State Farm® General – Helping After the LA Fires

The California wildfires began on January 7, 2025, and weren't fully contained for three weeks:

- **In those three weeks,** State Farm General (SFG) **sent out nearly $1B** to customers (current payments: **$5.7B**).
- Over 1,000 claims employees came to California to help customers alongside the 500+ independent contractor agents and agent team members who live there. Almost **200 claims professionals remain** in Los Angeles helping people. To date, we have made **2M+ customer contacts**.
- SFG has been in the California market for nearly 100 years and currently insures 2.8 million customers in California, more than any other insurer. SFG is helping more people recover after the fires than any other carrier.

$5.7B Claims payments* made to customers

$7B Expected total claims payments

$500k average home contents payment

$500M+ paid to families for additional living expenses (ALE).

< 48hrs from reporting a claim (on average) to speaking with a person from State Farm

~$1B for smoke losses

Why are some claims still open?

SFG has received **11,300+ fire claims** following the Los Angeles wildfires. **70% of fire claims are closed**.

Open claims often represent significant life decisions customers are making about how to move forward. People had their lives disrupted unexpectedly. Many lost their homes. Decisions about the future take time. *State Farm supports people instead of rushing them to close a claim.*

Of SFG's open claims:

- 98% have received payments.
- 95% of customers are still making decisions about rebuilding/relocating, receiving estimates, and/or receiving ongoing benefits like additional living expenses.
- 5% have been paid benefits available under the policy and customers are asking State Farm to consider additional information.

(And new claims are also still being reported)

Claims are typically closed when the last payment is made. This can take months or years as people work through the process of rebuilding their homes. Sixteen months after the 2018 Woolsey Fire, 70% of claims were closed; it took 26 months after the fire to close 80% of claims. SFG received ~2,260 claims and paid approximately $550M to customers after the Woolsey Fire.

Commitment to Getting Better:

- Appointed consistent, dedicated claim contacts for all open claims
- Continued training for claim handlers
- Customers with open claims have the option of receiving regular weekly proactive updates.

Customers are always welcome to reach out with any questions or concerns.

Commitment to Rebuilding: Recovery after a fire of this magnitude takes time. Insurers, like SFG, contribute by paying what is owed accurately and quickly, partnering with vendors and providing additional living expenses. Other factors necessary for recovery are out of insurers' control: debris removal, permitting, inspections, contractor and material availability, infrastructure restoration, lending.

We continue to coordinate with local, state, and federal officials to be part of a sustainable insurance environment moving forward.

State Farm donations = $4M to area organizations helping people recover since last year.

*Costliest disaster in State Farm Group of Companies history, even when adjusted for inflation

All data as of April 5, 2026