

**Insurer Responses to Commissioner Lara’s 9/25/2019 Public Letter:  
Additional Living Expenses (ALE) Extension for 2017 Wildfire Survivors  
(10/18/19)**

Insurers and Insurer Groups with Reported Total Losses that <b>Agreed to Extend the Time to Collect ALE for 2017 Wildfires</b>	Insurers and Insurer Groups with Reported Total Losses that <b>Did Not Agree to Extend the Time to Collect ALE for 2017 Wildfires</b>
Farmers Insurance Group	State Farm
CSAA (AAA North)	Nationwide
Liberty Mutual/Safeco	Grange Insurance
Travelers	
USAA	<b>Did not Respond to Commissioner’s Request (We assume these insurers did not agree)</b>
Capital Insurance Group	Allstate
CHUBB	American Modern
The Hartford	Assurant Insurance Group
National General Group (Integon)	First American Title Group
California FAIR Plan	Universal North American
InterInsurance Exchange (AAA South)	Western Mutual Insurance Group
Mercury (California Auto Insurance Company)	Global Indemnity Group (American Reliable)
Ameriprise Financial Group (IDS)	American National Financial Group
Homesite	AEGIS Security Insurance Company
Civil Service Employee Group	Horace Mann
Pacific Specialty	
QBE Insurance Group	
California Casualty	
Amica Mutual Group	
Stillwater Insurance Company	
ASI/Progressive	
Mapfre Insurance Group	
Armed Forces Insurance Exchange	
Electric Insurance	
Wawanesa Insurance	
Metropolitan Group	
<b>Total Yes: 26 Insurers (67% of insurers that reported total losses in the 2017 wildfires)</b>	<b>Total Did Not Agree or Did Not Respond: 13 Insurers (33% of insurers that reported total losses in the 2017 wildfires)</b>

Notes:

(1) Different residential property insurance companies have different levels of coverage for Additional Living Expenses (ALE). Some insurers have a dollar limit for ALE. In those cases (for the insurers that agreed to extend the ALE time), if the insured still has ALE coverage limits, the insurers have agreed to extend the period that the insured may collect ALE as long as there are coverage limits available. Other insurers have no dollar coverage limit. In those cases (for the insurers that agreed to extend the ALE time), the insurers have agreed to extend the period that the insured may collect ALE with no coverage limit. Insured should check their policy to determine the type of ALE coverage available.

(2) Not all residential property insurance companies reported total loss claims from the 2017 wildfires. This table only reflects responses from those insurance companies that reported total loss claims from the 2017 wildfires. If a homeowner suffered a total loss from the 2017 wildfires and their insurance company or insurance group is not listed above, they should contact their insurance company to determine whether their insurer will agree to Commissioner Lara’s request.