



## Pacific Palisades Fire Recovery Insurance Priorities

---

Informed by RAND AI

- 1. Strengthen Community Advocacy**  
Build a unified homeowner advocacy network to work with state and local officials, the Insurance Commissioner's office, and industry leaders to represent wildfire-zone communities' unique needs.
- 2. Advance Legislative Solutions**  
Support proactive legislation like **AB 888** and related state measures that fund home-hardening (e.g., roof grants, defensible space) and protect policyholders from unfair rate hikes or cancellations.
- 3. Push for Fair Plan Reform**  
Advocate for modernization of the **California FAIR Plan**, including expanded coverage for smoke, water, and partial-loss damage, and faster claims processing for disaster-impacted homeowners.
- 4. Encourage Innovative Insurance Models**  
Pilot **parametric insurance** and pooled-risk products that provide fast, predictable payouts to help bridge deductibles or rebuild delays.
- 5. Ensure Coverage Transparency**  
Require clear, plain-language disclosure of policy limits, exclusions, and replacement-cost calculations so homeowners can make informed decisions and avoid underinsurance.
- 6. Address Economic Inequities**  
Create funding pathways and premium-assistance programs for residents who are priced out of coverage, ensuring equitable access to insurance across income levels.
- 7. Support Local Mitigation Credits**  
Work with insurers to recognize community-scale mitigation—brush clearance compliance, hardened utilities, fire-safe construction—as grounds for premium reductions and coverage retention.
- 8. Simplify Claims & Appeals**  
Partner with the Department of Insurance to streamline claims processes, offer local adjuster assistance, and provide a fair, transparent appeals mechanism for disputed losses.
- 9. Reduce Legal & Administrative Barriers**  
Press for policy language reforms and state oversight to resolve disputes more efficiently, reducing reliance on costly litigation for legitimate claims.
- 10. Integrate Insurance with Resilience Planning**  
Align rebuilding standards, community-wide hardening projects, and insurance incentives so that the Palisades becomes both **more insurable** and **more resilient** over time.