

What the Los Angeles Wildfires Taught the Art Insurance Industry

BY Francesca Aton, Karen K. Ho October 7, 2025 5:00am



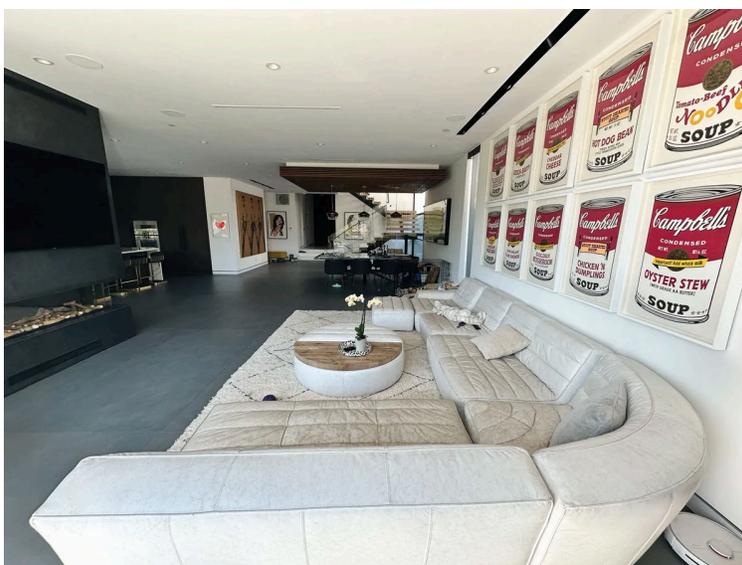
Radcliffe Avenue in the Pacific Palisades neighborhood of Los Angeles during the Palisades Fire, January 2025.
PHOTO APU GOMES VIA GETTY

Ron Rivlin thought he was well prepared for fire. The owner of Revolver Gallery in Los Angeles and a prolific collector of works by Andy Warhol had custom-built his home in Pacific Palisades with state-of-the-art technology and equipment, including fire-retardant materials, art in Plexiglas boxes, and a sprinkler system to protect his collection. But all his calculated precautions were no match for the explosive wildfires that raged through the area in the early hours of January 7.

Fueled by powerful winds and dry conditions, a brush fire that became a conflagration tore through Pacific Palisades, a Los Angeles neighborhood east of Malibu, and subsequently Eaton, near a canyon in the vast national forest lands just north of downtown Los Angeles. Additional fires also broke out in nearby Lidia, Archer, Woodley, Sunset, Kenneth, Hurst, and Auto. A mere two weeks later, on January 22, the Hughes Fire began near Castaic Lake in northern Los Angeles County. The California Department of Forestry and Fire Protection reports that, altogether, the wildfires consumed approximately 60,718 acres and 17,291 structures. The remains of 30 people were identified following the disaster.

High-speed winds blew flames across six lanes of traffic on Sunset Boulevard into Rivlin's neighborhood, the resulting thermal stress causing a 28-foot window in his house to pop. "It just exploded, and the flame from the house next door came in through a wind tunnel in our house," he told *ARTnews*. Rivlin and his family watched their home burn down live on Fox News, as a correspondent reported from their neighborhood. "Our neighbor's house was engulfed in flames, and that's when we knew our house was burning down."

Fire destroyed Rivlin's home—and 340 artworks inside. Thirty Warhols, plus pieces by Keith Haring, John Baldessari, Damien Hirst, Alex Katz, Kenny Scharf, and many others were consumed, the loss estimated at \$15 million. Only one steel sculpture survived. Numerous artists, collectors, and arts professionals—including Beatriz Cortez, Amir Nikravan, Salomón Huerta, and curator Paul Schimmel, among others—also reported losing homes and artworks.



Ron Rivlin's Palisades home before the fire, with various works by Andy Warhol in the living room.
PHOTO RON RIVLIN

Initially, the fires were billed as "possibly one of the most impactful art losses ever in America," by Simon de Burgh Codrington, fine arts insurance specialist and managing director at Risk Strategies. The losses, he told *ARTnews* at the time of the fires, were expected "to be much more impactful than [Hurricane] Sandy was to the art world."

More recently insurers seem to have changed their assessment for the better: "Based on where we are right now and, to the extent that the rest of the year doesn't have more wildfires, I don't think that it's going to have a profound effect on the fine art insurance market, either in terms of availability or in terms of coverage," Christopher Wise, vice president of Risk Strategies, told *ARTnews*.

But varying assessments may come down to a lack of data. As Mary Pontillo, senior vice president at Risk Strategies, noted, the art industry's culture of confidentiality prevents such a comprehensive analysis of art lost in the disaster. "I have no idea how that's ever going to be captured," she said. "Privacy issues prevail, especially when it comes to private individuals and dealers too, because dealers don't want people to know if work has been damaged."



View from Kathryn Andrews's former home in Pacific Palisades as the Palisades Fire approached the neighborhood, January 2025.
PHOTO KATHRYN ANDREWS

Still, the scope of the devastation is apparent to those entrenched in the Los Angeles art scene. Multidisciplinary artist Kathryn Andrews, who launched the gender equality nonprofit Judith Center in January, was forced to evacuate her home in Pacific Palisades. The house is the second she has lost to a California wildfire: The Bobcat Fire in 2020 destroyed the first, in Juniper Hills. Like Rivlin, she watched her home burn live on television.

“After the last fire, I had the equivalent of writer’s block, a creative block. A lot of animals died in that one,” she told *ARTnews* this past January. “It’s not just the loss of stuff, you know, it’s the loss of nature, of a community, of dreams. It has a very intense impact.”

Andrews’s personal art collection, built over two decades, was in the Pacific Palisades house. It included a painting by Rashid Johnson, a portrait of her by Jim Shaw, several drawings and a sculpture by Charles Long, a painting by Lesley Vance, multiple ceramic pieces by Peter Shire, a small sculpture by late German art curator Kasper König, a large Fredrik Nilsen photograph, as well as works by Gaylen Gerber, Evan Holloway, and Alex Olson.

“It’s not that those specific works have so much value in the marketplace,” Andrews said. “It’s more emotional value, or sentimental value. You can’t replace that.”



Kathryn Andrews's Pacific Palisades neighborhood after the Palisades Fire swept through the community.
PHOTO KATHRYN ANDREWS

The Waiting Game

From the perspective of Jonathan Schwartz, founder and CEO of art logistics company Atelier 4, stories like Rivlin's and Andrews's are all too common. By the time people become aware of a natural disaster's severity, Schwartz told *ARTnews*, "it's often too late." Atelier 4 was called in by clients in Malibu on January 8—just one day after the start of the Palisades Fire—to transfer artworks to a safe location. But even at that point, Schwartz's team was stopped en route by authorities who had already closed the area to all but essential personnel. Such scenarios can happen no matter the type of disaster, according to Schwartz, noting that the company is often called in to remove artworks from homes in the path of a hurricane, but the speed and unpredictability of wildfires presents a particularly complicated challenge.

While the scope and scale of the art losses are still being determined, claims may take years to resolve. According to Risk Strategies' Wise, major smoke claims can stretch on for years, as artworks undergo conservation treatment before their subsequent value—and therefore the loss—can be properly determined. Schwartz, of Atelier 4, said he's already seen this play out for the company's clients.

"There's a waiting period going on, and that's kind of normal because this was so much so fast," Schwartz explained.



Ron Rivlin's Palisades home before the fire, with Damien Hirst's *Beautiful, sharp, screaming, subtle, ice-cream-ish, yikes, gosh with pinks painting (with rosy orange centre)*, 1995, in the stairwell.

PHOTO RON RIVLIN

Rivlin was able to settle his art insurance claim in five months—a relatively speedy time frame considering the complexity of his claim, which required him to submit extensive documentation and appraisal information for all 340 artworks destroyed in the fire. Rivlin's experience as an art dealer was no doubt a help: He has written five annual reports on Warhol and cataloged images and receipts of every work.

Kyle McGrath, the head of fine art at the specialty insurer Markel, told *ARTnews* that even smartphone photos can help establish a lost object's value, and settle claims faster. "In today's day and age where everyone has an iPhone, we are all very capable of taking some pretty great photographs at any given point in time," she said.

Still, experts cautioned that few will be as lucky as Rivlin. "After Hurricane Sandy, there were some claims that took years to settle," Pontillo said, due to conservation work and final assessment timelines.

It may take just as long to determine how this disaster will affect the broader insurance market. As of late January, insurers were already seeking "large premium increases of between 30 and 50 percent," according to *Knowledge at Wharton*, a journal published by the University of Pennsylvania. Estimates of the insured losses have ranged from \$20 to \$44.5 billion, according to a UCLA Anderson School of Management report.

While fine arts insurance experts told *ARTnews* they have reviewed similar reports published by the likes of *Insurance Business* journal, Morningstar DBRS, Wells Fargo, Goldman Sachs, and Moody's, they cautioned that these initial estimates and losses apply only to a couple of insurance carriers. Wise added that the underwriters he has spoken to are "dubious on the figures."



A burned street sign for Sunset Boulevard near homes that burned in the Palisades Fire, January 2025.
PHOTO DAVID MCNEW VIA GETTY

Ultimately, insurance is a tool that people use to undergird some of their biggest and most important financial transactions from homes and cars to art. One of the ways to protect these assets is through an insurance policy intended to offset the risk of, say, a natural disaster. While the cost of these policies has skyrocketed for property owners in high-risk areas or become unavailable altogether, art insurance premiums seem to be holding steady—for the moment.

As such, Wise advises working with an art insurance specialist for increased access to resources and a larger variety of options. "We have been seeing a lot of people moving their fine art to specialty carriers," he said, adding that Risk Strategies anticipates a further "decoupling" of home and art insurance, given how "challenging" the former has become.

"Specialty options are filling the gap," he added. "The worse it gets on homeowners, the more pressing it is to find a fine art solution."

The last time there was a significant change in the price of premiums and provisions for art insurance policies was in 2017, following wildfires in California, a brutal hurricane season, and significant losses after freezing temperatures in Texas caused water pipes to burst.

According to Pontillo, the multiyear art insurance lawsuit filed by mega-collector Ron Perelman over claims that a 2020 fire in the businessman's East Hampton home caused several artworks to lose their "oomph" has also had an impact on the industry. "That just shifted everything," she said, noting the case caused policy evaluations to change and the withdrawal of an insurance provision that specifies the amount an insurer will pay for a covered loss. "I cannot get that valuation clause anymore."



View of the Getty Villa Museum on the Pacific Coast Highway as flames from the Palisades Fire reach its grounds, January 2025.
PHOTO APU GOMES VIA GETTY

Get Ahead of Things

One thing art logistics companies and insurers alike agreed on was the importance of being proactive. Art insurers often now recommend preventive measures like offsite storage, brush control, HVAC systems, and fire-resistant construction materials. Some underwriters also require detailed disaster plans explaining how clients will get the most valuable artworks out of the home, as well as whether there is a fireproof vault. Such a plan requires collectors to maintain an easily accessible checklist of covered artworks with dimensions, materials, and values, so that insurers know exactly what needs to be moved. Shippers are often provided with a copy of the checklist, along with a floor plan and packing notes to speed the removal. According to Wise, Risk Strategies often recommends that collectors keep packing materials on site, allowing works to be more easily packaged and shipped in the event of an emergency.

While proactive planning can save many artworks, mitigation strategies are often even more important—especially since not all artworks can or will be moved.

The Getty Museum, which operates two locations in hilly areas, was one such institution that saw success due to its multipronged disaster preparation. The Getty Villa in Malibu is built primarily of fireproof materials, including a tiled roof and thick concrete walls. Metal mesh screens are fitted to the building's vents to prevent embers from entering. The grounds are regularly cleared of brush and vegetation. Built in 1997, the Getty Center in Brentwood was similarly constructed with fire safety in mind: 1.2 million square feet of travertine stone cover the exterior walls, while the roof is covered in a fire-resistant crushed stone. Acacia shrubs and oak trees were selected for the grounds due to their fire resistance and lack of low-lying vegetation, respectively. Both venues have immense on-site water tanks and intricate irrigation systems that can send water to sprinklers and hydrants to soak the grounds and slow a fire's spread.

As Ron Hartwig, then vice president of communications for the J. Paul Getty Trust, told the *New York Times* in 2017 during a different wildfire, "The safest place for the artwork to be is right here in the Getty Center."

From the outside, the Getty looked like a haven amid a burning world. Still, despite the institution's success, it experienced issues with its gas line, which was shut off amid the fires for safety purposes and was therefore unable to control the inside gallery temperatures. Even though this is a comparatively small issue, the institution sees room to grow. To do that, the Getty Trust, which manages the museum, sold \$500 million in bonds to enhance protection against natural disasters including fire and earthquakes. That money is slated to be used for extra water storage and backup electricity to control air temperatures in the galleries when the main line is unusable, effectively switching the Getty Villa to electric from natural gas. While the Getty maintains a friendly relationship with local fire stations, and has said it will continue to do so, it plans to offer increased staff training in preparation for natural disasters. Further brush-clearing efforts and a reimagining of the Getty Center's gardens will make way for the planting of native plant species.

"I appreciate that we have resources that other institutions don't have, but more important is that we have leadership who see the importance of this and want to use those resources to make sure that we're safe," Les Borsary, senior emergency

planning specialist at the Getty, told *ARTnews*.



Michael Benisty's *Broken But Together* now stands in front of Rivlin's home, which was destroyed in the fire.
PHOTO RON RIVLIN

Don't Get Caught Underinsured

Most collectors, of course, don't have Getty-level resources. For them, having adequate insurance is critical, a lesson Rivlin learned the hard way in January.

Though he had art insurance with Markel—through the insurance broker Aon—his policy was not large enough to cover all the artwork he lost. The problem, according to Rivlin, is that he established the policy when he moved his art into the house, but failed to update it as he swapped out pieces for higher-value works. Ultimately, he was underinsured by about \$4 million.

As he evacuated during the fire, Rivlin took matters into his own hands; he put three works by Andy Warhol in his Porsche 911: a 1977 self-portrait; a one-of-a-kind, black-and-white *Campbell's Tomato Soup* painting from 1985; and *Four Hearts* (1983). The collective value of the works was \$2.5 million, leaving him underinsured by about \$1.5 million. Not taking the works, he said, "would have made my loss much greater."

Insurers are split on whether they'd prefer clients to move works themselves—and risk damage from an amateur art handler—or take a chance in leaving them behind. For Risk Strategies' Pontillo, an artwork "slightly damaged because they moved it is better than an artwork that doesn't exist because it's been burnt in a fire."



Drummond Street near Sunset Boulevard in Pacific Palisades a few months after the Palisades Fire, April 2025.

PHOTO MYUNG J. CHUN/LOS ANGELES TIMES VIA GETTY

Still, there are many collectors and artists who will never be compensated for certain works. Los Angeles–based painter Alec Egan lost his home, studio, and nearly two years of completed works for a forthcoming show at Anat Ebgi Gallery. Works in progress are difficult to insure, and even when they are, the dollar value doesn't capture what's been lost. "The part that's not captured is all of the effort and all of the work that went into redoing what was lost," Wise said.

But Egan, like many artists, wasted no time. In the weeks following the fire, he was back in the studio painting a dreamy set of paintings that hinted at the menace of wildfires just out of frame. Anat Ebgi brought them to Art Basel Hong Kong, where they were a hit: Four sold for between \$25,000 and \$40,000.

Even with the extent of the damages, the hassle of managing insurance claims, and the challenges of securing new housing, artists, collectors, and art professionals say they still don't plan to leave Los Angeles.

"I find LA to be a very magical place when you're there and, I could see, for people that live there, that just being in the lore and a feeling that they don't want to give up, and I can understand that," Pontillo said. "People [who] are committed to being there and wanting all this, tend to take it pretty seriously."

Staying in LA hasn't been easy for Rivlin and his family, who have moved eight times since January, suffering rental rates many times what they were before the fires. He doesn't plan to leave either.

"I've been here 26 years, more than half of my life," he said. "This is home now."

A version of this article appears in the 2025 edition of the annual Top 200 Collectors issue, under the title "In Focus: Art Insurance."