



Charles M. Green, APLC Addresses Fire Insurance Proceeds in Complex California Divorces

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Charles M. Green, APLC, a Los Angeles family law firm with 27 years of experience, is providing guidance to divorcing couples facing unprecedented challenges related to insurance payouts from properties destroyed in the recent Los Angeles wildfires. The firm reports an increase in consultations regarding the division of insurance proceeds from homes lost in the Palisades, Eaton, and Hurst fires that devastated thousands of properties across the region.

Under California divorce law, insurance proceeds from a marital home typically constitute community property, subject to equal division between spouses. The destruction of physical assets has shifted the focus of property division disputes from real estate to insurance payouts, creating new complexities for couples already navigating divorce proceedings.

"When the family home is destroyed, the dispute shifts from the property itself to the insurance payout," said Charles M. Green, Certified Family Law Specialist and licensed CPA at Charles M. Green, APLC. "Insurance

proceeds are becoming the new contested asset in divorce cases, requiring careful legal navigation to ensure fair distribution while addressing immediate housing needs and mortgage obligations on destroyed properties."

The firm has identified several critical issues arising from these situations. Divorcing couples face disputes over who controls the insurance funds, whether proceeds should be used to rebuild or divided immediately, and how to handle ongoing mortgage obligations on properties that no longer exist. Additionally, questions arise regarding temporary housing costs and whether these expenses should be deducted from the community property before division.

In many cases, couples in pending divorces may need to seek emergency court orders to access or protect insurance proceeds. The timing of insurance payouts, combined with the emotional stress of losing a home and navigating divorce simultaneously, creates an environment where legal expertise becomes essential for protecting both parties' interests.

The intersection of insurance law and family law requires specialized knowledge, particularly when dealing with property division in high-asset divorces. Charles M. Green, APLC brings a unique perspective to these cases through its combination of legal and financial expertise, with Charles M. Green holding both Certified Family Law Specialist credentials and CPA licensure.

Beyond traditional property division concerns, the firm notes that social media activity during this period can impact divorce proceedings. Posts about insurance claims, temporary housing arrangements, or financial hardships may become relevant in court proceedings, making it crucial for divorcing individuals to exercise caution in their online communications.

The firm emphasizes that while insurance proceeds generally constitute community property, specific circumstances may affect their classification and division. Factors such as the timing of premium payments, the source of funds used for insurance, and any separate property contributions to the home can influence how proceeds are distributed.

Charles M. Green, APLC specializes in complex family law matters including divorce, child custody, child support, spousal support, and property settlement. The firm has served Los Angeles families and businesses for over 27 years, offering comprehensive legal services that address both the legal and financial aspects of family law cases. With expertise in business valuation, qualified domestic relations orders, and high-asset property division, the firm provides strategic solutions for clients facing complex divorce proceedings.

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Charles M. Green, APLC

Charles M. Green, APLC is a Los Angeles family law firm founded in 1998. Lead attorney Charles M. Green is a Certified Family Law Specialist and licensed CPA, handling complex divorce, custody, and high-asset cases with bilingual Spanish/Korean support.

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