



July 3, 2025

Assemblymember Lisa Calderon, Chair
Assembly Insurance Committee
1020 N St., Room 369
Sacramento, CA 95814

Re: SB 495 (Allen) – SUPPORT to “Eliminate The List”

Dear Chair Calderon,

Consumer Watchdog writes in strong support of SB 495 to protect consumers from the onerous, traumatic and unnecessary burden of creating an itemized list of personal property for reimbursement under an insurance policy when a homeowner or renter suffers the total loss of their home.

Having to submit an itemized list of belongings is an extreme hardship for someone who has just lost everything. The practice has been called re-traumatizing by disaster survivors who are forced to relive their loss in excruciating detail during the lengthy process of identifying room by room each belonging and memory that no longer exists.

[As the New York Times documents](#), insurance companies can require homeowners to identify in minute detail everything from individual silverware pieces to clothing items, along with model numbers, price, quantity, quality, and then provide receipts.

Ken Gruberman and Ellen Snortland lost everything in the Eaton fire, yet have received just two-thirds of their coverage for replacing their home’s contents from their insurance company. As Ken wrote Consumer Watchdog, “Our adjuster informed me that we would not receive the rest until we provided an itemized inventory of each room’s contents, and sent me his spreadsheets designed for that purpose along with **FIVE** supporting documents explaining how to do this process.

“The adjuster made it clear that he didn’t need every sock itemized, but between the supporting docs and the spreadsheet the process is **EYE-CROSSING**. I told the guy, who was sympathetic, that even the *thought* of mentally having to re-create almost every item in our home was traumatic in our current state; actually doing it would be even more so. And he understood, but said ‘if you can’t substantiate us paying you the maximum your policy allows for personal contents, it’s just not going to happen.’”

Many insurers, like Ken and Ellen's, have offered contents payments below 100%. That partial payment gets homeowners and renters money faster up front. But ultimately, it isn't much better than zero if consumers still must itemize everything to receive the full insurance payment they're owed.

The contents list is an example of insurance industry exhaustion tactics that require policyholders to jump onerous hurdles that can cause them to give up before completing the process to receive all the coverage they are due. It is a burden fire survivors should not have to bear. For these reasons Consumer Watchdog is pleased to support SB 495 to "Eliminate the List." We urge your support for this bill to provide much-needed relief to wildfire, and other disaster, survivors.

Sincerely,

Carmen Balber

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