



IMMEDIATE RELEASE
June 9, 2020

Contacts: Sarah Sol, Pamela Diaz
media@calquake.com
(279) 203-5998

New publication guides assessment, repair of residential earthquake damage

California Earthquake Authority and Applied Technology Council provide overview to earthquake insurance claim adjusters during annual meeting

(SACRAMENTO) Updated guidelines for identifying, evaluating and repairing residential earthquake damage were unveiled today at the California Earthquake Authority's (CEA's) annual claim manager meeting.

Experts from CEA and the Applied Technology Council (ATC) presented the new CEA-ATC publication "Earthquake Damage Assessment and Repair Guidelines for Residential Wood-Frame Buildings"—a two-volume set covering common earthquake damage to typical one- and two-family, wood-frame dwellings—to an audience of more than 160 claim adjusters, engineers and other insurance-industry professionals during the meeting today, held via webinar. Presenters described the latest seismic research, earthquake vulnerabilities common to houses, cosmetic vs. structurally significant damage, damage assessment techniques, earthquake-induced ground deformation and other topics, and the webinar included case studies.

"These guidelines are a critical resource for the claim adjusters working with CEA after an earthquake, and they help to ensure damaged houses can be restored to their pre-earthquake conditions," said CEA Chief Mitigation Officer Janiele Maffei, who spoke to meeting attendees about this project and CEA's other ongoing research and mitigation-focused efforts.

"These guidelines will increase the efficiency, consistency and reliability of the earthquake damage assessment and repair process for wood-frame houses, and their use by the insurance industry will enable quick and reliable decisions related to claims coverage," said ATC Director of Projects Justin Moresco, who was the project manager for the effort to update and expand the guidelines.

The new publication builds on previous work done by the Consortium of Universities for Research in Earthquake Engineering (CUREE) in 2007 and 2010 that has been widely used as part of the California Department of Insurance's required earthquake training for insurance claim adjusters. CEA funded that work and, after CUREE disbanded in December 2016, contracted with not-for-profit organization ATC to update the general guidelines and develop companion engineering guidelines. ATC's mission is to imagine, develop and promote the advancement of technologies to enhance societal resistance to natural and other hazards.

The new guidelines are available for free download on the CEA website ([Volume 1](#), [Volume 2](#)) and can be ordered through the ATC website ([Volume 1](#), [Volume 2](#)). Volume 1 of the series is intended to be used by insurance claim representatives, building contractors, homeowners and others familiar with construction and repair, while Volume 2 is intended to be used by structural and geotechnical engineers and others with relevant technical experience.

About CEA

The [California Earthquake Authority](#) (CEA) is a not-for-profit public instrumentality of the state of California that has two distinct roles: Since 1996, CEA has provided residential earthquake insurance while educating Californians about earthquake risk and helping them reduce their risk of earthquake losses through residential mitigation. Since 2019, CEA also has administered the [Wildfire Fund](#), a catastrophe fund that provides a source of funding for payment of claims arising from a wildfire caused by any large electrical utility company that meets the legal requirements for participation in the fund.

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