



FREQUENTLY ASKED QUESTIONS

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I. Basic Information

1. What is the Fire Victim Trust?

Following the Northern California wildfires in 2015 to 2018, PG&E Corporation and Pacific Gas and Electric Company jointly filed for Chapter 11 bankruptcy protection in the United States Bankruptcy Court for the Northern District of California (the “Court”) on January 29, 2019 (*In re PG&E Corporation and Pacific Gas and Electric Company*, Bankruptcy Case No. 19-30088). Although the Debtors’ Plan of Reorganization under Chapter 11 of the United States Bankruptcy Code was confirmed by the Bankruptcy Court for the Northern District of California on June 20, 2020, Case No. 19-30088, Docket No. 8053 (available [here](#)), various additional events must occur before the Fire Victim Trust will be formed, which will occur after the "Effective Date." For additional information about the Effective Date, click [here](#).

Assuming that the Effective Date occurs and the Fire Victim Trust is formed, the Fire Victim Trust will evaluate, administer, process and resolve eligible claims arising from the 2015 Butte Fire, 2017 North Bay Fires, and 2018 Camp Fire. Under the direction of the proposed Trustee, the Honorable John K. Trotter (Ret.), and Claims Administrator, Cathy Yanni, the Fire Victim Trust will provide an efficient and equitable process to review claims and compensate Fire Victims for both economic and non-economic damages caused by these fires, including destruction or damage to real estate and personal property, additional living expenses, lost wages, business losses, personal injury or death and related medical expenses, and emotional distress.

2. What fires are included in the Fire Victim Trust?

The proposed Fire Victim Trust would administer Claims related to the following fires (the “Fires”):

(a) Butte Fire (2015)

(b) North Bay Wildfires (2017)

- (1) 37
- (2) Adobe
- (3) Atlas
- (4) Blue
- (5) Cascade
- (6) Cherokee
- (7) Honey
- (8) LaPorte
- (9) Lobo
- (10) Maacama/Youngs
- (11) McCourtney
- (12) Norrbom

- (13) Nuns
- (14) Partrick
- (15) Pocket
- (16) Point
- (17) Pressley
- (18) Pythian/Oakmont
- (19) Redwood/Potter Valley
- (20) Sullivan
- (21) Sulphur
- (22) Tubbs

(c) Camp Fire (2018)

Any Claims unrelated to the Included Fires are ineligible for compensation by the Trust.

3. Who can submit a claim to the Fire Victim Trust?

To be eligible to receive compensation from the Trust, a Claimant must: (1) have a Claim related to an Included Fire; (2) have timely filed a Proof of Claim (*e.g.*, have filed a Proof of Claim with the Bankruptcy Court by December 31, 2019); and (3) submit supporting documentation outlined in Section II of the Claims Resolution Procedures or as required by the Claims Administrator (“Supporting Documents”). Upon submission of the Supporting Documents, the Trust will review each Claim and consider all damages and costs recoverable under California law or, if applicable, other non-bankruptcy law.

4. Who is the Trustee?

The Court approved the Honorable John K. Trotter (ret.) as the Trustee of the proposed Fire Victim Trust. Having retired from the California Court of Appeal in 1987, he joined JAMS and gained a reputation as one of the nation’s leading experts in ADR. Justice Trotter has served as a Special Master in several Multi District Litigation Pharmaceutical matters, including, Zyprexa I, Zyprexa II, Baycol, Rezulin, Vioxx, the Toyota Sudden Acceleration case, and other complex cases in both Federal and State court, supervising the claims of and payments to thousands of plaintiffs in each litigation. He also formulated a resolution program for the 2007 San Diego fire cases and supervised the resolution of all the victims’ claims. Click [here](#) to learn more about Justice Trotter.

5. Who is the Claims Administrator?

The Court approved Cathy Yanni as the Claims Administrator of the proposed Fire Victim Trust. In addition to her work as the Administrator of the Wildfire Assistance Program, Cathy Yanni has settled tens of thousands of cases and facilitated distribution of billions of dollars in settlement funds to claimants. She has overseen multiple claims reconciliation processes. Cathy Yanni has been a Court Appointed Special Master and/or Mediator in numerous cases involving wildfires, mass torts, and class actions. In addition to being appointed as an appeal panelist in the Takata Airbag Tort Compensation Trust Fund established in the TK Holdings Inc. bankruptcy case, she has been appointed as an Administrator, Special Master, or Mediator in thousands of other cases. She also worked with Justice Trotter to formulate a resolution program for the 2007 San Diego fire cases, ultimately acting as mediator and arbitrator for the program. Click [here](#) to learn more about Cathy Yanni.

6. Who are the Neutrals?

After the Fire Victim Trust is established, the Trustee will appoint a panel of Neutrals experienced in the resolution of wildfire claims and related matters to assist in resolving issues relating to the liquidation and resolution settlement of Fire Victim Claims. The Trustee will designate certain specially-qualified Neutrals to consider large, complex, and/or sensitive Fire Victim Claims. The Neutrals also will consider appeals from claimants who dispute their Claims Determinations.

7. Who is the Claims Processor?

The Fire Victim Trust retained the law firm [BrownGreer PLC](#) as Claims Processor to assist the Trustee and the Claims Administrator to process Fire Victim Claims in a fair, consistent, equitable and *pro rata* manner as mandated by the Fire Victim Trust Agreement and the order of the Bankruptcy Court. BrownGreer is a premier settlement administrator with more than 25 years' experience assisting clients with the legal and administrative aspects of the design, approval, and implementation of settlement protocols and claims facilities required to resolve mass claims in settlements arising from class actions, multidistrict litigation, bankruptcy proceedings, government enforcement actions, and other aggregation vehicles.

8. What is the Trust Oversight Committee?

The Trust Oversight Committee (“TOC”) is an oversight committee selected and appointed by the Consenting Fire Claimant Professionals and the Tort Claimants Committee to oversee the Fire Victim Trust and represent the interests of Fire Victim Claimants. The TOC members will be appointed on the Effective Date. For more information about the Effective Date, click [here](#).

9. When does the Claim filing period begin?

The Trust will begin accepting Claims information and supporting documents on the Fire Victim Trust [Portal](#) on July 1, 2020, although the Trust will not be formed or funded prior to the Effective Date. For more information about the Effective Date, click [here](#).

10. If I did not file a Proof of Claim by December 31, 2019, can I still get compensation from the Trust?

All Claimants must have filed a Proof of Claim for their claims or those of their family in the Bankruptcy Cases (*i.e.*, the cases filed in the United States Bankruptcy Court for the Northern District of California known as *In re PG&E Corporation et al*, Debtors, Jointly Administered Case No. 19-30088) on or before December 31, 2019, which was the extended Bar Date for Fire Victim Claimants. Claims that were not timely submitted to the Bankruptcy Cases are ineligible for compensation from the Trust, unless the Claimant obtains relief from the Bankruptcy Court to file a late Claim and submits the Claim to the Bankruptcy Cases and Trust within 30 days after the Bankruptcy Court order allowing such late filing. Claims that have been disallowed or that have been withdrawn from the official claims registry in the Bankruptcy Cases are ineligible for compensation from the Trust.

11. Are there any tools on the Trust Website to help me understand the Claims Resolution Procedures and how to make a claim?

Yes. The Claims Administrator created several tools with information that may be helpful to you. Some of these tools are also referenced in other FAQs. There also are a Portal User Manual and a Quick Start Guide available in the Support section when you log into your [Portal](#).

12. How do I get more information about the Fire Victim Trust?

These FAQs summarize the Fire Victim Trust Agreement and Claims Resolution Procedures. Click [here](#) to read the entire Trust Agreement and all Exhibits. You also may call (1-888-664-1152) or email (info@firevictimtrust.com) the Claims Administrator for more information.

13. How do I report potential fraud to the Claims Administrator?

If you suspect or know of potential fraud concerning the Fire Victim Trust, you can report it by clicking [here](#) and using the online form created by the Claims Administrator. You also may call (1-888-664-1152) or email (info@firevictimtrust.com) to report potential fraud.

You can report the potentially fraudulent activity anonymously and confidentially, regardless of the method you choose. If you provide the Claims Administrator with your contact information, the Claims Administrator will keep your information confidential to the extent possible.

When reporting potential fraud, include as many details as possible so the Claims Administrator can fully investigate the activity, such as when the activity occurred, who was involved, how you know about the activity, and whether any other person(s) may have information about the activity.

14. What if my situation or circumstances are not covered by these FAQs?

If an issue arises that these FAQs do not address, the Claims Administrator will consider the facts on a case-by-case basis to determine the appropriate course of action, including whether to adopt a new FAQ to address the issue. Not every question can be anticipated in advance. Also, the Trustee and Claims Administrator have the discretion to interpret and apply the rules and policies in these FAQs to follow best practices for the Trust, which may require flexibility in certain situations. Contact the Claims Administrator by phone (1-888-664-1152) or email (info@firevictimtrust.com) if you have a question that is not covered in these FAQs.

II. Claimant Demographic Information

15. How do I change my mailing address?

After logging in to your Portal on the Fire Victim Trust website, open the Claimant Details screen for the Claimant whose address you wish to update. Click the Edit Claimant Details and update the Current Mailing Address to update your mailing address.

16. How do I add or change the Claimant name or Social Security Number (or other Taxpayer Identification Number) that I provided to the Trust?

After logging in to your Portal on the Fire Victim Trust website, open the Claimant Details screen for the Claimant whose information you need to update. Click the Edit Claimant Details button and add or update the information (*e.g.*, Claimant name, Taxpayer Identification Number).

17. Where did the Claims Administrator get my contact information?

The Claims Administrator obtained your contact information from the Notice Party data in Question 4 of the Proof of Claim form you filed.

18. Where did the Claims Administrator get information about my family and/or household members?

The Claims Administrator obtained information about your family and/or household members from Question 3 of the Proof of Claim form you filed.

19. Where did the Claims Administrator get information about my Loss Location?

The Claims Administrator obtained information about your Loss Location from Question 8 of the Proof of Claim form you filed.

20. My Loss Location is incorrect. How do I update my Loss Location?

You cannot change an existing Loss Location. However, you can remove an incorrect Loss Location and add a new Loss Location with the correct address.

After logging in to your Portal on the Fire Victim Trust website, open the Claimant Details screen for the Claimant whose Loss Location you need to update. In the Loss Location Information section, click the Add Loss Location button to add a new address or click the red trashcan next to an existing, incorrect address to delete it.

21. My Portal shows the same Claimant twice. How do I correct this?

If you previously submitted information for the same Claimant more than once, you may see multiple entries for that Claimant in the Plaintiff Information Used to Create Claimant section of the Claimant Details screen. If your Portal shows the same Claimant twice, the Claims Administrator can merge the date to create one unique Claimant. If the Claimants should be merged, click the Confirm button and provide any necessary comments. If the Claimants should be separate records in our system, click the Contest button and provide the details to verify that the Claimants are separate and unique individuals or entities. Afterwards, the Claims Administrator will contact you with any questions and to confirm resolution.

III. Fire Victim Claims – Generally

22. What types of claims will the Fire Victim Trust consider?

The Claims Resolution Procedures (available [here](#)) outline seven types of claims that Fire Victims can submit: (1) Real Property, (2) Personal Property, (3) Personal Income Loss, (4) Business Loss, (5) Other Out-of-Pocket Expenses, (6) Wrongful Death and Personal Injury, and (7) Emotional Distress. In addition to these categories, the Trust will review all other submitted claims and consider all damages and costs recoverable under California law or, if applicable, other non-bankruptcy law.

23. Do I need to complete a new form to submit my claims to the Fire Victim Trust?

Yes. Claimants must complete a Claims Questionnaire, which will include sections for you to provide or update demographic information and information about your claim(s).

24. When can I submit a Claims Questionnaire?

The Trustee and Claims Administrator are developing a Claims Questionnaire to facilitate Claims submissions to the Fire Victim Trust. Although the Trust will not be formed or funded prior to the Effective Date, the Trust will begin accepting Claims information and supporting documentation on the Fire Victim Trust Portal on July 1, 2020. The Fire Victim Trust website and Portal include additional information to help you submit Claims information. For more information about the Effective Date, click [here](#).

IV. Real Property Claims

25. What is a Real Property Claim?

Real Property Claims include Claims for damage to structures on residential or commercial real property, landscaping, forestry, and other real property improvements (*e.g.*, hardscape, fencing, retaining walls, pools, and solar panels) as a result of the Fires. Real Property damages may be measured in one of two ways: (1) the loss in fair market value to the property (“Diminution in Value”); or (2) the reasonable costs to rebuild or repair the property (“Cost of Repair”). Whether Diminution in Value or Cost of Repair is awarded will depend on the facts of each Claim. Claimants also may make a claim for consequential damages.

26. What is Diminution in Value?

Diminution in Value will be calculated by subtracting the fair market value of the property immediately after the Fire from the fair market value of the property immediately before the Fire.

27. What is Cost of Repair?

The reasonable costs to rebuild or repair the property will be determined based on: (1) the use of the structure(s) and other improvement(s); (2) the extent of damage to the structure(s) (*e.g.*, burn damage versus smoke and soot damage); (3) the square footage of structure(s); (4) the geographic location of the property; (5) the size of the vegetation on the property immediately before the Fire; (6) the extent of damage to vegetation; (7) the type of vegetation damaged; and (8) the fair market value of the property immediately before the Fire. In addition, the Claimant may claim the value of trees lost.

28. What are consequential damages?

Consequential damages are other reasonably foreseeable economic losses directly caused by destruction of or damage to the Claimant's real property.

29. What types of documents may support my Real Property Claim?

Claimants may provide the following documents to support a Real Property Claim:

- (a) Verification of ownership;
- (b) Appraisals;
- (c) Tax records;
- (d) Purchase records;
- (e) Mortgage or loan documentation showing the pre-Fire condition or value of the property;
- (f) Pre-Fire and post-Fire photos or videos of the structures (interior or exterior) or other damaged areas of the property;
- (g) Architectural or engineering drawings;
- (h) Permits;
- (i) Contractor rebuild or repair estimates or invoices;
- (j) Arborist reports, timber surveys, or documents relating to landscaping; and
- (k) Other supporting documents within the Claimant's possession.

V. Personal Property Claims

30. What is a Personal Property Claim?

Personal Property Claims include Claims for loss of or damages to personal property, such as household items (*e.g.*, clothes, furniture, or tools) and automobiles, as a result of the Fires.

31. What types of documents may support my Personal Property Claim?

Claimants may provide the following documents to support a Personal Property Claim:

- (a) List of items destroyed or damaged in the residency;
- (b) Proofs of purchase;
- (c) Pre-Fire and post-Fire photos;
- (d) Appraisals; and
- (e) Other supporting documents within the Claimant's possession.

VI. Personal Income Loss Claims

32. What is a Personal Income Loss Claim?

Personal Income Loss Claims include Claims of individuals who lost income as a result of the Fires, to the extent permitted by California law.

33. What types of documents may support my Personal Income Loss Claim?

Claimants may provide the following documents to support a Personal Income Loss Claim:

- (a) Tax returns, including all schedules and attachments;
- (b) W-2 Forms;
- (c) 1099 Forms;
- (d) Lease agreements or canceled rent checks;
- (e) Bank account statements identifying earnings;
- (f) Paycheck stubs or payroll records; and
- (g) Other supporting documents within the Claimant's possession.

VII. Business Loss Claims

34. What is a Business Loss Claim?

Business Loss Claims include Claims for economic losses suffered by a business as a result of the Fires, including loss of business property or inventory used to conduct business and lost profits or revenue.

35. What types of documents may support my Business Loss Claim?

Claimants may provide the following documents to support a Business Loss Claim:

- (a) Description of the business, including its mission statement;
- (b) Tax returns, including all schedules or attachments;
- (c) Financial statements, including profit and loss statements;
- (d) Articles of Incorporation, bylaws, shareholder lists, or partnership or limited partnership agreements;
- (e) Leases, deeds, titles, or other documents identifying the property owned or occupied by the business;
- (f) Canceled contracts;
- (g) Photos, videos, or other documentary evidence of fire damage to the Claimant's home or business; and
- (h) Other supporting documents within the Claimant's possession.

VIII. Other Out-of-Pocket Expenses Claims

36. What is an Other Out-of-Pocket Expenses Claim?

Other Out-of-Pocket Loss Claims include Claims for out-of-pocket expenses that are not considered in any other Claim Type. These may include additional living expenses, medical and counseling expenses, and other out-of-pocket expenses as a result of the Fires.

37. What types of documents may support my Other Out-of-Pocket Expenses Claim?

Claimants may provide the following documents to support an Other Out-of-Pocket Loss Claim:

- (a) Documentation supporting a claim for additional living expenses;
- (b) Medical bills;
- (c) Counseling bills; and
- (d) Other supporting documents within the Claimant's possession.

IX. Wrongful Death and Personal Injury Claims

38. What are Wrongful Death and Personal Injury Claims?

Wrongful Death and Personal Injury Claims include Claims relating to individuals who died or suffered personal injury as a result of the Fires. The Trustee and Claims Administrator will devise procedures ensuring a streamlined and sensitive process providing Claimants and their family members the dignity that is critical to successfully resolving Claims relating to these extraordinary losses.

39. What types of documents may support my Wrongful Death or Personal Injury Claim?

Claimants may provide medical records and other documents supporting a Wrongful Death or Personal Injury Claim, as well as documents supporting a Claim for loss of relationship, love, support, and companionship.

X. Emotional Distress Claims

40. What is an Emotional Distress Claim?

Emotional Distress Claims include Claims for emotional distress the Claimant suffered as a result of the Fires, to the extent permitted by California law.

41. What types of documents may support my Emotional Distress Claim?

Claimants may provide the following documents to support an Emotional Distress Claim:

- (a) A written narrative or an audio or video recording detailing the Claimant's evacuation and impact of the Fire on the Claimant and his or her family, including impact related to the loss of property and any sentimental items in the home;
- (b) Texts, emails, or social media content the Claimant created during the evacuation;
- (c) Photos or videos taken during the evacuation;
- (d) Pre-Fire and post-Fire photos and videos of the Claimant's property;
- (e) Records describing bodily injury or mental health counseling or treatment;
- (f) Documentation of medical and counseling expenses; and
- (g) Other supporting documents in the Claimant's possession.

XI. Attorney Representation

42. Do I need a lawyer to represent me?

No, you do not need a lawyer to submit your Claims to the Fire Victim Trust. If you are a Fire Victim (or are assisting a Fire Victim) who is not represented by a lawyer, the Trust may be able to offer assistance to you. You may contact the Claims Administrator by phone (1-888-664-1152) or email (info@firevictimtrust.com) for assistance with submitting your Claims if you do not have a lawyer; however, the Trust will not be providing any legal advice to you.

43. Where did the Claims Administrator get information about my lawyer?

The Claims Administrator examined the Notice Party data from Question 4 of the Proof of Claim Form to identify the lawyer who filed the claim.

44. Can I terminate my relationship with my lawyer?

You must contact your lawyer to discuss this. The Trust cannot give you legal advice.

45. How do I tell the Claims Administrator that I have a new lawyer?

You and your new lawyer must complete the **Update Attorney Representation Form** available [here](#). Follow the instructions included in the form and then email a completed version to info@firevictimtrust.com.

46. How do I tell the Claims Administrator that I do not have a lawyer?

You must complete the **Update Attorney Representation Form** available [here](#). Follow the instructions included in the form and then email a completed version to info@firevictimtrust.com.

47. How can I add a Claimant to my Law Firm Portal?

The Fire Victim Trust relied on the Notice Party data from Question 4 of the Proof of Claim Form to identify the Claimants that appear on your Portal.

- (a) If the Proof of Claim form for the Claimant shows your firm in Question 4 or as a signatory to the form, we will update our data and move the Claimant to your Portal. Send an email to info@firevictimtrust.com identifying the Proof of Claim Number appearing on the Prime Clerk Bankruptcy register ([here](#)) and requesting that we move this claim to your Portal.
- (b) If the Proof of Claim Form does not show your firm as counsel, you and the firm that does appear on the Proof of Claim form must complete the **Update Attorney Representation Form** available [here](#). Follow the instructions included in the form and then email a completed version to info@firevictimtrust.com.

If more than one household presents the same Prior and New Law Firms, you can complete a single **Update Attorney Representation Form** and attach Exhibit A to the Attorney Representation Form, which is available on your Portal.

48. How can I remove a Claimant from my Law Firm Portal?

If your firm does not appear on the Proof of Claim form filed with Prime Clerk, send an email to info@firevictimtrust.com identifying the Claimant and we will remove the Claimant from your Portal after confirming that your firm does not appear on the Proof of Claim form.

If your firm does appear on the Proof of Claim form, you must complete the **Update Attorney Representation Form**, which is available on your Portal.

XII. Insurance Claim Files

49. What is the Stipulated Confidentiality and Protective Order and Agreement on the Production of Certain Insurance Information? Where can I get a copy?

The Bankruptcy Court approved a process for using insurance information for administering Fire Victim Claims. A complete description of the insurance Claims Files process is included in the Stipulated Confidentiality and Protective Order and Agreement on the Production of Certain Insurance Information [Docket No. 6597]. The Court entered an Order approving this stipulation on April 3, 2020 [Docket No. 6622]. Click [here](#) for a copy of the stipulation.

50. What are insurance Claim Files?

The Claims Administrator has received or will receive insurance Claim Files from your insurance carrier. These contain insurance coverage, claims, and payment information related to Fire Victim claims arising from the 2015 Butte Fire, 2017 North Bay Fires, and 2018 Camp Fire. The Claims Administrator will consider these documents when reviewing your claim.

51. How do I access my insurance Claim File?

After receiving an insurance Claim File, the Claims Administrator will make it available it on your Portal. After logging into your Portal, click the Insurance Claim Files option on the left navigation menu to access your Claim File. From this screen, you can review the document and take any action, as described in the Stipulated Confidentiality and Protective Order and Agreement on the Production of Certain Insurance Information (available [here](#)).