

WILDFIRE VICTIMS FIRST FRAMEWORK



● **Fix the system. Victims First.**

T H E P R O B L E M

California is facing an affordability and wildfire crisis — and the system built to protect victims is failing them. Climate change, wildland-urban interface development, and outdated land use policies have made wildfires more frequent and more devastating. But the greater crisis is what happens *after* the fire. California's recovery system is slow, uneven, and in many cases predatory. Billboard attorneys take up to 40% of settlements. Hedge funds buy up victim claims to turn a profit. Victims who have lost their homes, their belongings, and their communities — are last in line.

"Wildfire survivors often wait several years for settlement payments, with many cases taking up to five years to resolve. Additionally, attorney contingency fee arrangements, which commonly range from one-third to 40% of total recovery in California wildfire cases, substantially reduce the net compensation available to rebuild their homes and their lives."

SB254 2025 STUDY REPORT, PAGE 25, 4/7/26

Making matters worse, the California FAIR Plan — the state's insurer of last resort — provides only basic coverage, charges higher premiums, and was never designed to carry the load it now bears. As private insurers exit the state, more Californians are pushed onto the FAIR Plan every year, threatening its solvency. **Californians deserve better.**

T H E S O L U T I O N

A THREE-PART PLAN TO PUT VICTIMS FIRST

The Wildfire Victims First Framework is a comprehensive reform built around one core principle: **victims come first.**

1. PROTECT PEOPLE FROM WILDFIRES	2. MAKE INSURANCE AVAILABLE AND AFFORDABLE	3. PAY VICTIMS FIRST, FAST, FAIRLY
<ul style="list-style-type: none"> ● Require utility companies to implement rigorous wildfire mitigation protocols and hold them accountable when they fail 	<ul style="list-style-type: none"> ● Replace the inadequate FAIR Plan with comprehensive wildfire coverage 	<ul style="list-style-type: none"> ● Establish a streamlined claims process with payment within 60 days
<ul style="list-style-type: none"> ● Update laws and regulations around wildfire prevention to better protect our communities 	<ul style="list-style-type: none"> ● Open the California market to insurers currently priced out by wildfire risk 	<ul style="list-style-type: none"> ● Guarantee victims are first in line — not last
<ul style="list-style-type: none"> ● Strengthen coordination between local governments and first responders to improve prevention and response 	<ul style="list-style-type: none"> ● Administer wildfire coverage through a non-profit structure to keep premiums low 	<ul style="list-style-type: none"> ● Cap trial attorney payouts so legal fees don't consume settlements
<ul style="list-style-type: none"> ● Incentivize homeowners to upgrade to fire-resistant roofing, vents, windows, and materials 		<ul style="list-style-type: none"> ● Crack down on hedge funds purchasing wildfire claims for profit
		<ul style="list-style-type: none"> ● Eliminate costly, years-long litigation as the primary path to recovery

"Failure to act, or a conscious decision not to act, on risk reduction and on opportunities to enhance the functionality of our insurance markets and electric utilities will have large near-term and severe long-term adverse consequences for Californians."

SB254 2025 STUDY REPORT, PAGE 33, 4/7/26

THE COALITION

COALITION MEMBERS

A growing statewide coalition of community organizations, chambers of commerce, labor unions, local leaders, and businesses united behind one principle: **victims come first.**

- 100 Black Men of Long Beach
- American Association of Blacks in Energy, California Chapter
- American Indian Chamber of Commerce
- American River Parkway Foundation
- Anaiah Kirk, Tuolumne County Supervisor
- Asian Business Association of Orange County
- Atascadero Chamber of Commerce
- Bay Area Council
- Ben Bartlett, Berkeley Councilmember
- Black Business Association of Los Angeles
- Black Chamber of Orange County
- Bobby Macaulay, Madera County Supervisor
- Breathe California of the Bay Area, Golden Gate and Central Coast
- Brian Veerkamp, El Dorado County Supervisor
- Buellton Chamber of Commerce
- Building Industry Association of Fresno and Madera Counties
- Building Industry Association of the Greater Valley
- Building Industry Association of Tulare/Kings Counties
- Building Resilient Communities (BRC)
- Building Resilient Infrastructure For a Decarbonized Green Economy (BRIDGE)
- BuildIT
- Butte NAACP
- CalAsian Chamber of Commerce
- California African American Chamber of Commerce
- California Apartment Association
- California Building Industry Association
- California Coalition of Utility Employees
- California Greenworks
- California Hispanic Chambers of Commerce
- California State Association of Electrical Workers
- California State League of United Latin American Citizens (LULAC)
- California State Pipe Trades Council
- Central California Animal Disaster Team
- Central California Hispanic Chamber of Commerce
- Central Coast Taxpayers Association
- Chinese American Construction Professionals
- City of Suisun City
- Dan Epperson, Amador County Supervisor
- Desert Business Association
- Desert Region Fire Safe Council
- Desi Services
- East Los Angeles Chamber of Commerce
- East Los Angeles College Foundation
- Economic Alliance of Santa Barbara County
- Fire Safe San Mateo County
- Fresno Area Hispanic Foundation
- Fresno Chamber of Commerce
- Fresno County Economic Development Corporation
- Fresno Metro Black Chamber of Commerce
- Garden Grove Chamber of Commerce
- Gateway Chamber Alliance
- Goldpoint Homes
- Greater Conejo Valley Chamber of Commerce
- Greater Laguna Coast Fire Safe Council
- Greater Los Angeles African American Chamber of Commerce (GLAAACC)
- Happy 50 Plus
- Hawthorne Chamber of Commerce
- High Desert Emergency Action Alliance
- Hispanic Coalition of Small Businesses
- IBEW Local 1245
- IBEW Local 428
- IBEW Local 465
- IBEW Local 47
- Independent Energy Producers Association (IEP)
- Indian Valley Chamber of Commerce
- Indian Valley Innovation HUB
- Inland Empire Economic Partnership
- Inland SoCal United Way
- Inland Valley Volunteer Resource Center
- Janice Bell, Colusa County Supervisor
- Jennifer Kiser, Mariposa County Supervisor
- John Peschong, San Luis Obispo County Supervisor
- Jordan Wamhoff, Madera County Supervisor
- Juan Muñoz-Guevara, Lynwood Councilmember
- Kent Boes, Colusa County Supervisor
- Latino & Latina Roundtable
- Latino Caucus of California Counties
- Lorrel Plimier, Piedmont Councilmember
- Madera Chamber of Commerce
- Madera County Economic Development Commission
- Marin Builders Association
- Mariposa County Resource Conservation District
- Mill Valley Chamber of Commerce
- Mission Viejo Chamber of Commerce
- Modesto Chamber of Commerce
- Monterey County Business Council
- Moorpark Chamber of Commerce
- Mountain Rim Fire Safe Council
- Multi-Cultural Women Executive Leadership Foundation
- National Association of Minority Contractors, SoCal
- National Minority Supplier Development Council
- Newstart Housing Corporation
- North Fork Boosters
- North Orange County Chamber of Commerce
- Norwalk Chamber of Commerce
- Ontario Chamber of Commerce
- Orange County Black Chamber of Commerce
- Orange County Business Council
- Orange County Hispanic Chamber of Commerce
- Orange County United Way
- Our Community Works
- Pacific Gas & Electric
- Paradise Ridge Chamber of Commerce
- Paso Robles & Templeton Chamber of Commerce
- Powering Progress
- Redondo Beach Chamber of Commerce
- Rex Bohn, Humboldt County Supervisor
- Rising Sun Strategies
- Robert Poythress, Madera County Supervisor
- San Diego Gas & Electric
- San Gabriel Valley Civic Alliance
- San Gabriel Valley Conservation Corps
- San Gabriel Valley Economic Partnership
- San Luis Obispo County Cattlemen's Association
- San Luis Obispo County Coalition of Labor, Agriculture, and Business (CoLAB)
- Santa Barbara Coalition of Labor, Agriculture, and Business (CoLAB)
- Santa Barbara County Farm Bureau
- Santa Barbara County Fire Safe Council
- Santa Barbara County Taxpayers Advocacy Coalition
- Santa Barbara South Coast Chamber of Commerce
- Santa Ynez Band of Chumash
- Seneca Healthcare District
- Silicon Valley Leadership Group
- Soroptimist International of South Bay
- South Bay Association of Chambers of Commerce
- South Orange County Economic Coalition

WILDFIRE VICTIMS FIRST COALITION



THE COALITION (CONTINUED)

- South San Luis Obispo County Chambers of Commerce
- Southeast Community Development Corporation
- Southern California Edison
- Southern California Minority Supplier Development Council
- Southern California Wine Country Economic Development Coalition
- Stanislaus Latino Chamber of Commerce
- State Building and Construction Trades Leadership Council of California
- Steve Griefer, Tuolumne County Supervisor
- Sustainable Works
- Tri-County Chamber Alliance
- Tulare Kings Hispanic Chamber of Commerce
- Tuolumne County Business Council
- Tuolumne County Chamber of Commerce
- Upland Chamber of Commerce
- Valley Clean Air Network (CAN)
- Venice Chamber of Commerce
- Ventura County Coalition of Labor Agriculture and Business (CoLAB)
- Ventura County Economic Development Association
- Ventura County Taxpayers Association
- Veterans in Business (VIB)
- Victor Preciado, Pomona City Councilmember
- Village Solutions Foundation
- Walt Allen, Covina Councilmember
- West Sacramento Chamber of Commerce
- West Ventura County Business Alliance
- Whitebark Institute
- Wilmington Chamber of Commerce
- Women's Business Enterprise West
- Woodland Chamber of Commerce
- Yorba Linda Chamber of Commerce
- Yuba-Sutter Chamber of Commerce
- Yuba-Sutter Economic Development Corporation