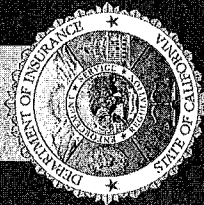


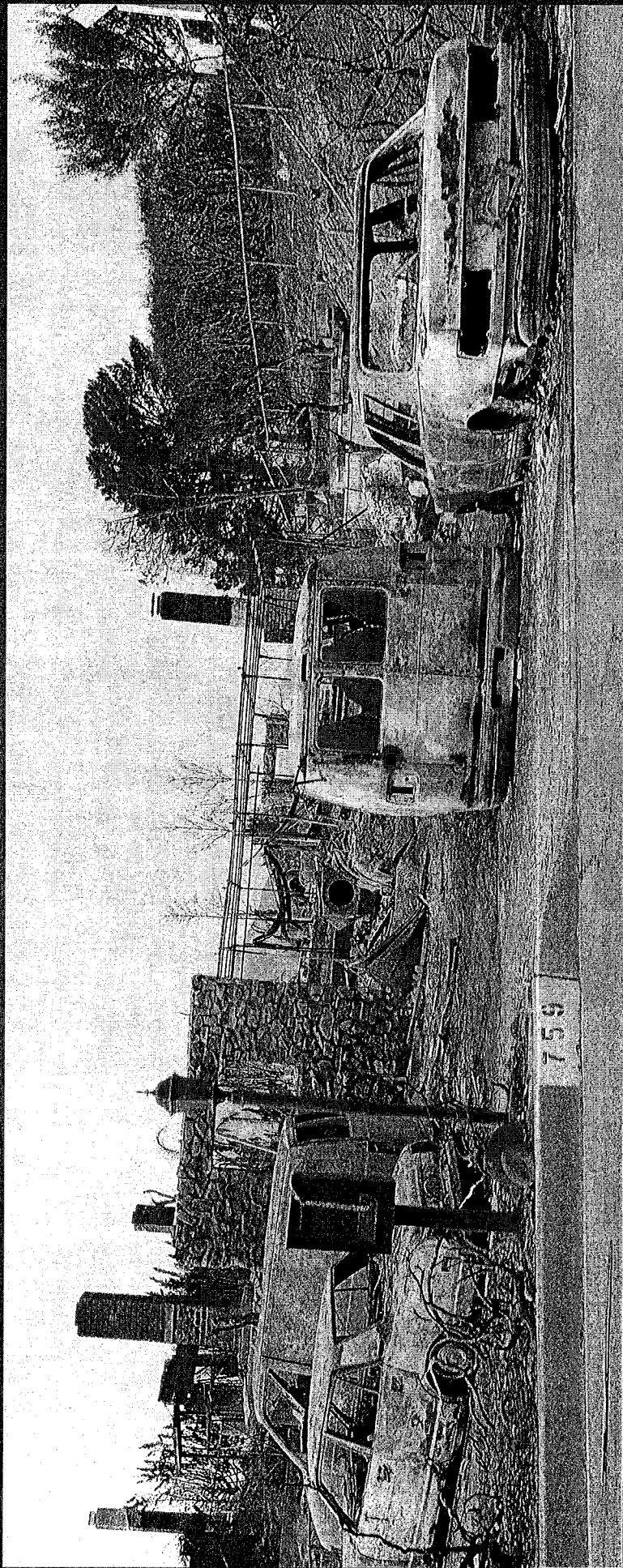
# Joint Legislative Committee on Emergency Management and Senate Committee on Insurance

CALIFORNIA INSURANCE COMMISSIONER DAVE JONES

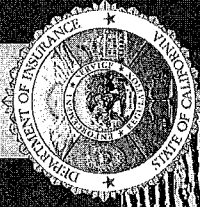
MARCH 20, 2018



# Aftermath of Northern & Southern California wildfires







## Statewide insured losses from the October and December 2017 wildfires

**RESIDENTIAL  
PERSONAL PROPERTY**

**35,584**

Total claims

**\$10.4B**

Insured losses

**COMMERCIAL  
PROPERTY**

**4,799**

Total claims

**\$1.53B**

Insured losses

**AUTO AND  
OTHER LINES**

**8,488**

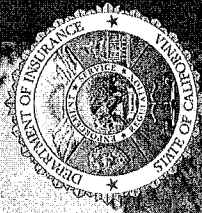
Total claims

**\$319M**

Insured losses

**Grand total**

**\$12,338,113,940**



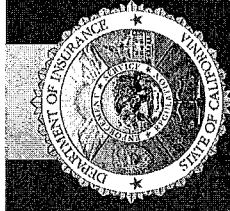
**Homeowner policy  
non-renewals increased  
by**

**15%**

**in high-risk counties**

**between 2015 and 2016**





FAIR plan's number of policies in high-risk fire zones in California has increased by **41 percent** since 2012.

## Consumer success story



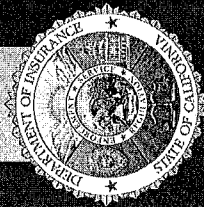
Just got the best news! My insurer is going to pay out 100% of the personal property claim without a content list!

For me, it was excruciating to try to work on this list because my mother died in the fire. To try and list all her belongings and when/where/how much it all cost (when I have no idea), it was brutal. The loss of my mother has been devastating. To try and do this inventory too, it was just too much to ask.

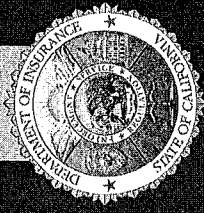
...I was so relieved, I started to cry. My deep gratitude goes out to the commissioner and your office. Really, you saved me from this awful, traumatic task... it's an added relief not to have to worry about the depreciation and actual value—since I would not be replacing anything. I hope the insurance companies waive the inventory list for the folks southern CA too.

Thank you!

-Jessica T. (Facebook comment left on February 18, 2018)







# Rebuilding begins in the North Bay area

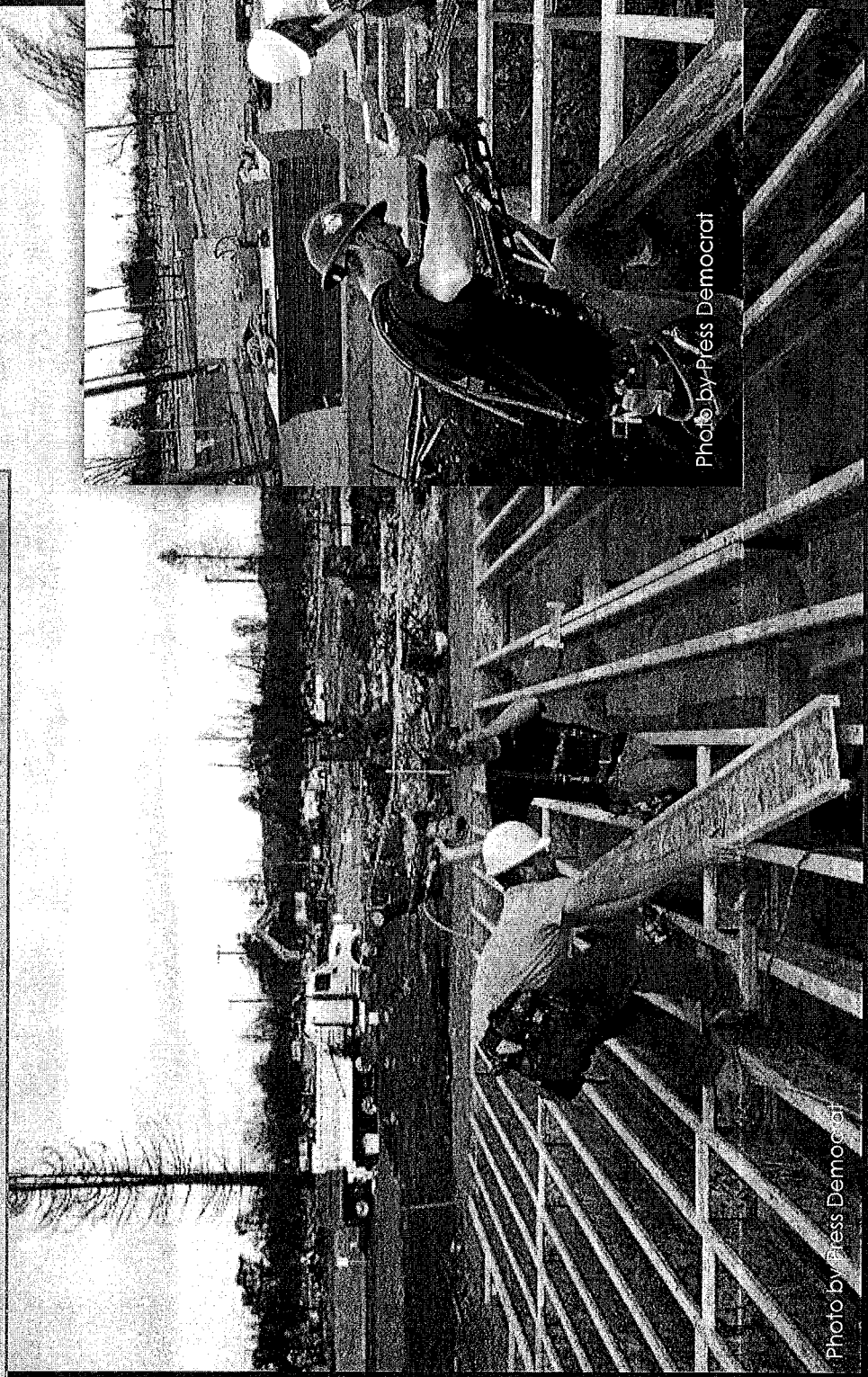


Photo by Press Democrat

Photo by Press Democrat