



# 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





## North Bay insured losses from the October 2017 wildfires

### RESIDENTIAL PERSONAL PROPERTY

18,465  
Total claims

\$8.39B  
Insured losses

### COMMERCIAL PROPERTY

2,586  
Total claims

\$974M  
Insured losses

### PERSONAL & COMMERCIAL AUTO

5,008  
Total claims

\$81M  
Insured losses

### OTHER LINES

832  
Total claims

\$108M  
Insured losses

Grand total **\$9,553,047,901**

Photo by CalOES



## Southern California insured losses from the December 2017 wildfires

### RESIDENTIAL PERSONAL PROPERTY

13,211  
Total claims

\$1.8B  
Insured losses

### COMMERCIAL PROPERTY

1,345  
Total claims

\$266M  
Insured losses

### PERSONAL & COMMERCIAL AUTO

988  
Total claims

\$10.2M  
Insured losses

### OTHER LINES

307  
Total claims

\$41.1M  
Insured losses

Grand total **\$2,128,943,293**



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

### RESIDENTIAL PERSONAL PROPERTY

35,584

Total claims

\$10.5B

Insured losses

### COMMERCIAL PROPERTY

4,799

Total claims

\$1.54B

Insured losses

### AUTO AND OTHER LINES

8,488

Total claims

\$319M

Insured losses

Grand total

\$12,338,113,940

An aerial photograph of a residential area with several houses and dense green trees. In the background, there are rolling hills and mountains under a clear blue sky. The image is framed by dark blue vertical bars on the left and right sides. Overlaid on the image is text in various colors and fonts, including a large percentage and a time period.

**Homeowner policy  
non-renewals increased  
by**

**15%**

**in high-risk counties**

**between 2015 and 2016**

## Weighted Average Risk Score



County Name	Dwelling Units	High/ Very High <sup>1</sup>	% in High Very High <sup>2</sup>
Humboldt	56,727	16,786	29.6%
Lake	34,110	17,116	50.2%
Los Angeles	2,295,246	232,886	10.1%
Mendocino	27,998	18,438	48.5%
Napa	48,677	14,210	29.2%
Placer	140,309	34,571	24.6%
Santa Barbara	124,442	22,643	18.2%
Sonoma	181,094	29,825	16.5%
Tuolumne	29,978	24,607	82.1%
Ventura	241,918	49,865	20.6%

Footnote 1: Dwelling Units is provided by the Department of Finance's Demographic Research Unit. Dwelling units include single family dwellings, condominium units, residential dwelling complexes of 2 to 3, and mobile homes. Data is as of January 1, 2015. Dwelling units exclude residential dwelling complexes of 5 or more units that are normally written under a commercial policy.

Footnote 2: The % in High/Very High is a weighted average of the modelers' risk scores.



## Top 20 Largest California Wildfires

	FIRE NAME (CAUSE)	DATE	COUNTY	ACRES	STRUCTURES	DEATHS
1	THOMAS (Under Investigation)	December 2017	Ventura & Santa Barbara	281,893	1,063	1
2	CEDAR (Human Related)	October 2003	San Diego	273,246	2,820	15
3	RUSH (Lightning)	August 2012	Lassen	271,911 CA / 43,666 NV	0	0
4	RIM (Human Related)	August 2013	Tuolumne	257,314	112	0
5	ZACA (Human Related)	July 2007	Santa Barbara	240,207	1	0
6	MATILJA (Undetermined)	September 1932	Ventura	220,000	0	0
7	WITCH (Powerlines)	October 2007	San Diego	197,990	1,650	2
8	KLAMATH THEATER COMPLEX (Lightning)	June 2008	Siskiyou	192,038	0	2
9	MARBLE CONE (Lightning)	July 1977	Monterey	177,866	0	0
10	LAGUNA (POWERLINES)	September 1970	San Diego	175,425	382	5
11	BASIN COMPLEX (Lightning)	June 2008	Monterey	162,818	58	0
12	DAY FIRE (Human Related)	September 2006	Ventura	162,702	11	0
13	STATION (Human Related)	August 2009	Los Angeles	160,557	209	2
14	ROUGH (Lightning)	July 2015	Fresno	151,623	4	0
15	McNALLY (Human Related)	July 2002	Tulare	150,696	17	0
16	STANISLAUS COMPLEX (Lightning)	August 1987	Tuolumne	145,980	28	1
17	BIG BAR COMPLEX (Lightning)	August 1999	Trinity	140,948	0	0
18	HAPPY CAMP COMPLEX (Lightning)	August 2014	Siskiyou	134,056	6	0
19	SOBERANES (Illegal Campfire)	July 2016	Monterey	132,127	68	1
20	CAMPBELL COMPLEX (Powerlines)	August 1990	Tehama	125,892	27	0

\*There is no doubt that there were fires with significant acreage burned in years prior to 1932, but those records are less reliable, and this list is meant to give an overview of the large fires in more recent times.

\*\*This list does not include fire jurisdiction. These are the Top 20 regardless of whether they were state, federal, or local responsibility.



1/12/2018





LOCATION<sup>®</sup> : FIRELINE<sup>™</sup>  
INSURANCE SERVICES OFFICE

ORDER NAME: FIRELINE REPORT  
ORDER DATE: 11/02/2007  
ORDER TIME: 12:00:36 PM

SUBSCRIBER ID: COMPANY DEFAULT  
RESPONSE DATE: 11/02/2007  
RESPONSE TIME: 12:00:50 PM

Risk Address: 123 SAMPLE ADDRESS ST  
LAGUNA BEACH CA 92651 - 1185

Placement Type: Exact Address

Wildfire Hazard Assessment: EXTREME

Wildfire Hazard Score: 17

Fuels at Property: HEAVY (F5)

Fuels in the Surrounding Area: MEDIUM TO HEAVY (F4)

Slope: STEEP - 21 TO 40% (S3)

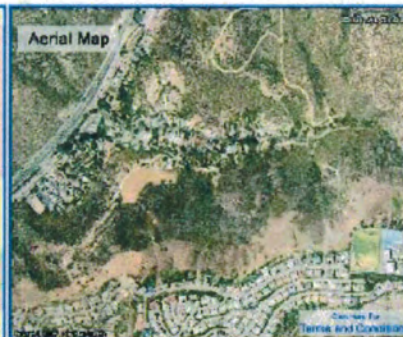
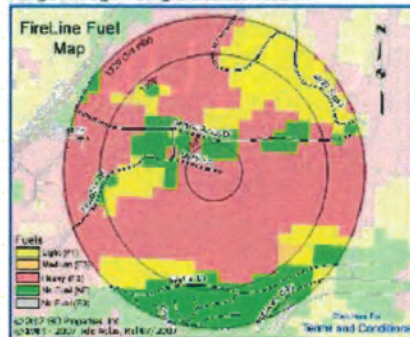
Access: VERY LIMITED (A5)

Special Hazard Interface Area: YES

Historical Wildfire Activity: 1993 (LAGUNA FIRE)



Double-click image for larger image - single click to return.





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