# Appendix A. Literature Review: Finding Alignment Across 14 Reports and 465 Recommendations

## Background

Following the January 2025 Eaton and Palisades fires, government agencies, community organizations, academic institutions, and private-sector experts each conducted their own assessments, documenting lessons learned with an eye toward improving fire response going forward. Climate Resolve and Resilient Cities Catalyst reviewed fourteen (14) reports that collectively contain 465 specific recommendations for wildfire recovery and resilience (link to source document here). Below, we synthesize those recommendations to reveal areas of consensus. We used this analysis to identify the most promising philanthropic investment opportunities.

Despite their different vantage points and methodologies, these fourteen individual reports frequently arrive at similar conclusions about what Los Angeles County and wildfire resilience broadly need most.

The many recommendations naturally cluster into six interconnected themes:

1. Community Engagement and Equity
2. Infrastructure and Utilities
3. Housing and Affordability
4. Building Codes and Fire Safety
5. Permitting and Approval Processes
6. Emergency Management

Within each theme, clear opportunities exist for philanthropy to catalyze change.

## Understanding the Landscape

Between January and October 2025, as the Southern California region grappled with unprecedented wildfire damage, organizations at every level began documenting lessons learned and charting paths forward.

- The County itself produced an extensive after-action review examining alert notification systems and evacuation policies.
- The State of California's Wildfire and Forest Resilience Task Force updated its strategic priorities.
- The Los Angeles City Fire Department conducted its own operational analysis.

Simultaneously, community voices demanded recognition.

- The Eaton Fire Collaborative brought together survivors to articulate their needs and priorities.
- The Department of Angels conducted extensive surveys and focus groups to capture community perspectives that might otherwise be overlooked.
- Service providers like 211LA and CORE documented their frontline experiences assisting thousands of displaced families.

Academic and nonprofit institutions contributed technical expertise.

- The Blue Ribbon Commission on Climate Action and Fire-Safe Recovery assembled experts across disciplines, with assistance from UCLA's Luskin Center for Innovation.
- The Urban Land Institute convened real estate and planning professionals.
- The Los Angeles Economic Development Corporation analyzed economic impacts and reconstruction pathways.
- The Insurance Institute for Business and Home Safety conducted field observations to assess building performance.
- California Forward explored policy frameworks for resilience investment.

Private sector analysis added another dimension.

- McKinsey and Company examined insurance market dynamics and financing mechanisms.

Each report reflects its authors' particular expertise and concerns, yet together they argue for systemic change and seizing new opportunities. The analysis that follows extracts the core insights from these 465 recommendations, organizing them to reveal where consensus is strongest and where philanthropic investment can have the greatest impact.

## Community Engagement and Equity

Thirteen of the fourteen reports address community engagement and equity, making it the most universally recognized priority. Together, these reports contain 113 recommendations emphasizing that recovery must be community-driven, equitable, and inclusive of the most marginalized populations.

### Literature Review

The Department of Angels report documented that neighbors were the primary source of information during evacuations, indicating a catastrophic failure of formal alert systems.[1] CORE's operational experience exposed systematic exclusion of marginalized households through application processes requiring digital literacy, stable housing, and institutional comfort, prerequisites absent for many survivors.[2] LA County's after-action review confirmed these patterns, documenting inadequate outreach to non-English-speaking and transit-dependent populations.[3] Administrative burden compounds trauma, particularly for populations navigating language barriers, immigration concerns, or bureaucratic unfamiliarity.

### Strategic Intervention Framework

[1] Department of Angels. Survey of Wildfire-Impacted Areas. October 2025.
[2] CORE. Empowering Communities - Multipurpose Cash Assistance (MPCA). July 2025. https://www.calpnetwork.org/wp-content/uploads/2025/07/LAFires_Phase1_LearningBrief.pdf. 16
[3] Los Angeles County. After-Action Review of Alert Notification Systems and Evacuation Policies for the Eaton and Palisades Fires. October 2025. https://file.lacounty.gov/SDSInter/bos/supdocs/207915.pdf. 88

For philanthropy, this theme presents opportunities across three dimensions: direct services, capacity building, and systems change.

- Via direct service, provide opportunities include funding community liaison programs that bridge communication gaps between residents and recovery agencies.
- Help build capacity, which can be a longer-term investment in community power. Leadership development programs can train community leaders from marginalized groups in advocacy, civic engagement, and the navigation of government processes.
- Address the root causes of inequity. Funding innovative policy research can illuminate whether recovery efforts achieve their outcomes equitably. Evidence can inform future disaster response. Community-led data collection further empowers residents to track and report whether recovery investments reach intended beneficiaries, creating accountability mechanisms that transcend formal reporting structures.

## Infrastructure and Utilities

Thirteen of fourteen reports recognize that the provision of water, power, and communication systems functions as the backbone of both immediate survival and longer-term recovery. The interconnection of these systems means that single points of failure can trigger catastrophic cascades.

### Literature Review

LA County's after-action review documents how a 38-year-old computer-aided dispatch system struggled to manage the scale and complexity of simultaneous evacuations[4]. The Los Angeles City Fire Department notes that water pressure and hydrant capacity proved inadequate during extreme fire conditions. Multiple reports emphasize that utility infrastructure (e.g., power lines) posed ignition risks that could have been mitigated through undergrounding or enhanced monitoring.

The Eaton Fire Collaborative and the Blue Ribbon Commission both call for coordinated infrastructure improvements, including undergrounding utilities, installing cisterns for emergency water supply, and developing microgrids that can operate independently when the primary grid fails.[5,6] The Los Angeles Economic Development Corporation emphasizes rebuilding to zero emissions standards, treating reconstruction as an opportunity to build back better rather than merely replacing what was lost.[7]

### Strategic Intervention Framework

For philanthropy, an investment in infrastructure presents opportunities for innovation and community-level preparedness.

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[4] Ibid. 31

[5] Eaton Fire Collaborative (EFC). Philanthropy Briefing: Strategic Partnership Opportunities for Altadena's Resilient Recovery [internal]. July 2025.

[6] Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. *Blue Ribbon Commission on Climate Action and Fire-Safe Recovery*. June 2025. 7

[7] Los Angeles County Economic Development Corporation (LAEDC). *Impact of 2025 Los Angeles Wildfires and Comparative Study*. September 2025. 47

- Innovation and demonstration projects can prove the viability of resilient infrastructure designs before the government adopts them at scale. Funding demonstration projects that showcase fire-resistant infrastructure, supporting community-owned renewable energy and microgrid development, piloting innovative grid technologies that prevent fire ignition, and testing new emergency communication technologies can all accelerate the adoption of proven solutions.
- Philanthropy can provide first-in funding, which can later spur government funding.. Gap-funding is needed too. Philanthropy can provide interim financing for critical infrastructure projects while awaiting government approval, and funding for the reconstruction of emergency infrastructure such as mobile generators and water tanks, partnering with utilities on undergrounding power lines, and establishing community resilience hubs with backup power and communications all help fill immediate gaps that the government struggles to address quickly.
- Community-level preparedness democratizes resilience by helping individual households and neighborhoods become more self-sufficient. Programs assisting residents in installing solar panels and battery storage, supporting community-organized emergency communication networks, providing education on household-level infrastructure resilience measures, and creating tool libraries and equipment-sharing programs all build distributed capacity that reduces dependence on fragile centralized systems.

## Housing and Affordability

Twelve reports (48 recommendations) address housing and affordability with consistent emphasis on displacement prevention. The central finding: absent intentional intervention, market forces inherent in disaster recovery generate gentrification dynamics that permanently displace original residents.

### Literature Review

The Department of Angels reported substantial rent increases, with 60% of displaced residents losing temporary housing coverage within twelve months.[8] McKinsey & Company establishes that 95% of Palisades fire-damaged homes predate 2008 codes; contemporary requirements result in insurance settlements covering only 60-80% of reconstruction costs.[9] Lower-income homeowners face constrained options: absorb unaffordable gaps or liquidate to investors. Renters are acutely vulnerable because they often lack insurance.

### Strategic Intervention Framework

For philanthropy, the reports suggest that there are opportunities to support financial assistance (revolving loan funds, down payment assistance, rental vouchers, gap financing), development and preservation (community land trusts, affordable housing co-development, accessory dwelling units, mobile home park preservation), and anti-displacement protection (tenant rights organizations, right-to-return programs, transitional housing, foreclosure prevention).

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[8] Department of Angels. *Survey of Wildfire-Impacted Areas*. October 2025. 4

[9] McKinsey & Company. *Resetting California's Homeowners Insurance Market*. October 22, 2025. https://www.mckinsey.com/industries/financial-services/our-insights/forging-a-resilient-future-for-californias-homeowners-and-insurers#/.

## Building Codes and Fire Safety

Eleven reports, containing 42 recommendations emphasize streamlining permitting processes to accelerate reconstruction while maintaining safety standards. The consensus reflects recognition that bureaucratic delays lead to extending displacement, increasing costs, and exhausting survivors already traumatized by loss.

### Literature Review

The Insurance Institute for Business and Home Safety's field observations revealed patterns in what survived and what burned. Homes with comprehensive mitigation systems (e.g., stucco cladding, Class A roofs, double-paned tempered windows, and fire-resistant vents) withstood in areas of total devastation.[10] McKinsey notes that 95 percent of structures damaged in the Palisades fire predated 2008 building codes, meaning the vast majority of the existing housing stock lacks basic fire-resistant features.[11]

A home may have fire-resistant roofing and walls, but may also have unprotected vents that allow embers to enter and ignite the structure from within. Defensible space around the structure matters little if combustible fencing connects properties, allowing fire to spread from one parcel to the next. The Insurance Institute recommends systematically addressing vulnerable components. The weakest link determines overall resilience.

The Blue Ribbon Commission calls for extending Chapter 7A applicability to the entire burn area and enhancing standards to align with the Insurance Institute's more stringent requirements.[12] The Los Angeles Economic Development Corporation recommends extending ignition-resistant construction requirements to all wildfire zones, not just rebuilding in burn areas.[13] The State of California prioritizes updating Fire Hazard Severity Zone maps to reflect urban conflagration scenarios, recognizing that current maps underestimate risks in densely built areas.[14]

### Strategic Intervention Framework

For philanthropy, building codes and fire safety present opportunities in research and development, workforce training, and implementation support.

- Funding research and development can advance the technical foundations of resilience. Funding research on innovative fire-resistant building materials and techniques identifies solutions that may not yet be widely known or available. Supporting technical assistance and smart advocacy

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[10] Insurance Institute for Business & Home Safety. *2025 LA County Wildfires: Early Insights From Field Observations*. May 2025. https://ibhs1.wpenginepowered.com/wp-content/uploads/2025-LAFires-EarlyFieldObservations.pdf. 18

[11] McKinsey & Company. *Resetting California's Homeowners Insurance Market*. October 22, 2025.

[12] Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. *Blue Ribbon Commission on Climate Action and Fire-Safe Recovery*. June 2025. 6

[13] Los Angeles County Economic Development Corporation (LAEDC). *Impact of 2025 Los Angeles Wildfires and Comparative Study*. September 2025. 46

[14] State of California. *Governor's Wildfire and Forest Resilience Task Force*. March 2025. https://wildfiretaskforce.org/wp-content/uploads/2025/03/2025-Task-Force-Key-Deliverables-.pdf.2

to update building codes helps jurisdictions adopt best practices without developing expertise internally. Financing model homes showcasing fire-safe construction practices creates visible demonstrations that help contractors, homeowners, and officials understand what is possible.

- Funding workforce development programs for fire-safe construction techniques ensures that, when homeowners want to rebuild to higher standards, contractors have the skills to implement them correctly.
- Supporting homeowner education programs teaches residents about defensible space and fire safety, creating demand for compliant practices. Providing grants to existing homeowners to upgrade to fire-resistant features addresses the retrofit gap identified by the Urban Land Institute as critical.[15]

## Permitting and Approval Processes

Eleven reports containing 42 recommendations emphasize streamlining permitting processes to accelerate reconstruction while maintaining safety standards. The consensus reflects recognition that bureaucratic delays extend the period of displacement, increasing cost, and exhausting survivors already traumatized by loss.

### Literature Review

The Department of Angels' community survey found that expedited permits ranked as a major factor in residents' decisions and plans for rebuilding.[16] The Eaton Fire Collaborative calls for implementing fast-track permitting processes with fee waivers. LA County Forward advocates waiving requirements to increase speed and lower rebuild costs.[17]

Yet speed cannot come at the expense of safety. The challenge is redesigning processes to eliminate unnecessary delays while preserving essential review. Several reports identify specific mechanisms to achieve this balance.

Self-certification programs allow licensed architects, engineers, and design professionals to certify that plans comply with objective building code requirements, eliminating the need for detailed municipal review of straightforward projects. The Urban Land Institute describes comprehensive self-certification programs for single-family residences, accessory dwelling units, multifamily, mixed-use, and small commercial projects.[18] (Albeit there are many architects who oppose absorbing so much risk.) The Blue Ribbon Commission recommends creating programs for third-party contractors to review permits, with required training to ensure quality.[19]

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[15] Urban Land Institute Los Angeles. *PROJECT RECOVERY - Rebuilding Los Angeles after the January 2025 Wildfires*. April 2025. 12
[16] Department of Angels. *Survey of Wildfire-Impacted Areas*. October 2025. 24
[17] Los Angeles County. *LA County Forward: Blueprint for Rebuilding.* August 2025. 7
[18] Urban Land Institute Los Angeles. *PROJECT RECOVERY - Rebuilding Los Angeles after the January 2025 Wildfires*. April 2025. 17
[19] Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. *Blue Ribbon Commission on Climate Action and Fire-Safe Recovery*. June 2025. 21

Pre-approved designs offer another acceleration mechanism. The Eaton Fire Collaborative and the Los Angeles Economic Development Corporation both recommend creating libraries of pre-approved, fire-resistant designs that property owners can select and build from immediately.[20,21] This approach shortens design and approval timelines dramatically while ensuring fire-resilient construction.

Digital technology and artificial intelligence can streamline review processes. The Urban Land Institute calls for implementing state-of-the-art digital technologies and artificial intelligence to enable single, uniform digital applications for all project submittals.

CAFWD frames the challenge more broadly, noting that planning mandates alone do not drive results. Local governments are required to incorporate wildfire and climate risks into long-range plans, but translating plans into action requires tools, technical assistance, funding, model frameworks, streamlined permitting guidance, adequate staff capacity, and tailored toolkits. State support for this transition can accelerate implementation across jurisdictions.[22]

**Strategic Intervention Framework**

For philanthropy, permitting and approval processes present opportunities in technology systems and capacity building:

- Technology and systems investments can modernize infrastructure for faster, more transparent processing. Funding development and implementation of digital permitting systems creates platforms that multiple jurisdictions can use. Supporting pilot programs using artificial intelligence to streamline permit review demonstrates feasibility and builds confidence. Helping agencies integrate permitting data across departments and jurisdictions reduces redundant data entry and enables coordination.
- Capacity building addresses the human dimension of permitting reform. Funding training programs for permitting staff on new technologies and processes ensures systems are used effectively. Providing consulting support to help agencies redesign permitting workflows brings external expertise to guide transformation. Supporting the development of metrics and tracking systems for permitting efficiency creates accountability and enables continuous improvement.

## Emergency Management

Twelve reports containing 137 recommendations stress improving emergency response systems, including warning systems, evacuation procedures, and inter-agency coordination. This theme received the most total recommendations, reflecting the catastrophic failure of systems during the fires.

**Literature Review**

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[20] Eaton Fire Collaborative (EFC). Philanthropy Briefing: Strategic Partnership Opportunities for Altadena's Resilient Recovery [internal]. July 2025.
[21] Los Angeles County Economic Development Corporation (LAEDC). *Impact of 2025 Los Angeles Wildfires and Comparative Study*. September 2025. 42
[22] California Forward (CAFWD). *Preparing for Wildfire by Protecting What Matters: Reducing Community Risk and Improving Economic Outcomes.* August 2025. 11

LA County's after-action review documents systemic problems in alert notification and evacuation policies.[23] Policies and procedures lacked clarity about roles and responsibilities. The 38-year-old computer-aided dispatch system could not handle the complexity of simultaneous evacuations. Communication systems failed when the power went out. Staffing levels proved inadequate. Training for wildfire evacuation was insufficient. Technology integration was fragmented.

The Los Angeles City Fire Department's operational review identifies similar challenges: optimizing initial attack strategies during extreme fire weather, improving coordination of mass evacuations with law enforcement and transportation agencies, enhancing coordination with county, state, and federal agencies, reviewing firefighter safety protocols during extreme fire behavior, and addressing staffing levels for sustained operations.[24]

The Department of Angels' community survey revealed that improved emergency communications to address failures in evacuation alerts and warning systems ranked as the highest priority. Residents reported alerts arriving late, not at all, or inconsistently. Some evacuated based on seeing flames, not official notifications. The finding that neighbors were the primary information source indicates that formal systems were less effective than informal networks.

Multiple reports call for comprehensive solutions. LA County's after-action review recommends developing a unified alert, warning, and evacuation policy framework clarifying that the Fire Department determines evacuation zones during fires, the Sheriff's Department implements field evacuations, and Emergency Management handles public messaging.[25] This division of responsibilities must be formalized in policy, practiced through joint training and exercises, and resourced adequately.

CAFWD calls for building a smarter wildfire technology ecosystem, with California leading in accelerating and scaling next-generation wildfire resilience technologies such as artificial intelligence-enabled predictive modeling platforms and satellite-based wildfire detection and assessment systems.[26] This requires modernizing procurement and policy frameworks to support structured pilot-to-scale pathways.

Early warning systems receive particular emphasis. The Blue Ribbon Commission calls for enhanced early warning systems and evacuation procedures.[27] The Los Angeles Economic Development Corporation recommends investing in redundant alert systems, clear signage, and community drills.[28] The State of California's Wildfire and Forest Resilience Task Force emphasizes establishing core performance metrics to evaluate effectiveness.[29]

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[23] Los Angeles County. After-Action Review of Alert Notification Systems and Evacuation Policies for the Eaton and Palisades Fires. October 2025. https://file.lacounty.gov/SDSInter/bos/supdocs/207915.pdf.
[24] Los Angeles City Fire Department. *After-Action Review Report of Palisades Fire, CA-LFD-000738*. October 2025.
[25] Los Angeles County. After-Action Review of Alert Notification Systems and Evacuation Policies for the Eaton and Palisades Fires. October 2025. https://file.lacounty.gov/SDSInter/bos/supdocs/207915.pdf. 71
[26] California Forward (CAFWD). *Preparing for Wildfire by Protecting What Matters: Reducing Community Risk and Improving Economic Outcomes.* August 2025. 10
[27] Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. *Blue Ribbon Commission on Climate Action and Fire-Safe Recovery*. June 2025. 156
[28] Los Angeles County Economic Development Corporation (LAEDC). *Impact of 2025 Los Angeles Wildfires and Comparative Study*. September 2025. 48
[29] State of California. *Governor's Wildfire and Forest Resilience Task Force*. March 2025. https://wildfiretaskforce.org/wp-content/uploads/2025/03/2025-Task-Force-Key-Deliverables-.pdf.9

**Strategic Intervention Framework**

For philanthropy, emergency management presents opportunities in early warning systems and preparedness and response capabilities:

- Early warning system investments can fill gaps in detection and communication infrastructure. Funding advanced fire detection and early warning technologies accelerates the deployment of tools that may take years to work through government procurement. Supporting redundant emergency communication systems ensures alerts reach residents even when primary systems fail. Piloting neighborhood-level emergency notification systems creates localized capacity independent of centralized infrastructure.
- Preparedness and response work builds capabilities at the community scale. Funding community-specific evacuation planning and route improvement addresses the reality that generic plans often fail in specific circumstances. Supporting community emergency response team training and certification creates distributed capacity for first response. Providing emergency response equipment to community organizations enables neighborhood-level action when professional resources are overwhelmed. Funding technology platforms for inter-agency emergency coordination improves coordination, as multiple after-action reviews identified as critically inadequate.

## Strategic Interventions for Philanthropic Investment

The alignment across these 14 reports provides clarity on where investment can have the greatest impact. When government agencies, community organizations, academic institutions, and private sector experts independently arrive at similar recommendations, those recommendations deserve serious attention and resources.

Several themes emerge about the distinctive role philanthropy can play in this recovery and resilience-building effort.

- Government processes move slowly, constrained by procurement requirements, political considerations, and bureaucratic procedures. Philanthropy can move quickly to fund urgent needs. Bridge financing for critical projects, emergency infrastructure, and gap funding can leverage philanthropy's agility to prevent delays that cause compounding harm.
- Funding legal assistance, policy research, community-led data collection, and advocacy for decision-making structures addresses root causes rather than just the symptoms. Philanthropy can have a significant role in supporting systems change work that the public sector rarely funds and that individuals cannot afford to pursue.
- Throughout these recommendations, concern for vulnerable populations appears consistently: seniors, people with disabilities, non-English speakers, immigrants, renters, and lower-income homeowners. These populations face the greatest displacement risk and have the fewest resources to navigate complex recovery processes. Targeted investments in legal services,

advocacy, and protection for vulnerable groups align with philanthropic values while addressing equity gaps in wildfire recovery.

- These six themes are deeply interconnected. Community engagement informs infrastructure priorities. Building codes affect housing affordability. Permitting processes enable reconstruction. Emergency management depends on infrastructure resilience. Philanthropic strategy should recognize these connections, funding portfolios of work across themes rather than siloing investments within single domains.

### Conclusion

The January 2025 Los Angeles wildfires exposed systemic vulnerabilities that years of warning failed to address. The infrastructure proved inadequate. Communication systems collapsed. Evacuation procedures failed. Building codes, though improved, still left most structures defenseless. Housing affordability challenges intensified. Permitting processes faced unprecedented demand. Emergency management systems, designed for routine incidents, could not scale to catastrophic need.

For philanthropy, this moment presents unusual clarity about where investment can catalyze change. The six themes: community engagement and equity, infrastructure and utilities, housing and affordability, building codes and fire safety, permitting and approval processes, and emergency management, provide a framework for strategic investment that complements government action while filling gaps that government cannot address quickly or flexibly enough.

Communities are already rebuilding, and families are already returning to Altadena and the Pacific Palisades. The question is now whether recovery will deepen inequity, or whether the subsequent fire will reveal the same systemic failures.

Philanthropy cannot answer these questions alone. But strategic investment guided by the research documented here can help ensure that recovery serves all residents and that the lessons of January 2025 wildfires inform future adaptation to the climate reality California now faces.

## Text Box: Studies Surveyed for Plan Alignment

1. Urban Land Institute - Los Angeles. *PROJECT RECOVERY - Rebuilding Los Angeles after the January 2025 Wildfires*. April 2025.

2. Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. *Blue Ribbon Commission on Climate Action and Fire-Safe Recovery*. June 2025.

3. Eaton Fire Collaborative (EFC). *Philanthropy Briefing: Strategic Partnership Opportunities for Altadena's Resilient Recovery* [internal]. July 2025.

4. Los Angeles County. *LA County Forward: Blueprint for Rebuilding.* August 2025.

5. California Forward (CAFWD). *Preparing for Wildfire by Protecting What Matters: Reducing Community Risk and Improving Economic Outcomes.* August 2025.

6. Department of Angels. *Survey of Wildfire-Impacted Areas*. October 2025.

7. Los Angeles County Economic Development Corporation (LAEDC). *Impact of 2025 Los Angeles Wildfires and Comparative Study*. September 2025.

8. Los Angeles City Fire Department. *After-Action Review Report of Palisades Fire, CA-LFD-000738*. October 2025.

9. Los Angeles County. *After-Action Review of Alert Notification Systems and Evacuation Policies for the Eaton and Palisades Fires*. October 2025. https://file.lacounty.gov/SDSInter/bos/supdocs/207915.pdf.

10. 211 LA. *LA After Action Report.* October 2025. https://211la.org/sites/default/files/2025-10/211-la-final-comprehensive-after-action-report-aar.pdf

11. CORE. *Empowering Communities - Multipurpose Cash Assistance (MPCA)*. July 2025. https://www.calpnetwork.org/wp-content/uploads/2025/07/LAFires_Phase1_LearningBrief.pdf.

12. State of California. *Governor's Wildfire and Forest Resilience Task Force*. March 2025. https://wildfiretaskforce.org/wp-content/uploads/2025/03/2025-Task-Force-Key-Deliverables-.pdf.

13. Insurance Institute for Business & Home Safety. *2025 LA County Wildfires: Early Insights From Field Observations*. May 2025. https://ibhs1.wpenginepowered.com/wp-content/uploads/2025-LAFires-EarlyFieldObservations.pdf.

14. McKinsey & Company. *Resetting California's Homeowners Insurance Market*. October 22, 2025. https://www.mckinsey.com/industries/financial-services/our-insights/forging-a-resilient-future-for-californias-homeowners-and-insurers#/.