

# 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 areas.

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



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 on Monday accepted House Speaker Nancy Pelosi's invitation to 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 Union.

"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.**

## TUESDAY AFTERNOON & EVENING

Table of TV programming for Tuesday Afternoon & Evening, listing channels, times, and program titles.

## JANUARY 29, 2019

Table of TV programming for January 29, 2019, listing channels, times, and program titles.

Main TV programming grid for Tuesday and Wednesday, listing channels, times, and program titles.

## TUESDAY LATE NIGHT & WEDNESDAY MORNING

Table of TV programming for Tuesday Late Night and Wednesday Morning, listing channels, times, and program titles.