

This document is a draft of the Wildfire Recovery Compensation Program Protocol. It is subject to further revision. A final Protocol will be released upon the launch of the Wildfire Recovery Compensation Program. The terms and values of the final Protocol will be those that govern the Program.

DRAFT RELEASED FOR COMMENT ON SEPTEMBER 17, 2025

**SOUTHERN CALIFORNIA EDISON
Wildfire Recovery Compensation Program**
for

Compensation for Claims of Property Damage and Loss, Business Loss, Fatalities, and Physical Injury

Resulting from
The Eaton Fire of January 7, 2025

I. PURPOSE

The Southern California Edison Wildfire Recovery Compensation Program (the “Program”) is designed to support individuals, families, and other eligible claimants whose residences or business properties were either designated as damaged or destroyed by the California Department of Forestry and Fire Protection (“CAL Fire”), or were otherwise impacted by smoke-and-ash damage and within the Fire Perimeter.¹ The Program also provides assistance to those who experienced physical injury or the loss of life due to the Eaton Fire in Los Angeles County, California on January 7, 2025 (the “Eaton Fire”).

This Protocol is the framework that governs how the Program will operate. It outlines the requirements and procedures for an eligible claimant (“Claimant”) to submit and resolve claims resulting from the Eaton Fire.

A. Role

Southern California Edison Company (“SCE”) engaged Kenneth R. Feinberg and Camille S. Biros to assist with the development and design of this Protocol for the submission, evaluation, and resolution of claims. Their role is to provide independent expertise in developing a fair, streamlined, and credible process for compensating Claimants with home or business impacts within the Fire Perimeter, drawing upon their decades of experience developing similar programs.

Participation in this Program is completely voluntary. Claimants retain all existing legal rights unless and until they accept a compensation offer and sign a release of claims.

¹ The Fire Perimeter is shown in Attachment 1. Further detail regarding the Fire Perimeter can be found by visiting the following website: [Eaton Fire Perimeter](#)

B. Approach

The Program is guided by the following principles:

- **Fair and Prompt Compensation.** The Program is intended to provide fair, reasonable, and prompt compensation to Claimants who experienced loss as a direct result of the Eaton Fire. All Claimants will be treated with respect, dignity, and fairness.
- **Streamlined Evaluation.** SCE will promptly and fairly evaluate claims submitted with the required documentation. SCE will strive to make compensation offers that reflect values consistent with settlement frameworks used in prior SCE wildfire programs, in a streamlined and expedited manner that avoids the delay, expense, and uncertainty of litigation.
- **Preservation of Claimant Rights.** The establishment of this Program does not limit or diminish any rights that existed prior to its creation. Submitting a claim does not waive any rights; only acceptance of an offer requires a full release of liability.
- **Voluntary Participation.** Participation in the Program is entirely voluntary. Claimants are under no obligation to participate. Only upon acceptance of an offer and execution of a full release of liability, as detailed below, will a Claimant's legal rights be affected.
- **Equity and Consistency.** All Claimants will be treated equitably, with compensation offers determined according to uniform standards. Similar claims will be resolved in a similar manner, avoiding arbitrary differences.
- **Certainty and Finality.** The Program is designed to provide Claimants with timely compensation and a reliable resolution of their claims, reducing the uncertainty, delay, and expense of litigation.
- **Consistency in Administration.** SCE will administer the Program and retain responsibility for all decisions regarding administration, processing, and evaluation of claims.
- **Legal Representation.** Claimants are not required to retain legal counsel to participate in the Program but may certainly do so at their discretion. However, if a Claimant is represented by counsel, the attorney must submit the claim on the Claimant's behalf.

II. ELIGIBILITY

A. Claimants

The following individuals may submit a claim as a Claimant under the Program, including—where applicable—those authorized to act on behalf of an entity:

1. Owners of Eligible Properties (as defined below) who held ownership as of January 7, 2025.
2. Tenants² of Eligible Properties.
3. Individuals³ who sustained physical injuries directly caused by the Eaton Fire, which injuries were sustained within the Fire Perimeter, who, between January 7, 2025 and January 15, 2025:
 - a. required overnight hospitalization of one or more nights, or
 - b. received outpatient medical treatment.

² For purposes of the Program, a "Tenant" is defined as an individual or entity that (1) entered into, or is named on, an agreement—effective on or before January 7, 2025—that provides for occupancy or use of a property for a period of at least 30 consecutive days, and (2) was in possession of the property on January 7, 2025. Note: The 30-day requirement refers to the term of the agreement, not the duration of actual occupancy.

³ Under California law, on-duty first responders are not eligible to recover damages for injuries sustained while on duty and are therefore excluded from submitting claims for such injuries under the Program.

4. The Legally Authorized Personal Representative of a decedent's estate in accordance with California law. A decedent ("Eaton Fire Decedent") must have:
 - a. died on or before January 31, 2025, due to physical injuries caused by the Eaton Fire; and
 - b. been identified by the County of Los Angeles Medical Examiner as a fatality directly caused by the Eaton Fire.

B. Eligible Properties

For purposes of compensation under the Program, the following are considered Eligible Properties:

1. Residential and Commercial Properties⁴ with one or more structures⁵ classified as damaged or destroyed in the CAL Fire Damage Inspection (DINS) database.⁶
2. Residential and Commercial Properties within the Fire Perimeter that have been "Yellow"⁷ or "Red"⁸ tagged by the County of Los Angeles.
3. Residential and Commercial Properties within the Fire Perimeter with burn damage to landscaping.
4. Residential and Commercial Properties within the Fire Perimeter with non-burn damage⁹ to one or more structures from smoke, soot, or ash infiltration.

C. Business Claims

Businesses that owned and/or occupied an Eligible Property may submit claims, including for business interruption. Businesses that did not own or occupy an Eligible Property are **ineligible** under this Program.

⁴ "Commercial Property" refers to real property used primarily for business, institutional or community-serving purposes (e.g., churches or schools), regardless of ownership structure, provided the property is not owned or operated by a public entity. Public entities are not eligible to participate in the Program.

⁵ A "structure" refers to a building or enclosed space with a permanent foundation and walls, such as a home, garage, or accessory dwelling unit. It does not include sheds and other non-enclosed or temporary features.

⁶ The DINS database may be accessed via this CAL Fire website: [Eaton Fire Structure Status](#).

⁷ According to Los Angeles County, a "Yellow" Tag typically indicates that the property has been assessed and deemed safe for limited access, but certain areas are restricted due to safety concerns. Restricted areas may include parts of the property that are structurally compromised (e.g., living room, garage, etc.) and areas with unstable structures. A map of properties with a Yellow Tag may be found here: [Parcels with Yellow Tags](#).

⁸ According to Los Angeles County, a "Red" tag indicates that the property has been assessed and deemed uninhabitable due to severe damage or safety hazards resulting from the wildfire. A map of properties with a Red Tag may be found here: [Parcels with Red Tags](#).

⁹ "Non-burn damage" means measurable physical harm to a structure or its systems directly caused by fire-generated smoke, ash, or soot infiltration. Eligible non-burn damage must be documented by observable staining, corrosion, pitting, or other material degradation of building components or contents, as opposed to surface-level dust or particulate matter that can be reasonably remedied through standard cleaning.

D. Insurance Companies and Public Entities Are Ineligible

Claims submitted by insurance companies seeking reimbursement for payments made to individuals or entities are **ineligible** under this Program.

Public entities are also **ineligible** to submit a claim under this Program.

III. SUMMARY OF CLAIMS PROCESS

The Program offers two tracks for review as follows:

Fast Pay: A simplified claims process with fewer steps, limited documentation, and a quick turnaround—Claimants will receive a compensation offer within 90 days of submitting a complete Claim Form and all Required Documentation (as identified in Attachment 2). Using this documentation, SCE will review relevant data and calculate an offer based on the formulas outlined in Attachment 3. Certain components of economic loss compensation will be subject to offsets based on the Claimant's insurance coverage. However, many economic loss categories that offer fixed compensation—as outlined in Attachment 3—will not be reduced based on insurance coverage. The Fast Pay track is designed to provide Claimants with a prompt determination and Settlement Offer.

Detailed Review: A comprehensive evaluation of Claimant's economic loss, requiring substantially more documentation and processing time than Fast Pay and subtracting all received and available insurance. In addition to the Required Documentation in Attachment 2, Claimants must submit detailed financial records and other supporting materials upon request. Where appropriate, SCE may also conduct an in-person inspection of the property. SCE estimates that Claimants choosing this process can expect a determination and Settlement Offer within 9 months of submitting a completed Claim Form and all requested documentation. All economic loss categories reviewed under the Detailed Review process will be subject to offsets based on the Claimant's insurance coverage. Further details about the Detailed Review may be provided in another document.

Regardless of the track, Claimants may be eligible for compensation in one or more of the following categories (described in detail in Attachment 3):

Economic Loss: Economic loss refers to measurable financial harm experienced by a Claimant as a result of property damage, business disruption, physical injury, or death. Claimants will be eligible for economic loss compensation based on the type and extent of loss to their property, business, or person, potentially subject to an offset based on Claimant's insurance. For property claims, compensation may include the value of destroyed or damaged structures, personal property, any necessary landscaping, and loss of use, with the decrease in property calculated based on the difference between pre- and post-fire valuations plus an additional standardized premium for rebuild costs. Tenants may receive personal property compensation and transition expense payments for their loss of use of property. Businesses occupying Eligible Properties may also make a claim for business interruption based on historical income. Physical injury claims under Fast Pay will result in a flat economic loss payment. Economic loss compensation for death claims under

Fast Pay will be calculated using a formula based on data from the Bureau of Labor Statistics and the Internal Revenue Service, taking into account the decedent's earnings, age, marital status, and number of dependents.

Non-Economic Loss: Non-economic damages compensate individual Claimants for injuries, where applicable, such as annoyance and discomfort, pain and suffering, emotional distress, and loss of consortium. Individual Claimants may be eligible for non-economic loss if they resided at an Eligible Property, experienced a physical injury, or are the estate, and/or legally eligible heirs of an Eaton Fire decedent. Compensation will be paid in uniform amounts based on the type of economic damages sustained, with separate amounts designated for adult and child Claimants. Claimants who are entities, and individuals who do not fall into one of the categories listed above, are ineligible for non-economic loss. Each Claimant will receive only one uniform non-economic loss offer, whether in Fast Pay or Detailed Review. The amount offered for Non-Economic Loss will remain unchanged in any subsequent review or reconsideration.

Direct Claim Premium: In addition to the economic and non-economic compensation, all Claimants who submit a complete claim will have a Direct Claim Premium included as part of their Settlement Offer at the amount specified for their claim type—as set forth below. Only one Direct Claim Premium will be awarded per Eligible Property, divided among all individuals/entities associated with that Eligible Property, unless otherwise stated below. The Direct Claim Premium is available only through this Program and will not be available in litigation, mediation, or any other process.

Attorneys' Fees: Claimants represented by counsel at the time they submit the Claim Form will receive an offer for additional compensation equal to 10% of their net damages (defined as economic damages, less any applicable insurance offsets, plus any non-economic damages). Attorneys' fees will not be awarded if the Claimant does not accept the Settlement Offer. Actual attorneys' fees incurred by Claimants may be lower or higher than the compensation offered under this Program.

IV. CLAIM SUBMISSION REQUIREMENTS

- A. Claim Form.** Claimants must submit a Claim Form available at: SCE.com/directclaims
- B. Property-Based Claim Requirements and Ownership Considerations.** Except for death claims, claims must be associated with an Eligible Property. A separate claim must be submitted for each Eligible Property. Where an individual or entity is associated with more than one Eligible Property, this must be indicated on the Claim Form. For individuals or entities which are associated with multiple Eligible Properties, SCE may—as it deems appropriate—link the claims involving such individuals or entities and make a single offer related to all properties.
- C. Claimants Represented by an Attorney.** If a Claimant is represented by an attorney in connection with the Eaton Fire—regardless of whether a lawsuit has been filed—the Claim Form must be submitted by the attorney. Attorneys must attest that they are authorized to submit the claim on behalf of each Claimant they represent. Attorneys should also provide documentation of this authorization signed by each Claimant, such as a redacted Retention Agreement or a letter of authorization. A claim submission cannot be considered complete until legal counsel provides proof of authorization.

- D. Claimant Group.** For claims based on Eligible Properties, all individuals and related legal entities (such as trusts and LLCs) that occupied, owned, and/or had personal property at an Eligible Property must submit a single claim for that Eligible Property—except for Tenants who rented or leased an Eligible Property. The group of Claimants submitting a single claim will be referred to as a Claimant Group. SCE will make one offer to each Claimant Group. To process the claim and make an offer, all individuals and related legal entities associated with the Eligible Property—excluding rent-paying Tenants—must agree to participate in the claim. Each will be required to sign an authorization, using a form provided by SCE, confirming that the Primary Claimant (as defined in Section IV.F) has authorization to submit the claim on their behalf. Upon acceptance of the Settlement Offer, each Claimant in a Claimant Group must sign a full releases of liability in the form of a Settlement Agreement and Release. To be clear, a single Claim Form must be submitted for the entire Claimant Group.
- E. Represented Claimants in Claims Groups.** One or more attorneys may represent different Claimants within the same Claimant Group; however, all attorneys must attest that they are authorized to submit the claim on behalf of the Claimants they represent. Attorneys should provide documentation of this authorization signed by each represented Claimant, such as a redacted Retention Agreement or letter of authorization. A claim submission will not be considered complete until every individual or entity comprising the Claimant Group has agreed to participate in the Program, either directly or, if represented, through their counsel.
- F. Primary Claimant.** Each Claimant Group will have a Primary Claimant. Except where the claim is submitted by an attorney—where authorization is required as set forth in Section IV.E—the Primary Claimant must attest that they have authorization to submit the Claim Form on behalf of all Claimants in the Claimant Group. SCE will also require that each Claimant in the Claimant Group complete and sign an authorization (in a form provided by SCE) confirming that the Primary Claimant has authorization to submit the claim on their behalf. A claim submission cannot be considered complete until an authorization form is provided for each Claimant in the Claimant Group.
- G. Representatives of Corporations, LLCs, Partnerships, Etc.** If the Primary Claimant is a corporation, LLC, partnership, or similar legal entity, the individual completing the Claim Form will be required to identify themselves and provide proof of identity as if they were the Primary Claimant. They must also provide proof of relationship to the entity and/or authorization to submit the claim on behalf of the entity. A claim submission cannot be considered complete until such proof and/or authorization is provided by the individual submitting the claim on behalf of the entity.
- H. Death Claimants.** Each claim must be submitted by the decedent's Legally Authorized Personal Representative or an attorney on behalf of the Representative. The attorney or Representative will be responsible for submitting the necessary documentation relating to the represented decedent. The attorney or Representative must supply proof of representative capacity as is required to establish authority to act in a representative capacity under California law (or, if applicable, the state of domicile of the decedent).

- I. Supporting Documentation for Claims.** As part of their submission via the Claim Form, Claimants must provide the documents listed in Attachment 2. Claimants may also submit additional materials to help corroborate their eligibility for the Program. After the Claim Form is submitted, SCE may request further documentation, which must be submitted using a secure method that will be provided to the Claimant by SCE. A claim submission cannot be considered complete under Fast Pay or Detailed Review until all documents—identified in this Protocol and/or otherwise requested by SCE (the “Supporting Documentation”)—are submitted by Claimants (or their attorney) to SCE.

V. FILING FOR COMPENSATION

A. Equal Access and Fair Adjudications in the Claims Process

All Claimants will be treated with respect, dignity, and fairness, without regard to race, color, ethnicity, sexual orientation, national origin, religion, gender, gender identity, disability, age, or citizenship. SCE will manage the process so that all Claimants can equally access the Program’s claim submission process so that claims will be adjudicated fairly. Individuals with disabilities will be given the opportunity to effectively communicate their claims and to request special process accommodations to the Program. Accommodations will be made for individuals with language barriers so they have prompt and meaningful access to the process and to the Program. Additionally, SCE will provide support for Claimants experiencing technical difficulties with the online claim system to ensure they can successfully complete their submissions.

B. Process and Procedures

1. **Availability of Claim Form.** The Claim Form will be made available to interested parties in Fall 2025. Prior to the availability of the Claim Form, SCE will announce the effective date of the Protocol (the “Effective Date”).
2. **Timing of Submission.** The Claim Form must be completed and submitted online to the Program (along with the Supporting Documentation) no later than the end date of the Program, which will be set 12 months from the Effective Date of the Protocol. Claim submissions with all required documentation submitted prior to the Program closure will be evaluated under the Protocol.
3. **Method of Submission.** The Claim Form will be available and will be submitted securely online at: [SCE.com/directclaims](https://sce.com/directclaims).
 - i. For Claimants not represented by an attorney, SCE may have in-person assistance available at one or more physical locations. Details will be released at a later time.
4. **Attorney Submissions.** Claimants may submit a Claim Form directly to SCE if they are not represented by an attorney. However, for any Claimant represented by an attorney, the attorney must submit the Claim Form and provide the required documentation to SCE.
5. **Questions Regarding Claim Submissions.** Questions regarding the completion of the Claim Form may be submitted via email or telephone. Contact information will be provided

on the Claim Form and on the Program’s website. The Program will maintain a list of Frequently Asked Questions and responses, that may be updated from time to time at: [SCE.com/directclaims](https://sce.com/directclaims).

C. Tax Advice

The Program—and all individuals working on its behalf—cannot provide tax advice to Claimants receiving payments under this Protocol. Claimants are encouraged to consult a qualified tax adviser with any questions regarding potential tax liability related to these payments.

D. Incomplete or Deficient Claims

If a Claimant (or their attorney) submits a claim that is incomplete or contains deficiencies—such as missing documentation—a deficiency notification will be sent to the Claimant. A Program representative will assist the Claimant (or, if applicable, their attorney) in an effort to resolve the identified issue or issues. A claim will not be considered complete under the Protocol until all deficiencies are resolved.

E. Notification of Program Determination

The Program will send the Claimant or their attorney the following in writing:

1. A letter regarding the eligibility of the claim (a “Determination Letter”), which will include the settlement amount offered to the Claimant (or Claimant Group) pursuant to this Protocol comprised of—as applicable—any Economic Loss Compensation, Non-economic Loss Compensation, Attorneys’ Fees, plus a Direct Claim Premium (collectively, the “Settlement Offer”);
2. A Settlement Agreement and Release to be signed (with signature notarized) by the Claimant (and if applicable, each Claimant in the Claimant Group) if the Claimant accepts the offered payment and tax forms (e.g., IRS Form W-9 and California Form 590) necessary to facilitate payment; and
3. The following documents will be attached to the Settlement Agreement and Release:
 - a. For Claimants represented by an attorney, a Payment Option Form, to be completed by the attorney; or
 - b. For Claimant Groups not represented by an attorney, a Payment Allocation Form, to be completed by the Claimants.

The settlement offer for each claim pursuant to this Protocol shall remain open for acceptance for 90 days from the date of a Determination Letter. Thereafter, the settlement offers will be considered null and void.

F. Request for Reconsideration

A Settlement Offer is not negotiable. However, within 14 days of the date of a Determination Letter, the Claimant—or in the case of a Claimant Group, the Primary Claimant—or their attorney may initiate a request for reconsideration of the Settlement Offer (a “Request for Reconsideration”) by sending a request to an email address provided by SCE.

1. **Reconsideration of a Fast Pay Settlement Offer.** A Request for Reconsideration of a Fast Pay Determination Letter should include the reason for the request and any supporting documentation not previously submitted. SCE may also request additional or more detailed documentation to complete its reconsideration. Once the Request for Reconsideration is received, the claim will be moved into the Detailed Review process. This review will be completed within 9 months of receiving all information and documentation requested by SCE in response to the Request for Reconsideration. After completing the Detailed Review, SCE will issue a Revised Determination Letter, which may contain a Settlement Offer that is higher, lower, or the same as the Settlement Offer in the Fast Pay Determination Letter.
2. **Reconsideration of a Detailed Review Settlement Offer.** A Request for Reconsideration of a Detailed Review Determination Letter should include the reason for the request and any supporting documentation not previously submitted. SCE may also request additional or more detailed documentation to complete its re-review. Once the Request for Reconsideration is received, the claim will be subject to a review that will be completed within 9 months of receiving all information and documentation requested by SCE in response to the Request for Reconsideration. After completing the review, SCE will issue a Revised Determination Letter, which may contain a Settlement Offer that is higher, lower, or the same as the Settlement Offer in the Detailed Review Determination Letter.

The offer component for non-economic damages will not change as a result of any Request for Reconsideration. No further review will be conducted following the issuance of a Revised Determination Letter.

With the exception of the reconsideration procedure outlined above, there shall be no negotiation or other appeal of a Settlement Offer, including through any administrative agency or court. The Program is voluntary. Until a Claimant executes a Settlement Agreement and Release, a Claimant will retain all rights to litigate their claim.

G. Payment

Once all of the conditions for payment set forth in the Settlement Agreement and Release are satisfied, payment will be issued by the Program pursuant to the terms in the Settlement Agreement and Release.

VI. TREATMENT OF SUBMITTED INFORMATION

Information submitted by a Claimant to the Program will be safeguarded from unauthorized access and used and disclosed only for the following purposes:

1. Processing the Claimant's claim for compensation;
2. Administering the Program and other Program-related work, including the prevention of fraud and reports to law enforcement in connection with such efforts to prevent fraud; and
3. Law, regulatory, and judicial process.

VII. QUALITY CONTROL AND PROCEDURES TO PREVENT AND DETECT FRAUD

A. Verification Procedures

Each Claimant and each Primary Claimant filing on behalf of a Group Claimant, will electronically sign the Claim Form at the time of submission, certifying that the information provided in the Claim Form is true and accurate to the best of the Claimant's knowledge, and that they understand that false statements or claims made in connection with such submission may result in fines, imprisonment, and/or any other remedy available by law. The electronic signature shall be equally as binding upon the Claimant as a physical signature. Suspicious claims will be forwarded to federal, state, and local law enforcement agencies for possible investigation and prosecution.

Additionally, the Settlement Agreement and Release will require all Claimants, including all Claimants who are filing as a Claimant Group whether the Primary Claimant or not, to certify that the information provided in the Claim Form and on which basis the offer is made is true and accurate to the best of the Claimant's knowledge. To accept a Settlement Offer, the Settlement Agreement and Release must be signed by all Claimants.

For the purpose of detecting and preventing the payment of fraudulent claims, and for the purpose of accurate and appropriate payments to Claimants, the Program will implement procedures to:

1. Verify and authenticate claims. Verification procedures include utilizing public records and may include proprietary data sources obtained through a license with an outside vendor.
2. Analyze claim submissions to detect inconsistencies, irregularities, and duplication.
3. Identify claims involved in other settlements based upon available data.
4. Ensure the quality control of claims review procedures.
5. Require each Claimant's signature on the Settlement Agreement and Release to be notarized.

B. Quality Control

The Program shall institute appropriate measures designed to evaluate the accuracy of submissions and payments. SCE shall conduct periodic quality control audits of the Program designed to evaluate the accuracy of submissions, offers, and payments.

VIII. RELEASE, OFFSETS AND LIENS

A. Settlement Agreement and Release

By submitting a claim under this Protocol, a Claimant is seeking to resolve all claims against SCE and related persons and entities included on Attachment 4 relating to the Eaton Fire. Submission of a claim does not release any legal rights—those rights remain intact until the Claimant accepts the Settlement Offer by executing a binding Settlement Agreement and Release, and submitting the executed agreement to SCE.

Acceptance of a Settlement Offer pursuant to this Protocol requires the Claimant to sign a full release, set forth in the Settlement Agreement and Release, of all past and future claims against SCE and related persons and entities relating to the Eaton Fire. The release will also bind a Claimant's heirs, descendants, legatees, and beneficiaries, or, if a commercial entity, any predecessor, successor, or assign. The release will bar any effort to assert further claims, file individual legal actions, or participate in any litigation or other legal proceeding against SCE and related persons and entities relating to the Eaton Fire.

B. Pending Litigation

Until a final Settlement Agreement and Release is executed, each Claimant retains all legal rights, including the right to initiate or continue litigation while their claims is being processed.

If a Claimant elects to accept the offered compensation, satisfies the conditions for payment set forth in the Settlement Agreement and Release, and payment is made, the Claimant must dismiss with prejudice any litigation involving, and relinquish any claims against, SCE and related persons and entities relating to the Eaton Fire pursuant to the terms in the Settlement Agreement and Release.

C. Medical and Other Liens

Any liens or other claims of the Claimant's health care providers, insurance carriers, state worker's compensation, and any federal or state agency, including Medicare, Medicaid, Social Security, or other such programs—as well as any family support, child support, or spousal support liens, on account of, or in any way arising out of the claims which are the subject of this Settlement Agreement and Release, are the sole and separate obligation of the Claimant.

D. Insurance Offsets

Unless otherwise specified in the Fast Pay Claim Valuation Methodology (See Attachment 3), a Settlement Offer will be reduced (i.e., offset) by the total amount of the Claimant's relevant insurance, as reflected in the Claimant's applicable policies.

IX. REPORTING

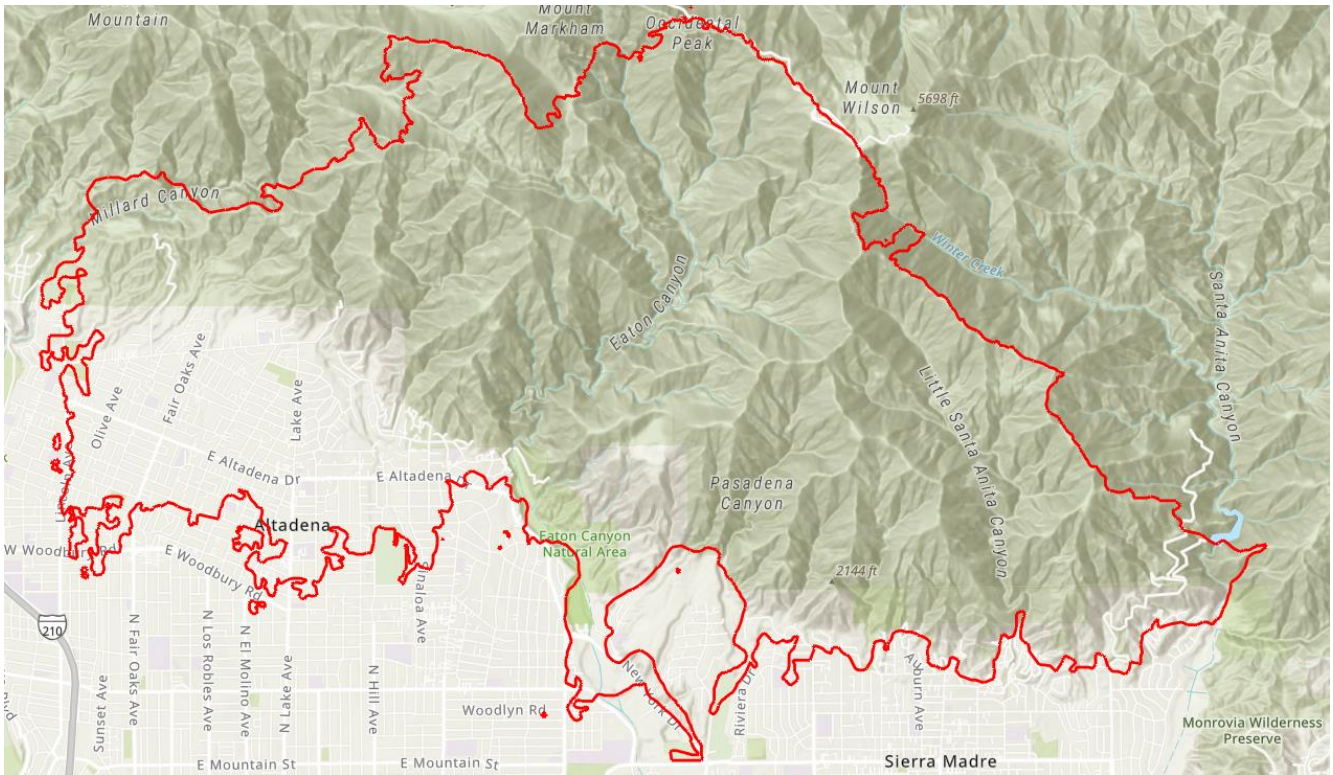
SCE may provide reports that do not include Claimant personally identifiable information to state, local, and other government officials to permit an evaluation of the claims process. Periodic reports will be maintained regarding claims made and claims determinations.

X. PROGRAM TERMS AND CONDITIONS

As noted above, participation in the Program is voluntary. No person or entity is bound by any term or obligation in this Protocol with any other person or entity unless and until a Settlement Agreement and Release is executed under the Program. Without a signed Settlement Agreement and Release, no person or entity is guaranteed any compensation, eligibility, or access to any Program benefits.

ATTACHMENT 1

FIRE PERIMETER



Link: [WFIGS 2025 Interagency Fire Perimeters to Date](#)

ATTACHMENT 2

DOCUMENTATION REQUIREMENTS

The documents identified below are required as applicable to each Claimant. SCE may also require the submission of additional documentation before a claim submission is deemed complete for review.

A. DOCUMENTATION REQUIREMENTS – ALL CLAIMANTS

All Claimants, including minors and individuals completing a Claim Form on behalf of a legal entity must provide at least one of the following forms of identification:

1. Valid passport or passport card (Preferred)
 2. Valid Driver's License
 3. Original or Certified copy of U.S. birth certificate
 4. Valid permanent resident card
 5. Other state-issued identification
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B. DOCUMENTATION REQUIREMENTS – ALL RESIDENTS

All adult Claimants who are identified as residents of an Eligible Property on the Claim Form must provide the following proof of residency. Only residents will receive non-economic damages as described in Attachment 3. SCE reserves the right to request additional proof of residency.

1. Valid Driver's License issued on or before January 7, 2025 (Preferred) OR
 2. **Two** of any of the following documents showing the Claimant's residency at the Eligible Property:
 - a. Valid Driver's License issued after January 7, 2025
 - b. Lease agreement with a term greater than 30 days identifying the Claimant as a Tenant of the Eligible Property
 - c. Utility bill (electricity, gas, water, cellular phone, internet)
 - d. Bank statement (may be redacted)
 - e. Insurance document
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C. DOCUMENTATION REQUIREMENTS – OWNERS

All owners of Eligible Properties must submit the following:

1. At least one of the following documents showing the Claimant's ownership of the Eligible Property:
 - a. Deed
 - b. Mortgage statement
 - c. Property tax bill
 - d. Real estate transaction documents

2. If the property owner is a trust, an LLC, partnership, or other corporate entity, documentation linking the entity to the Primary Claimant and/or the individual filing the claim on behalf of the entity, and demonstrating that such Primary Claimant and/or individual is authorized to act on behalf of the entity
 - a. For example, if the property is owned by an LLC, documentation showing the Primary Claimant or individual completing the Claim Form on behalf of the LLC is a member of the LLC
3. Insurance Information: Carrier name(s), policy number(s), claim number(s), policies (including declarations pages), amount of insurance payments received or outstanding, and written authorization to contact Claimant's insurer(s) to verify insurance details
 - a. If the Eligible Property was not insured, Claimant must provide an attestation
4. Proof of Square Footage (*if the square footage of the Eligible Property differs from the County Assessor's data*)
 - a. Pre-fire appraisal
 - b. Real estate transaction documents
 - c. Insurance documents reflecting square footage
 - d. Builder/architectural plans (along with proof that work was performed prior to fire)
5. If claiming loss related to a business based at the residence, must also submit the following:
 - a. Proof of business existence at the property, such as a business license or documentation linking the Claimant(s) of the Eligible Property to the business
 - b. Proof of net income from 2022-2024, such as profit and loss statements, income tax documents, bank documents
 - c. Year-to-date monthly detail (if applicable) of business profit and losses such as profit and loss statements, income tax documents, bank statements

If any portion of the Eligible Property was rented out, the following documentation must also be submitted:

1. Proof of rental income: Tax filings or other financial records showing rental income from 2022-2024
2. Lease agreement, rental receipts, or other documentation confirming tenancy and unit(s) occupied for each unit or portion of the Eligible Property that was rented out
3. Description of unit(s) occupied, if not the entire property (e.g., number of square feet, bedrooms/bathrooms)

If the Eligible Property did not contain any structures identified in the Cal Fire DINS database as damaged or destroyed, but the Eligible Property sustained damage (i.e., burn damage to landscaping, burn damage to a structure, or smoke-and-ash damage to a structure), you must submit photos and/or other documentation of the structural and/or landscaping damage.

D. DOCUMENTATION REQUIREMENTS – RESIDENTIAL TENANTS

All residential Tenants of Eligible Properties must submit the following documentation:

1. At least one of the following documents showing the Primary Claimant's tenancy at the property:
 - a. Lease agreement, rental receipts, or other documentation confirming tenancy and unit(s) occupied, if applicable
2. Confirmation of structure data returned by DINS that is subject to the Tenant's rental agreement, if not the entire property

3. Insurance Information: Carrier name(s), policy number(s), claim number(s), policies (including declarations pages), amount of insurance payments received or outstanding, and written authorization to contact Claimant's insurer(s) to verify insurance details
 - a. If Tenants do not have insurance for the Eligible Property, they must provide an attestation
 4. If claiming loss related to a business based at the residence, must also submit the following:
 - a. Proof of business existence at the property, such as a business license or documentation linking the Tenant(s) of the Eligible Property to the business
 - b. Proof of net income from 2022-2024, such as profit and loss statements, income tax documents, bank documents
 - c. Year-to-date monthly detail (if applicable) of business profit and losses such as profit and loss statements, income tax documents, bank statements
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E. DOCUMENTATION REQUIREMENTS – COMMERCIAL TENANTS

All commercial Tenants of Eligible Properties must submit the following documentation:

1. At least one of the following documents showing the Claimant's tenancy at the property:
 - a. Lease agreement, rental receipts, or other documentation confirming tenancy and unit(s) occupied, if applicable
 2. If the Tenant is a trust, an LLC, partnership, or other corporate entity, documentation linking the entity to the Primary Claimant and/or the individual filing the claim on behalf of the entity, and demonstrating that such Primary Claimant and/or individual is authorized to act on behalf of the entity
 - a. For example, if the business is an LLC, documentation showing the Primary Claimant or individual completing the Claim Form on behalf of the LLC is a member of the LLC
 3. Proof of occupancy or use: utility bills, business license, or other records confirming business operations at the Eligible Property
 4. Description of unit occupied, if not the entire property (e.g., number of square feet, bedrooms/bathrooms)
 5. Insurance Information: Carrier name(s), policy number(s), claim number(s), policies (including declarations pages), amount of insurance payments received or outstanding, and written authorization to contact Claimant's insurer(s) to verify insurance details
 - a. If a Tenant does not have insurance for the Eligible Property, they must provide an attestation.
 6. Identification of any other Tenants in the same unit or space not included in the Claimant Group
 7. If claiming loss from business interruption, must also submit the following:
 - a. Documentation for the last three full years of business operations and Year-to-Date ("YTD") monthly detail: tax forms, profit, and loss statements, bank records
 - b. If applicable, documentation of leasehold improvements to location of business: Construction invoices; labor and materials invoices; tax cost basis assessment
-

F. DOCUMENTATION REQUIREMENTS – PHYSICAL INJURY

All Claimants that sustained physical injury must submit the following documentation:

1. Proof of contemporaneous hospitalization or outpatient medical treatment in the form of a medical record or statement from the hospital or medical provider that includes:
 - i. The date of hospitalization or medical treatment between January 7, 2025 and January 15, 2025
 - ii. The date of discharge if hospitalized
 - iii. The nature of the injury; and
 - iv. That the injury was sustained as a result of the Eaton Fire
-

G. DOCUMENTATION REQUIREMENTS – ESTATE AND HEIR COMPENSATION

Only Claimants who qualify as the Legally Authorized Personal Representative may submit a death-related claim. Those Claimants must also submit the following documentation:

1. An official death certificate or court order declaring the individual to be deceased
 2. A copy of the birth certificate for each Claimant
 3. A court order designating the Personal Representative, Executor or Administrator of the decedent's estate in accordance with the estate law of the residence of the deceased
 4. Copy of the decedent's will (if applicable)
 5. A list of all legal heirs and beneficiaries in accordance with state law of the residence of the decedent
 6. A distribution plan signed by the personal representative and all legal heirs and beneficiaries including the distribution amounts to be paid to all legal heirs and beneficiaries
-

H. DOCUMENTATION REQUIREMENTS – GROUP CLAIMANTS

Claimants in the Claimant Group must complete and sign an authorization form—provided by SCE—confirming that the Primary Claimant is authorized to submit the claim on their behalf.

I. DOCUMENTATION REQUIREMENTS – CLAIMANTS REPRESENTED BY COUNSEL

Claimants represented by an attorney, the attorney must provide documentation of their representation signed by the Claimant, such as a redacted Retention Agreement or a letter of authorization.

ATTACHMENT 3

FAST PAY CLAIM VALUATION METHODOLOGY

The valuation methodologies and values for the Program were developed through an assessment of market conditions before and following the Eaton Fire. They are grounded in extensive experience from prior wildfire litigation and settlement programs. Historical data—including economic and non-economic damage valuations, rebuild cost benchmarks, and patterns in insurance recovery—were reviewed to inform the development of the Program’s methodologies. These methodologies are designed to deliver fair and compensatory payments to Claimants.

ECONOMIC LOSS CALCULATION

I. PROPERTY CLAIMS

These methodologies assume that Claimants who are owners of Eligible Properties intend to rebuild their properties. Claimants submitting claims for Single-Family Residences or individually owned units within Multi-Family Residences subject to a homeowner association (e.g., condominiums) who have already sold or are under contract to sell their property before signing a Settlement Agreement and Release will be eligible only for compensation equal to the difference between the property’s pre-fire and post-fire value, calculated as described below. These properties will also be eligible for compensation for personal property, non-economic loss (if applicable), and the Direct Claim Premium. However, they will receive loss of use / loss of rental income only for the period between the start of the fire and the date of the property’s sale.

A. OWNERS – Residential Properties

1) Owners of Single-Family Residences Classified as Destroyed (including those with an Accessory Dwelling Unit)

For single-family residential properties where the primary structure is classified as Destroyed (>50% damage) in the CAL Fire DINS database (“DINS”), SCE will first calculate the value of the lost structure(s) and landscaping. This calculation will use two valuation tools developed by expert economists at Compass Lexecon¹⁰: (1) a tool that estimates the property’s pre-fire value as of the date immediately before the fire, using publicly-available data, and (2) a tool that estimates the property’s post-fire value based on its condition after the fire, using actual post-fire lot sales. These values will be used to estimate the categories of damage described below. SCE will calculate¹¹ an offer as follows:

- a) ***Estimated Rebuild Costs***: SCE will calculate compensation for (1) the cost of rebuilding the primary structure and (2) the value of landscaping lost in the fire. These components are combined into a single per-square-foot amount to simplify the process for Claimants. The total

¹⁰ A White Paper describing Compass Lexecon’s valuation tools will be made available.

¹¹ All calculations will be offset by Claimant’s applicable insurance coverage limits, unless otherwise specified, as noted in Section VIII.D of the Protocol.

amount will be in the range of \$550 to \$750 per-square-foot¹² of habitable space in the primary structure, subject to adjustments for insurance coverage. Below is an example of the calculation:

Example 1:

Home size: 1,500 sq ft.

Pre-fire value: \$1,200,000

Post-fire value: \$600,000

Difference: \$1,200,000 – \$600,000 = \$600,000

Step 1: Loss per sq ft: \$600,000 ÷ 1,500 = \$400/sq ft.

Step 2: Rebuild per sq ft: \$400/sq ft + \$200/sq ft = \$600 / sq ft.

Step 3: Total rebuild compensation: \$600/sq ft × 1,500 sq ft = \$900,000

- b) ***Estimated Rebuild Costs Insurance Offset Adjustment Options:*** The Estimated Rebuild Costs will be reduced (i.e., offset) by the total insurance coverage for rebuilding (including any extended replacement cost coverage or guaranteed replacement cost coverage other structure coverage, and tree/landscaping coverage as applicable). “Insurance coverage for rebuilding” includes the total amount of insurance limits for damage to structure, trees, and landscaping. Claimants may choose one of two methods for applying this insurance offset:

- (i) **Option 1: Reduce by total insurance coverage for rebuilding and Claimant can continue to pursue unpaid insurance:** Under this method, the Estimated Rebuild Costs are reduced by the total (i.e., received and unpaid) insurance coverage for rebuilding.
- (ii) **Option 2: Reduce by insurance coverage for rebuilding actually received and also reduced by 70% of unpaid insurance coverage for rebuilding, but Claimant must close their insurance claim:** Under this method, the Estimated Rebuild Costs are reduced by 100% of insurance proceeds for rebuilding that have already been received and also reduced by 70% of any remaining unpaid insurance coverage¹³ for rebuilding. This means that Claimants who choose this option will receive 30% of any remaining unpaid insurance for rebuilding. **Claimants choosing this option must agree to close their insurance claim and may not pursue the remaining unpaid coverage from their carrier(s)** (SCE will inform the carrier(s)).¹⁴

¹² The precise amount within the range of \$550 to \$750 per square foot will be determined using (1) the change in property value, as calculated by the valuation tools described above, expressed on a per-square-foot basis, plus (2) an *additional* \$200 per-square-foot (subject to the aforementioned \$550 per-square-foot floor and \$750 per-square-foot cap).

¹³ Remaining unpaid insurance coverage is the lesser of (1) insurance policy rebuild coverage limits and (2) Estimated Rebuild Cost less (3) insurance proceeds already received.

¹⁴ Any applicable attorneys’ fees will be calculated based on the economic damages determined under Option 1, regardless of whether the Claimant selects Option 1 or Option 2.

- c) **Personal Property:** For owner-occupied property, personal property amounts will be calculated as 40% of Estimated Rebuild Costs. For owners of properties subject to a lease agreement that indicates that the residence was rented furnished, personal property amounts will be calculated as 20% of Estimated Rebuild Costs. For owners of properties that were rented unfurnished, a flat amount of \$5,000 will be assigned.

Example: Assuming the Estimated Rebuild Costs are \$900,000, then the personal property for an owner-occupied property will total \$360,000 (= 40% of \$900,000).

- d) **Loss of Use/Lost Rental Income:** For owner-occupied properties, loss of use compensation will be based on 42 months of Monthly Fair Rental Value, for additional living expenses.¹⁵ Fair rental value is calculated as follows:

- **Annual fair rental value** = 1/35 of the property's pre-fire value
- **Monthly Fair Rental Value** = annual fair rental value ÷ 12
- **42 months of rental value** = 42 × Monthly Fair Rental Value

Example: For a home with a pre-fire value of \$1,200,000, the annual fair rental value is \$34,286 and the Monthly Fair Rental Value is \$2,857, then 42 months of loss of use is \$120,000, or 10% of the pre-fire value. Assuming total insurance coverage of \$100,000 for additional living expenses, the offer will include \$20,000 for loss of use. (This formula produces a total loss of use compensation equal to 10% of the property's pre-fire value.)

If the owner(s) rented the property under a lease agreement, loss of use will be calculated as 42 months using the actual monthly rental rate as of January 1, 2025.

2) Owners of Other Eligible Single-Family Residences (Primary Structure not Destroyed) with Damage to Any Structures (Primary or Secondary) or Landscaping

- **Destroyed Secondary Structures:** *Estimated Rebuild Costs for Total Loss of a Secondary Structure (e.g., Accessory Dwelling Unit, detached garage):* For Single-Family Residences where a secondary structure is classified as Destroyed (>50% damage) in DINS but the primary structure is not, rebuild costs for the destroyed secondary structure will be calculated as follows:
 - \$450 per-square-foot for habitable space (e.g., Accessory Dwelling Units)
 - \$200 per-square-foot for garage space
 - \$200 per-square-foot for other types of secondary space (space must have a foundation, walls, and a roof to qualify).
- **Repair and/or Remediation Costs for Damaged Primary or Secondary Structures including Personal Property:** For each other structure, including a primary structure, on the property that was not classified as Destroyed in DINS but incurred burn or non-burn damage, the offer will include flat amounts. **This flat amount will not be reduced by insurance.**
 - \$50,000 for each structure classified as Major Damage (26-50% damage) in DINS.
 - \$30,000 for each structure classified as Minor Damage (10-25% damage) in DINS.
 - \$20,000 for each structure classified as Affected (1-9% damage) in DINS.
 - \$15,000 for each structure yellow-tagged or red-tagged by the County of Los Angeles.

¹⁵ For purposes of the Protocol, the terms loss of use and additional living expenses are interchangeable.

- \$10,000 for each structure with non-burn damage from smoke, soot, or ash infiltration.
- *Landscaping Costs*: If a property sustained burn damage to landscaping but not to any structure (i.e., no structure has been identified as damaged in DINS or yellow-tagged or red-tagged), \$10,000 will be assigned. For those properties with burn damage to structures, the repair and/or remediation costs for structures already includes landscaping costs and no additional landscaping amount will be assigned.
- **Personal Property**: For secondary structures classified as Destroyed in DINS, personal property compensation will be set at 20% of the Estimated Rebuild Costs for the applicable secondary structure(s). If the secondary structure was occupied by a Tenant filing a separate claim, no personal property compensation will be provided to the owner. For all other properties in this category, the per structure flat amounts above are intended to be inclusive of personal property and no additional amount will be assigned.
- **Loss of Use/Lost Rental Income**: The applicable amount will be calculated as follows:
 - **Owner-Occupied (Not Rented)**: 6 months of Monthly Fair Rental Value.
 - **Rented Properties**: 6 months of the actual monthly rental rate in effect as of January 1, 2025. If the secondary structure only was rented, Claimant will receive the higher of 12 months of actual monthly rental rate for the secondary structure in effect as of January 1, 2025 or 6 months of Monthly Fair Rental Value.

3) Owners of Multi-Family Residences: Owner of Eligible Multi-Family Residence with a Common Owner (E.g., Apartments, Duplexes)

For eligible multi-family residential properties under common ownership (e.g., apartment buildings, duplexes, etc.), SCE will calculate compensation for owners as follows:

- *Estimated Rebuild Costs for Destroyed Structures*: For each structure classified in DINS as Destroyed, rebuild costs will be calculated at \$550 per-square-foot of habitable space.
- *Estimated Repair and/or Remediation Costs for Other Damaged Structures*: For all structures not classified as Destroyed, flat repair amounts will be assigned based on damage classification as set forth in Section I.A.2 of Attachment 3. **As noted above, these fixed amounts will not be reduced by insurance.**
- *Lost Rental Income*: Lost rental income will be based on the structure's average monthly rental income from 2022-2024.
 - For each structure classified as Destroyed, 42 months of lost rental income will be included
 - For all other damaged structures, 12 months of lost rental income will be included

4) Owners of Eligible Multi-Family Residences with Individually Owned Units

For owners of a multi-family residential **unit** assigned a unique APN (e.g., condominiums, townhomes), SCE will calculate compensation as follows:

- *Estimated Rebuild Costs for Units in Destroyed Structures*: For each structure classified in DINS as Destroyed, rebuild costs for the interior of the unit will be calculated at \$200 per-square-foot of Habitable space,¹⁶

¹⁶ Amount subject to review of HOA agreements to determine cost responsibility to rebuild the structure and interior of unit.

- *Estimated Repair and/or Remediation Costs for Units in Other Damaged Structures:* For units in structures not classified as Destroyed, flat repair amount will be assigned based on the damage classification. **These amounts will not be reduced by insurance.**
 - \$30,000 per structure classified as Major Damage
 - \$20,000 per structure classified as Minor Damage
 - \$10,000 per structure classified as Affected
 - \$10,000 per structure for all other structures yellow-tagged or red-tagged by the County of Los Angeles
 - \$10,000 per structure for all other structures with non-burn damage from smoke, soot, or ash infiltration
- *Personal Property:* For owner-occupied units, personal property compensation will equal 40% of *Total Estimated Rebuild Costs (Owner's Estimated Rebuild Cost plus Homeowner Association's Estimated Rebuild Cost)*.
- *Loss of Use (Owner-Occupied Units):* For owner-occupied units, loss of use compensation will equal 42 months of Monthly Fair Rental Value for Destroyed units or 12 months for units in all other damaged structures.
- *Lost Rental Income (Owner-Landlord Units):* For owner-landlord units, lost rental income will be calculated based on the unit's average monthly rental income from 2022-2024.
 - 42 months of lost rental income for units in structures classified as Destroyed
 - 12 months of lost rental income for units in structures not classified as Destroyed

5) Homeowner Association of Eligible Multi-Family Residences with Individually Owned Units

For homeowner associations ("HOAs") representing eligible Multi-Family Residences with units assigned a unique APN (e.g., condominiums), SCE will calculate compensation as follows:

- *Estimated Rebuild Costs for Destroyed Structures:* For each structure classified in DINS as Destroyed, rebuild costs for the structure will be calculated at \$400 per-square-foot of habitable space of the units within the structure.¹⁷
- *Estimated Repair and/or Remediation Costs for Other Damaged Structures:* For structures not classified as Destroyed, flat repair amounts will be assigned based on damage classification per structure. **These amounts will not be reduced by insurance.**
 - \$40,000 per structure classified as Major Damage
 - \$20,000 per structure classified as Minor Damage
 - \$10,000 per structure classified as Affected
 - \$5,000 per structure for all other structures yellow-tagged or red-tagged by the County of Los Angeles
 - \$5,000 per structure for all other structures with non-burn damage from smoke, soot, or ash infiltration

¹⁷ Amount subject to review of HOA agreements to determine cost responsibility to rebuild the structure and interior of unit.

B. OWNERS - Commercial Properties¹⁸

SCE will calculate offers to owners of eligible commercial properties as follows:

- *Rebuild Costs for Destroyed Structures:*
 - *Base Estimated Rebuild Costs for Destroyed Structures:* For each structure classified in DINS as Destroyed, base rebuild costs will be calculated on a per-square-foot basis as \$375 per-square-foot.
 - *Incremental Rebuild Cost for Tenant Improvements for Destroyed Structures:* If Claimant—as owner of an Eligible Commercial Property—demonstrates responsibility for tenant improvement costs (“TI”) (e.g., a tenant improvement allowance), an additional amount will be included for TI as specified.
 - Office: an additional \$85 per-square-foot for TI (if applicable)
 - Retail: an additional \$85 per-square-foot for TI (if applicable)
 - Medical: an additional \$150 per-square-foot for TI (if applicable)
 - Restaurant: an additional \$325 per-square-foot for TI (if applicable)
- *Estimated Repair Costs for Other Structures:* For all other structures not classified as Destroyed, flat repair amounts will be assigned based on damage classification as set forth in Section I.A.2 of Attachment 3. **These amounts will not be reduced by insurance.**
- *Lost Rental Income:* Lost rental income will be calculated per structure based on the average monthly rental income from 2022-2024, reduced by the total insurance coverage (i.e., the total amount of insurance limits, as reflected in relevant insurance policies) for lost rental income.
 - 42 months of lost rental income for structures classified as Destroyed
 - 12 months of lost rental income for all other damaged structures

C. TENANTS - Residential Properties

For Tenants of residential properties, SCE will calculate compensation as follows:

- *Occupants of Destroyed Primary Structure:*
 - Personal property compensation will equal 40% of Estimated Rebuild Costs (as described in Section I.A.1.a of Attachment 3). If Tenant(s) filing the claim occupied only part of the property, the amount will be pro-rated accordingly.
 - Transition expenses compensation will be equal to 3 months of their pre-fire rent.
- *Occupants of a Destroyed Multi-Family Residence (e.g., apartments, condominiums, duplexes) or Only a Destroyed Habitable Secondary Structure (e.g., Accessory Dwelling Unit):*
 - Personal property compensation will be a flat amount of \$50,000 for personal property. If Tenant(s) filing the claim occupied only part of the unit, the amount will be pro-rated accordingly.
 - Transition expenses compensation will be equal to 3 months of their pre-fire rent.
- *Occupants of a Damaged Residence (any type of residential property that is classified by DINS as Major Damage, Minor Damage, or Affected—or that sustained non-burn damage from smoke, soot, or ash infiltration):*
 - Personal property and transition expense compensation will be a flat payment of \$10,000. **This amount will not be reduced by insurance coverage.**

¹⁸ For eligible mixed-use properties, if there is any residential habitable space, the residential portion will be valued the same as a multi-family residence with a common owner as set forth in Section I.A.3 of Attachment 3.

D. TENANTS - Commercial Properties

SCE will calculate offers for commercial Tenants based on damage classification of the structure they occupied.

- **Destroyed structures:** Tenants occupying a commercial structure classified in DINS as Destroyed will receive a flat payment of \$25,000 for personal property.
- **Other damaged structures:** Tenants occupying any other commercial structure of an Eligible Property will receive a flat payment of \$10,000.

These amounts will not be reduced by insurance. Compensation for related business interruption losses is addressed separately below.

II. BUSINESS INTERRUPTION

Business interruption may be claimed only in connection with an Eligible Property that the business occupied. Home-based businesses are eligible if the Claimant provides proof that the business primarily operated from the residence—meaning that the principal activities of the business (such as providing services, storing inventory, or conducting administrative work) were conducted at the home rather than at another location. Proof may include, for example, a business license or tax filings listing the residence as the business address, insurance policies or permits tied to the residence, or other records showing that the home was the main place of business.

A. Businesses Occupying a Commercial Structure Classified as Destroyed

For businesses occupying a commercial structure classified in DINS as Destroyed, business interruption losses will be calculated as the average net income—plus any wage or salary payments made to the business owner(s) that have been deducted from net income—from 2022-2024, multiplied by the applicable interruption period, and then reduced by the total insurance coverage (i.e., the total amount of insurance limits, as reflected in relevant insurance policies) for business interruption.

- Retail businesses, including restaurants and shops¹⁹—whether owner-occupied or operated by a Tenant: 42 months
- Office-based business—whether owner-occupied or operated by a Tenant: 3 months
- Owner-occupied medical offices or industrial businesses: 42 months
- Tenant-operated medical offices or industrial businesses: 12 months

B. Businesses Occupying a Commercial Structure Classified as Major Damage

For businesses occupying a commercial structure classified in DINS as Major Damage, business interruption losses will be calculated as the average net income—plus any wage or salary payments made to the business owner(s) that have been deducted from net income—from 2022-2024, multiplied by the applicable interruption period, and

¹⁹ Owner-occupied businesses include those where the owner of the business and the owner of the property are the same or related entities (i.e., related ownership).

then reduced by the total insurance coverage (i.e., the total amount of insurance limits, as reflected in relevant insurance policies) for business interruption:

- Retail businesses (including restaurants and shops), medical offices, or industrial businesses—whether owner-occupied or operated by a Tenant: 12 months
- Office-based businesses (owner-occupied or Tenant-operated): 3 months

C. Businesses Occupying a Residential Structure Classified as Destroyed

For home-based businesses operating in a residence classified in DINS as Destroyed, business interruption losses will be calculated as 6 months of monthly average net income—plus any wage or salary payments made to the business owner(s) that have been deducted from net income—from 2022-2024, reduced by the total insurance coverage (i.e., the total amount of insurance limits, as reflected in relevant insurance policies) for business interruption.

D. Businesses Occupying Any Other Eligible Property

Businesses occupying any other Eligible Property will receive a flat payment of \$10,000. **This amount will not be reduced by the applicable amount of insurance coverage.**

III. PHYSICAL INJURY

Adult Claimants who sustained an eligible physical injury will receive a flat payment of \$10,000 to compensate for economic loss resulting from the injury, in addition to non-economic loss compensation as described below. Minor Claimants who sustain an eligible physical injury will not receive economic loss compensation, as they typically do not incur direct wage or income loss, but they will receive non-economic loss compensation as described below.

IV. DEATH

Economic loss for death claims for Fast Pay will be calculated using the Bureau of Labor Statistics and Internal Revenue Service data tables, taking into account the decedent's earnings, the age of decedent, the marital status, and number of dependents. If the decedent was not employed, the 2024 national average for all United States workers for will be used. Such claims will also receive an amount for non-economic loss, as described below.

NON-ECONOMIC LOSS CALCULATION

I. Death Claimants

Each Claimant submitting a death claim will receive the following uniform amounts for non-economic loss (e.g., pain and suffering, emotional distress, loss of consortium, etc.):

- \$1,500,000 for the death of the decedent,
- \$500,000 for the surviving spouse, and
- \$500,000 for each surviving eligible dependent of the decedent.

II. Physical Injury Claimants

Each Claimant with an eligible physical injury will receive \$15,000 for non-economic loss.

III. Residents of Eligible Properties

All Claimants who were residents of Eligible Properties (with proof of residency) will receive a uniform amount of non-economic loss compensation, based on the following categories:

- *Residents of a Destroyed Structure:* Claimants who resided in a structure classified by DINS as Destroyed will receive \$100,000 per adult and \$50,000 per child.
- *Owner-Occupants of an Eligible Property with a Destroyed Secondary Structure:* Claimants who did not reside in a structure classified by DINS as Destroyed but owned and occupied an eligible single-family residence with a Destroyed secondary structure will receive \$50,000 per adult and \$15,000 per child.
- *Residents of Major Damage Structures:* Claimants who resided in a structure that was classified by DINS as Major Damage will receive \$50,000 per adult and \$15,000 per child.
- *Residents of Other Damaged Structures:* All other Claimants who resided in a structure that was classified by DINS as Minor Damage or Affected, or who experienced non-burn damage from smoke, soot, or ash infiltration will receive \$20,000 per adult and \$5,000 per child.

Legal entities and any individual who did not reside at an Eligible Property are not eligible for non-economic loss compensation, unless they experienced physical injury or are submitting a death claim.

DIRECT CLAIM PREMIUM

WILDFIRE RECOVERY COMPENSATION PROGRAM DIRECT CLAIM PREMIUM

Each offer under the Wildfire Recovery Compensation Program will include a Direct Claim Premium. This Premium is only available through the Program and will not be available in mediation or litigation. The Premium will be applied on a per property basis—one Premium per property, regardless of the number of individuals or entities associated with the property (unless otherwise specified below). If a claim includes a mix of claim types, only the highest applicable Direct Claim Premium will apply.

- **Death Claimant:** \$5,000,000 per decedent
- **Physical injury:** \$20,000 per injured individual
- **Owners and Tenants of Destroyed structures:**
 - Residential Properties:
 - Owner-occupant of property with Destroyed primary structure: \$200,000 per property
 - Owner-occupant of property with Destroyed secondary structure: \$100,000 per property
 - Owner-landlord of property with Destroyed primary structure: \$150,000 per property
 - Owner-landlord of property with Destroyed secondary structure: \$25,000 per property
 - Tenant: \$50,000 per adult
 - Commercial Properties:
 - Owner of a property: \$25,000 per property
 - Tenant: \$25,000 per property
- **Owner and Tenants of all other damaged structures²⁰:**
 - Residential Properties
 - Owner-occupant: \$10,000 per property
 - Owner-landlord: \$5,000 per property
 - Tenant: \$5,000 per adult
 - Commercial Properties
 - Owner: \$5,000 per property
 - Tenant: \$5,000 per property

ATTORNEYS' FEES

If a Claimant is represented by an attorney at the time the claim is submitted, SCE will add an amount equal to 10% of the Claimant's net economic loss (i.e., after insurance offsets) plus non-economic compensation for attorneys' fees—an amount that is not available outside of the Program. Attorneys' fees will not be added to the Direct Claim Premium. Claimants who do not accept the Settlement Offer are not eligible to receive any payments from the Program including attorney's fees.

²⁰ Those classified as Major Damage, Minor Damage, or Affected by DINS and/or with non-burn damage from smoke, soot, or ash infiltration.

ATTACHMENT 4

RELEASED PARTIES

Edison International and Southern California Edison Company and their respective successors, assigns, agents, representatives, shareholders, officers, directors, partners, managers, employees, former employees, sureties, insurers, administrators, trustees, members, principals, beneficiaries, and all persons, firms, associations, parents, subsidiaries, and/or corporations connected with it, and each of them.