



Quick Notes



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Public adjusters can help consumers with fire claims, but tread cautiously

While some disaster victims have had good experiences with public adjusters, consumer advocates and the California Department of Insurance warn against rushing into anything. They say policyholders should try working with the insurance company first.

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Fire department ISO ratings won't always affect insurance

ISO-generated press releases claim that an improved rating leads to reduced property insurance rates, but according to multiple insurance agencies, that is more often true when a department with a poor rating makes improvements than when a good one gets better.

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California's deadliest wildfires were decades in the making. 'We have forgotten what we need to do to prevent it'

Historian Stephen Pyne sees no coincidence in the fact that on Oct. 8, 1542 — 475 years to the day before the wildfires began ravaging Northern California — the Spanish explorer Juan Rodríguez Cabrillo saw smoke in the sky above Southern California.

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MEMBER SPOTLIGHT

[Fire and Explosion Consultants, LLC](#) is a privately owned and operated Forensic Fire Investigation Company providing fire and explosion consulting services including origin and cause investigations, forensic and electrical engineering services, evidence storage services, litigation support and consultations. FEC is licensed in seven states throughout the Midwest and offers twelve certified Fire Investigators and a Professional Engineer.

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