5 Commitments to help State Farm General customers affected by the Los Angeles wildfires

State Farm General is sharing five commitments based on customer feedback, third-party research, and lessons learned on the ground to provide clearer, more consistent support throughout recovery.

These commitments build on the work SFG has already done to help people recover after the fires. SFG has handled 11,300+ claims and paid customers more than $5.7 billion, making it the costliest disaster in State Farm's history. SFG insured more homes affected by the fires than any other insurer and has logged more than two million customer contacts since.

1 Assigning single points of contact

- Assign a named claim professional to each customer with an open wildfire claim
- Provide direct contact information and weekly proactive updates (unless the customer prefers a different schedule)
- Use a transparent handoff if reassignment is needed

2 Regularly communicating with customers

- Review open wildfire claim files to identify where customers need help, clarification, or follow-up
- Reach out to discuss claim status, next steps, and remaining questions
- When customers share new information (e.g., estimates, receipts, expert reports, or newly discovered damage), we'll review it promptly and adjust payment if policy-owed amounts change

3 Helping customers rebuild stronger & prepare for the next wildfire

- Share practical home-hardening resources through the Institute for Business & Home Safety
- Explain in plain language what the policy will cover and what documentation is needed for resilience-related rebuild work
- Work with builders, local officials, and partners to support safer rebuilding and wildfire preparedness

4 Protecting the financial strength needed to keep our promises

- State Farm General incurred **$5.9B** in underwriting losses over the last 10 years (paid **$1.25** for every **$1.00** collected in premiums).
- Strengthen the financial health of State Farm General to keep paying claims and serving California customers' long term
- Focus: dependable claim-paying ability, coverage availability, and long-term stability

5 Being a long-term partner in recovery & community rebuilding

- Support customers throughout the rebuilding process, beyond the fire and beyond the first payment
- Work with customers, local agents, contractors, community organizations, and public officials in Los Angeles.
- We will keep listening to customers so we can continue to improve as needs change.

We will measure progress, hold ourselves accountable, and build on these initiatives as recovery continues.