are the best measure available. Third-party estimates range widely and should not be used for comparison. Insurance claims typically mature over more than a year, as consumers file claims and reach settlements.

The Department also released a [summary of claims paid](#) for in the Palisades and Eaton fires reflecting the different coverage limits and property values in the two areas. The Department plans to continue collecting claims data from insurance companies with the next update expected in early 2026.