The California Department of Insurance is aware that many property policies exclude losses caused by mudslide, debris flow, or other similar events.

Department action following Montecito Mudslides in January 2018

- Issued notice to all insurance companies advising them that under the “efficient proximate cause”, these exclusions may not be enforceable if the wildfire (Thomas Fire) was the efficient proximate cause of the subsequent flooding, mudflow, debris flow, or other similar event.

- On February 3, 2018, the Department hosted Disaster Workshops in Ventura and Santa Barbara. The workshops allowed residents to meet with Department experts in a one-on-one setting and address their specific insurance concerns.

- On April 14, 2018, the Department hosted a Recovery Workshop in Montecito that provided the same one-on-one meetings for those specifically impacted by the debris flow.