



For Immediate Release:

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JANE KIM TO BEUTNER, WILDFIRE SURVIVOR ORGANIZATIONS: *IF CARRIERS DO NOT COMPLY, THE SIZE OF THE PENALTY MUST OUTWEIGH THE FINANCIAL INCENTIVES TO IGNORE THE LAW*

Beutner: Insurers Must Now See, the New Boss is Not the Same as the Old Boss.

Kim responds to open letter to insurance commissioner candidates from Austin Beutner, LA Standing Homes, Eaton Fire Residents United, Every Fire Survivor's Network, Palisades Standing Homes Advisory Task Force, Surviving Structures Eaton Fire, Palisades Standing Homes

Los Angeles--- Insurance commissioner candidate Jane Kim added her response today to a letter sent last week from Austin Beutner, LA Standing Homes, Eaton Fire Residents United, Every Fire Survivor's Network, Palisades Standing Homes Advisory Task Force, Surviving Structures Eaton Fire, Palisades Standing Homes. Her opponent, State Senator Ben Allen, delivered his response yesterday during an event at a contaminated standing home in Altadena.

In a strongly worded response, Kim said: "No family should have to move back into a home that can cause illness, asthma or cancer. And no one should face this fight without the full weight of the Department of Insurance behind them. As Commissioner, I will use every lever the office holds to enforce protections for consumers and demand that:

- Any policyholder insured on January 7, 2025 who asks for comprehensive testing of concealed spaces and heavy metals gets it, paid for by the carrier. A carrier that refuses faces a market conduct examination.
- Every carrier reports each 2025 smoke claim it received, and data on whether it tested the claim, what they tested and concluded, and whether it paid, reduced or denied along with the number of months spent addressing each claim. The Department will publish the results by company name so survivors can see how each insurer treated its own customers.
- Every carrier identifies each 2025 smoke claim it closed without proper testing, reopen it, test it, pay for the remediation the policy covers, and report back to the Department on the steps taken. Any carrier that refuses will be referred to the Attorney General and Los Angeles County for action under the Unfair Competition Law.
- Finally, where examinations or consumer complaints show violations on 2025 smoke claims, the Department will bring enforcement cases against those insurers promptly. As Commissioner, I will seek the funding and appoint enough administrative law judges (ALJs) to hear every case, so that justice arrives swiftly as possible for survivors.

"The law is clear," Kim stated. "More than 13,000 smoke claims have been filed from 2025 LA fires and carriers are utilizing the immoral 'deny, delay and underpay' tactics to protect their bottom line instead of protecting their paying customers. Survivors report that some carriers limited testing to living areas, skipping attics, wall cavities, ducts and HVAC systems, even though they insure entire homes, and that some denied testing or coverage for lead and other heavy metals."

Beutner, who announced his lawsuit against his own insurer, Chubb, said, "'It is clear, whoever wins next week will immediately hold insurance companies responsible for not following the law - even levying steep financial penalties for their bad behavior. This is a huge relief for the thousands of Californians who are facing a second holiday season, unable to go home because it is simply not safe."

In a letter sent October 22, Austin Beutner and the leading wildfire recovery organizations asked the candidates to commit in writing by October 26th to hold insurance companies accountable for properly testing standing homes and other buildings for toxic smoke contamination to prevent a public health crisis. Dangerous levels of lead, arsenic, lithium, asbestos, and other known carcinogens have been found in homes left standing after the 2025 wildfires in Altadena and the Pacific Palisades.

Allen wrote in response: "If elected, I will immediately begin pressing insurers to pay for warranted testing, address improperly closed claims, and extend approaching deadlines while investigations and coverage disputes remain unresolved. Survivors deserve an advocate right away, and I will use my voice as Commissioner-elect to push for action even before I take office."

The full text of both letters are attached. The original letter from Beutner and organizations is below.

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October 22, 2026

Dear Senator Allen and Ms. Kim,

On January 7, 2025, the communities of Altadena and Pacific Palisades were devastated by fire. Tens of thousands of people lost their homes and their jobs, and the first 31 people lost their lives, when 16,264 structures were destroyed by fire.

Thousands more structures were badly damaged by toxic heavy metals from the fires. The California Department of Insurance has reported more than 13,000 insurance claims for smoke contamination have been filed. The problems these homeowners face are made worse by insurance companies that are engaging in unlawful business practices: not conducting proper evaluations of the damage, manufacturing implausible explanations to shift the blame for wildfire-related damage to unrelated causes as a means of denying legitimate claims, and denying payment of valid claims.

We've seen the devastating consequences of denying environmental hazards before. Recently released records in New York reveal how officials downplayed toxic dust hazards after 9/11, encouraging residents to return home and clean up themselves. Twenty-five years later, thousands continue to suffer from exposure-related illnesses. The parallels with the Eaton and Palisades fires are alarming. Hazardous contaminants have infiltrated standing homes. The health consequences could be the same, without the mystery why.

Tens of thousands of people are being exposed to toxins caused by the fires, including known carcinogens, because insurance companies are trying to keep the problem under wraps until the statute of limitations for claims expires. For some policyholders, we have already seen insurers say this will happen on January 7, 2027.

Recovery in our communities will only be complete when it is safe for all who have been impacted to return to their homes. This starts by making sure every structure is properly tested. That includes testing of concealed spaces like attics, wall cavities, ducting, and HVAC units; and it means testing for toxic heavy metals and hazards including, lead, lithium, and arsenic.

California Fair Claims Settlement Practices have long required insurers to conduct thorough, fair, unbiased and timely investigation of claims. After the fires, in March 2025, the Department of Insurance ([Bulletin 2025-7](#)) reminded insurers of their duty to investigate wildfire debris, including testing for heavy metals and other hazardous substances.

A Los Angeles Superior Court judge reinforced this in a June 2025 ruling that confirmed California law requires coverage for all loss by fire while noting that "direct physical loss" includes contamination detectable at a microscopic level, not just damage that can be seen or smelled ([Aliff v. California FAIR Plan](#)).

Our question for you is simple. If elected, what steps will you take to enforce the requirement, if requested by a property owner, that insurance companies conduct and pay for proper comprehensive testing at all properties they insured as of January 7, 2025, or hold those insurers who closed insurance claims without doing so accountable?

Please respond in writing to our organizations by October 26, 2026. We will share your responses with our committees.

Thank you for your consideration.

Sincerely,



Austin Beutner

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**STANDING HOMES****EFRU** EATON
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SURVIVOR'S
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