



## Insurance Commissioner issues emergency declaration to help fire survivors across the state

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### **Insurance Commissioner issues emergency declaration to help fire survivors across the state**

**SACRAMENTO, Calif.** — In the wake of the deadliest and most destructive wildfire in California’s history, Insurance Commissioner Dave Jones today [declared an emergency situation](#), which allows insurance companies to use out-of-state adjusters to help handle the large volume of claims resulting from the Camp and Woolsey Fires.

With more than 7,600 homes destroyed so far by the Camp Fire alone, Jones directed the California Department of Insurance to [issue a formal notice](#) to insurers, licensed public adjusters and admitted carriers to make sure all claims adjusters assigned to wildfire claims, including those not licensed in California but working under a California licensed adjuster, are properly trained on the [California Unfair Practices Act, Fair Claims Settlement Practices Regulations](#), and all laws relating to property and casualty insurance claims handling.

“Wildfire survivors need all the help we can provide, as they begin the long road to recovery,” said Insurance Commissioner Dave Jones. “We are taking action to make sure policyholders are protected as they begin navigating the claims process and rebuilding their homes. I am reminding all insurers and adjusters of their obligation to comply with all of the California laws and help wildfire survivors.”

Following last year’s wildfires, the [commissioner received feedback](#) from wildfire survivors, public officials, and others that some of the representations made by insurance adjusters conflicted with California laws. The formal notice issued today, reminds adjusters of California insurance laws and draws attention to several new laws enacted in the last legislative session as urgency bills and are effective for claims resulting from the recent wildfires in northern and southern California. Some of the new laws include:

- Policyholders now have 36 months after a declared disaster to collect full replacement cost to rebuild, replace at another location, or purchase an already built home at a new location.
- Additional living expense coverage is available for 36 months but is subject to policy provisions.

Policyholders should contact their insurance company and insurance agent to begin the claims process. They may also contact the Department of Insurance Consumer hotline at 800-927-HELP (4357) to seek assistance or visit the Department's [website](#) for tips and advice.

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The California Department of Insurance, established in 1868, is the largest consumer protection agency in California. Insurers collect \$310 billion in premiums annually in California. Since 2011 the California Department of Insurance received more than 1,000,000 calls from consumers and helped recover over \$469 million in claims and premiums. Please visit the Department of Insurance website at [www.insurance.ca.gov](http://www.insurance.ca.gov). Non-media inquiries should be directed to the Consumer Hotline at 800.927.4357. Telecommunications Devices for the Deaf (TDD), please dial 800.482.4833.

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