Insurance claims from California wildfires top \$11.4 billion

Total damage is estimated at more than \$12 billion; cost is expected to rise

By KATHLEEN RONAYNE

Associated Press

SACRAMENTO, Calif. — Insurance claims from California's deadly November 2018 wildfires have topped \$11.4 billion, making the series of fires some of the most expensive in state history, officials said Monday.

The latest tally adds to growing concerns about the future availability of home insurance in wildfire-prone

More than \$8 billion of the November 2018 losses stem from the fire that leveled the town of Paradise, killing 86 people and destroying roughly 15,000 homes. The other \$3 billion in losses are from two Southern California wildfires that ignited the same week.

The numbers were expected to rise, though not dramatically, state Insurance Commissioner Ricardo Lara said. So far, total damage for 2018 wildfires is close to \$12.4 billion.

"These are massive numbers for us," Lara said.

California's wildfires are increasingly destructive and the fire season is stretching longer due to climate change. A series of 2017 wildfires in Northern California's wine country and in parts of Southern California became the state's most expensive in history at \$11.8 billion.

It has already become harder for people in fire-prone areas to get or keep insurance, although Lara said the state is not at a point where it's impossible for homeowners to find it. A recent law requires insurers who do not renew policies to notify customers of other options, including a pooled insurance plan of last resort known as the "FAIR plan."

'We want to make sure that we're monitoring the situation, and right now we don't feel this is an area we should be alarmed about," he said.

Still, he said the worsening fires put California "in uncharted territory." The insurance department is beginning to collect information on non-renewed policies to assess patterns such

STARZ | 621 | Counterp | :40 Outlander

STZENC 644 ♥ She's All That :05 ♥★★ Rough Night

d'Zan (Hour One)" Exper.



AP Photo/Noah Berger, File

This Dec. 3, 2018, file photo shows homes leveled by the Camp Fire in Paradise, Calif. Insurance claims from California's deadly November 2018 wildfires have topped \$11.4 billion. State Insurance Commissioner Ricardo Lara said Monday that more than \$8 billion worth of damage comes from the fire that leveled the town of Paradise and killed 86 people. About \$3 billion more is from two Southern California wildfires that ignited the same week.

as location, he said.

Representatives from the insurance industry acknowledged that some insurers may stop doing business in certain areas. But they said plans should still be widely available.

"California still has a competitive market, there are other carriers moving into place to write new business," said Nicole Mahrt-Ganley of the American Property Casualty Insurance Association, which represents about 60 percent of the nation's property casualty insurance market.

Pacific Gas & Electric Corp., California's largest utility, is preparing to file for bankruptcy as early as Tuesday. Company officials say the utility cannot afford an estimated \$30 billion in costs related to deadly 2017 and 2018 wildfires.

California law makes utilities entirely liable for damage from wildfires sparked by their equipment, regardless of whether they are found

to be negligent. The bankruptcy would consolidate the victims' lawsuits and could potentially leave thousands of wildfire victims without compensation.

State investigators recently found that PG&E equipment did not spark of one of the most destructive 2017 fires, but the cause of the Paradise wildfire has not yet been determined.

After insurers pay out claims, they can try to get back the money from a utility if it is found at fault.

Armand Feliciano, vice president of the industry group, said he hopes the bankruptcy process is fair to people suffering losses and to insurers.

Regardless of what happens with PG&E, California's insurers are prepared to pay out all the claims, most of which were filed by residential property owners, Lara said.

We are confident that the insurers have the money to make sure that we make people whole," Lara said.

Trump, Pelosi agree on Feb. 5 for State of the Union address

By LAURIE KELLMAN Associated Press

WASHINGTON President Donald Trump

Monday accepted House Speaker Nancy Pelosi's invitation deliver his State of the Union speech on Feb. 5, a week later than originally scheduled because of the government shutdown.

"It is my great honor to accept," Trump said in a letter to Pelosi. "We have a great story to tell and yet, great goals to achieve!"

The speech had been scheduled for Jan. 29, but Pelosi postponed it amid what turned into a 35-day partial government shutdown over Trump's demand for border wall funding. It was the first known time that a speaker had rescinded an invitation to deliver the State of the

'When I wrote to you on January 23rd, I stated that we should work together to find a mutually agreeable date when government has reopened to schedule this year's State of the Union address," Pelosi wrote. "In our conversation today, we

agreed on February 5th.

"Therefore," she continued, "I invite you to deliver your State of the Union address before a Joint Session of Congress on February 5, 2019, in the House Chamber."

Pelosi's office and the White House told The Associated Press that the House speaker and president had spoken by phone Monday afternoon.

The House and Senate still must pass a resolution officially inviting Trump to speak to a joint session of Congress.

Pelosi had postponed the speech, first as a "suggestion" and later, after Trump declared his intent to appear anyway, as a formal rescission. The president then refused to allow her to lead a delegation overseas on the military jets he commands.

Finally, last Friday, Trump capitulated. All sides agreed to fund the government through Feb. 15 to give negotiators time to discuss border security. And on Monday, Pelosi confirmed the State of the Union was back on — on her schedule.



AP Photo/Andrew Harnik

House Speaker Nancy Pelosi of California, accompanied by House Democratic members, stands after signing a deal to reopen the government in Washington on Friday.

JANUARY 29, 2019 TUESDAY AFTERNOON & EVENING 10 PM 10:30 11 PM 11:30 | 12 PM | 12:30 | 1 PM | 1:30 | 2 PM | 2:30 Lethal Weapon Man St. Family Lethal "Bali' Wendy Williams Truth People's Court (N) Judy Judy State of the Union (L) The Talk (N) Judge News State of the Union Address (L) Great To Be Announced Judge Commercials (N) Colbert Program Bang The Talk (N) Hawaii 5-0 19 Local 6 B & B The 700 Club State of the Union Address (L) Commercial (N) KOIN News. (N) Colbert News (N News News News Wheel Jeop-Ellen Courteney Paid Days of Our Lives | The Wendy News State of the Union Address (L) Ellen's Game of Progr Days of Our Lives The Dr. Oz Show State of the Union Address (L) News Paid E.DeGeneres (N) KGW News (N) News GameGames (N) Dateline NBC News Game of Games News GMA Day (N) Am.Ho- The Kids News General Hospital The Doctors The Rachael Ray The Dr. Oz Show State of the Union Address (L) 20/20 News (N) /:05 Tonight Jimmy Kimmel **KVEW** Show (N) (N) usewife "Boxing" (N) State of the Union Address (L) Am.Wife The Kids Jeop. (N) Wheel 5 GMA Day (N) General Hospital Afternoon Live Million? Million? KATU News (N) News News 20/20 News Kimmel (ATU Roots "Dreaming of a New Land" (N) Cook's Fit 2 Esmon- Let's Go Nature Ready Wild Odd Arthur Nightly State of the Union Address (L) State of the Frontline "The Amanpour & Amanpour & Union Address (L) Gang Crackdown Stitch Company (N) KTNW Company Country de Tech Luna! Cat Jet Go! Kratts Squad Busines Painting Plates/ / Travel Places Wild State of the Union Address (L) Wild Mala-Steves' Nature Ready Arthur Arthur Odd Odd Roots "Dreaming American Frontline "The Craft in America 13 of a New Land" (N) Experience Gang Crackdown Squad Cat Squad OPB ysia Europe Kratts Kratts 12 PM 12:30 10 РМ 10:30 5 PM 5:30 4 PM 4:30 6 РМ 6:30 7 РМ 9 PM 9:30 The First 48 A&E 52 Gangland The First 48 The First 48 L. Remini L. Remini L. Remini (N) Many Sides of (N) :05 Many Sides of Gangland Gangland The First 48 ******★★★★ Blazing Saddles **★★ Road House ('89, Act) Patrick Swayze. 60 **★★ Pale Rider \[\mathfrak{R} \displace \displace \text{Rocky IV Sylvester Stallone.} \] ***** Twister ('96, Act) Bill Paxton, Helen Hunt. :35 **** Gravity AMC R. Mountain Vet Pit Bull Parolees Lone Star Law (N) Alaska Law (N) Pit Bull Parolees Lone Star Law Lone Star Law ANPL 24 The Vet Life Lone Star Law Lone Star Law Lone Star Law Lone Star Law 43 Home I. Home I. Home I. Home I. Home I. Home I. Last Man Last M '70s '70s CMT ♣ To Be Announced Fast Money Mad Money CNBC 72 Closing Bell Deal or No Deal Paid Paid The Situation OutFront State of the Union Address CNN 68 CNN Newsroom The Lead The Situation A. Cooper 360 State of the Union Address (L) A. Cooper 360 Cuomo Garage Rehab Garage Rehab Garage "Fly N' Hi' Garage Rehab (N) BadChad (N) No Prep Kings 51 Dirty Jobs **Dirty Jobs** BadChad BadChad BadChad Garage Rehab 26 PJ Masks PJ Masks Puppy Puppy Bunk'd Bizaard. Sydney Bunk'd DuckTal. BigCity Bunk'd Bunk'd CoopCmi CoopCmi StuckM. StuckM. StuckM. Bunk'd CoopCmi Raven's. Raven's Raven's. Raven's 33 NBA: The Jump (L) H.Noon Highly? SportsCenter (N) SportsCenter (N) SportsCenter (N) | Horn (N) | Interrupt | SportsCenter (N) | NCAA Basketball (L) NCAA Basketball (L) SportsCenter (N) 34 NFL Live (N) | Football | H.Noon | Highly? | Horn (N) | Interrupt | NCAA Basketball (L NCAA Basketball (L NCAA Basketball (L MMA Show (N) N.Never UFC 66 ESPN2 66 Shepard Smith Your World Ingraham Angle Special Report Tucker Carlson The Story Tucker Carlson The Five Hannity Hannity Ingraham Angle Special Report Chopped (N) 61 Southern GirlFarm Pioneer Pioneer Chopped Junior Chopped FOOD Chopped Chopped Chopped Chopped Chopped Chopped Chopped 32 # The Wedding ... Middle #** Toy Story 3 ('10, Ani) Tom Hanks. FREE The 700 Club 65 Mother | Mother | Mother | Mike&M. | Mike&M. | ₩★★ Inferno ('16, Myst) Tom Hanks. ******★★ Independence Day: Resurgence ** ★★ Jack Reacher ('12, Act) Tom Cruise ₱ Jack Reacher 88 EPGA Golf Dubai Desert Classic Site: Emirates Golf Club Golf Central (N) School SkillCo. olf Central PGA Tour Learn GOLF Feud Am.Says Am.Says Feud Reaction Am.Says Am.Says ComKn. Feud Feud CashCb | CashCb | Feud | Feud Am.Says | Reaction | Idiotest | ComKn. Love at First Dance (2018, Romance) Niall Matter, Becca Tobin. ★ Love at First Glance Amy Smart. HALL 87 Home and Family Campfire Kiss Danica McKellar. All of My Heart Lacey Chabert. 62 Fixer Upper Fixer Upper Rehab (N) HGTV Fixer Upper Fixer Upper Fixer Upper Fixer Upper Fixer Upper Fixer Upper H.Hunt House H.Hunt House Fixer Upper 50 Book of Secrets Book of Secrets Book of Secrets Book of Secrets Curse Oak Island | Curse Oak Island | Curse Oak Island | Curse Oak Island | Oak Island (N) Oak Island (N) :05 Blue Book (N) :05 Blue Book HIST Grey's Anatomy Grey's Anatomy Grey's Anatomy Married1stSight Unlocked Married at First Sight (N) Married 29 Celeb Wife Swap | Celeb Wife Swap | Celeb Wife Swap | Grey's Anatomy Butterb PAW Machines PAW 27 PAW PAW Sponge Sponge Sponge Sponge Loud H. Lo NICK PARMT 42 Bar Rescue Bar Rescue 2½Men 2½Men 2½Men 2½Men Mom Mom Mom Mom Mom Mom Mom Mom **★★★ The Help ('11, Dra) Viola Davis, Octavia Spencer, Emma Stone. Movie The Dan Patrick Show (N) NCAA Basketball (L) NCAA Basketball Boi. St./Col. St. (L) FIA Auto Racing ROOT 37 Paid Paid Champions Tennis '18 Champions Cup | NCAA Basketball :05 ♥★★★ I Am Number Four Alex Pettyfer. *******★★ The Fifth Element Bruce Willis. ★★★★ Jurassic Park ('93, Sci-Fi) Laura Dern, Sam Neill. 59 Friends | Fri :45 ♥ The Shop Around the Corner ♥ That Uncertain Feeling ♥★★★★ Show Boat Irene Dunne. 56 ♀★★★ Ninotchka 뿟★★★ Lovely to Look At 49 Hoarding Hoarding My 600-lb Life My 600-lb Life Dress Dress Dress Dress Say Yes Say Yes Big Fat Fabulous Big Fat Fab. (N) SeekSisterWife I Am Jazz I Am Jazz (N) ******★★ The Wedding Singer Central Intelligence NBA Basketball New Orleans vs Houston (L) NBA Basketball Philadelphia vs L.A. Lakers (L) Inside the NBA (L) NBA Basketball TNT 57 Supernatural El gordo y la flaca Impacto :50 P. Luche Tenias Que Ser Tu En Tierras Salva Notic. /:50 Estado de la Uni "Donald Trump" (L) Jesus Rosa Guadalupe | Como dice dicho Impacto Noticie. 21 Notic. Vecinos UNI | Modern | Modern | Modern | WWE Super Smackdown 58 SVU "Entitled" Law&Order: SVU SVU "Misleader" SVU "Chat Room" | SVU "Contact" SVU "Remorse Tempt Island (N) SVU "Avatar' USA 118 Law & Order Law & Order Law & Order Law&O. "Enemy" LawOrder "Fixed" Law & Order Cops Cops In Heat of Night Blue Bloods Blue Bloods Blue Bloods Cops Cops Cops Cops Cops Pure "Ordination" | Married | Married | Married | Married | Mother | Mother WGN 518 Movie :25 # Clash of the Titans :15 👯★★ Ready Player One Tye Sheridan. :40 👺 Geostorm Gerard Butle Bill Maher ★★★ Tomb Raider Alicia Vikander. Real Sports (N) News Crashing H.Main :05 **9 Ocean's 8** Sandra Bullock. :15 **★★ Game Night True Detective (N) H.Main :45 Deadline Artists (N) 520 :20 🛠 Father Figures Owen Wilson. 521 ♥★★ Couples Retreat :45 ♥★★ Analyze This Robert De Niro. ♥★★ Love Happens Jennifer Aniston. :25 ♥ Brexit StrikeBk 549 :55 \ ★★ The A-Team Liam Neeson. :55 \ 12 Strong Chris Hemsworth. :10 🛠 American Animals Evan Peters. :10 🛠 The Usual Suspects ₱ Big Trouble in Little C... 40 ₱★★ Mr. 3000 Bernie Mac. 578 :15 ♥★★★ Pride and Prejudice Keira Knightley. | ♥ Baby Driver ('17, Act) Kevin Spacey. | ♥ The Foreigner Jackie Chan. ******★★ Remember the Titans BlackM. Inside the NFL (N) BlackM. SMILF Inside the NFL :45 * All the Money in the World 👺 Captain Fantastic Viggo Mortensen. Outlander ★ Bel Canto Julianne Moore. Movie

TUESDAY LATE NIGHT & WEDNESDAY MORNING

:50 \ indecent Proposal

		12 AM	12:30	1 AM	1:30	2 AM	2:30	3 ам	3:30	4 AM	4:30	5 AM	5:30	6 ам	6:30	7 AM	7:30	8 AM	8:30	9 AM	9:30	10 AM	10:30	11 AM	11:30	
11 KFFX		:05 Mike & Molly	:35 Two 1/2 Men	:05 CR TV	Featuring	a selectio	n of produ	cts and se	rvices.			CR TV		,	Game	Good Da	• • •			Provi- dence	Provi- dence	Live PD: Patrol	Live PD: Patrol			
E KFFX KPTV	3	TMZ Live		Celebr- ity Page	2 Broke Girls		King of Queens		Paid Program			Good Da at 5 a.m.	y Oregon (N)	Good Day at 6 a.m.		Good Da	y Oregon	(N)		MORE Go Oregon (MORE G Oregon (The Rach Show	ael Ray	
MEPR KEPR	2		:35 James Regina Ha		:35 Paid Program	:05 CBS C	Overnight	News			Morning News	News (N)	News (N)	News (N)	News (N)	CBS This	Morning	(N)		Pickler &				the Restl	ess	
KOIN	19		:35 James Regina Ha		:35 News		:35 Ent. Tonight		Overnight	News (N)		KOIN 6 N a.m. (N)		KOIN 6 N a.m. (N)	ews at 6	CBS This	Morning	(N)		Let's Ma	ke a Deal	The Price	e Is Right	The Youn the Restl		
25 KNDU			:35 Late N With Seth		:35 Last Call	:05 Today	y Show	Early Today		Early Today	Wake Up	Northwe	st (N)			Today Sh	iow (N)			Today Sh	iow III (N)	Today (N			Hot Bench	
KNDU KGW			:35 Late N With Seth			:05 Steve	!!				KGW News at	KGW Net Sunrise (KGW Nev Sunrise (I		Today Sh	iow (N)			Today Sh	iow III (N)	Today (N		Daily Blast (N)	Daily Blast	
42 KVEW	4		:35 This Minute						ne morning he world.	's top	News (N)	News (N)	News (N)	News (N)	News (N)	Good Mo	orning Am	erica (N)		Live Abbi (N)	Jacobsen	The Viev		Paid Program	This Minute	
KATU KATU	5		. ' .			Program				News (N)	News (N)	KATU Ne	ws This M	lorning (N	rning (N)		Good Morning America (N)				AM Northwest		The View		Live Abbi Jacobsen (N)	
31) KTNW 59)			Oil Painting	Amer. Ex "Sealab"		Frontline Gang Cra		Indepen	dent Lens	"The King		Antiques d'Zan (Ho		Esmon- de Tech.		,	Wild Kratts		Splash & Bubbles		Cat in the Hat	Daniel Tiger			Sit and Be Fit	
59		PRS New	sHour	Antiques	Rd "Ca'	Ore	Ore	Independ	dent Lens	"The King		Nightly	World	Power	Wild	Nature	Curious	Let's Go	Daniel	Daniel	Pinka-	Splash &	Sesame	Dinosa-	Cat in	

:50 🐕 Roman J. Israel, Esq.

Superfly ('18, Act) Trevor Jackson.

George Luna!

:55 \ \ \ ★★ Into the Woods Johnny Depp.

Outlander

뿟★★★ Salt Angelina Jolie. :45 뜻 Unlocked

Bubbles Street ur Train the Hat