



Earthquake Event Reference Document for California Earthquake Authority Participating Insurer Claims Liaison(s)

Requirements, duties and responsibilities pre- and post-earthquake

Claims E-mail •

ceaclaims@calquake.com

CEA Toll Free •

(877) 797-4300

The participating insurer (PI) California Earthquake Authority (CEA) Claim Liaison(s) is the primary contact point for CEA-claims communication between the CEA and the PI following an earthquake. This point of contact is accountable for all actions undertaken by the PI in the aftermath of any earthquake that results in CEA claims.

- To successfully fulfil this role, a CEA Claim Liaison must have comprehensive knowledge of CEA and CEA operations. This can be achieved by:
- Maintaining familiarity with the latest version of the CEA Claim Manual, and
- Understanding CEA insurance policies and how policy coverages function by completing online CEA-coverage training

For these and other key resources, go to:

EarthquakeAuthority.com/Insurance-Professionals/For-Adjusters.

Additionally, a CEA Claim Liaison must have completed the training necessary for accreditation in the handling of California earthquake claims by adjusters, as provided for in California Department of Insurance regulations.

- Insurance Adjuster Training for Evaluating Earthquake Damage
 1. The CEA requires every PI to comply with the California Department of Insurance regulations that set forth standards governing the training of insurance adjusters in evaluating damage caused by earthquakes and the procedures for reporting unaccredited adjusting.
 2. The earthquake-claim adjuster accreditation process is described in the California Code of Regulations, Title 10. Chapter 5, Subchapter 7.5.1 - *Insurance Adjuster Training for Evaluating Earthquake Damage*: insurance.ca.gov/01-consumers/130-laws-regs-hearings/05-CCR/fair-claims-regs.cfm.

For on-the-scene response immediately following an event, the CEA Claim Director will meet the CEA Claim Liaison(s) at a location convenient to the earthquake site on an as-needed basis. The meetings can serve as a forum to resolve issues, such as:

- Discussing general CEA-policy coverage issues;
- Discussing particular aspects and structural elements being encountered on claims in the area;
- Identifying and sharing information about problems encountered by the PIs;
- Updating the CEA Claim Director on the progress each PI has made in establishing its catastrophe office; and
- Informing the PI representatives of the current status of the CEA's coordination with government agencies

In the event there is a need for coverage interpretations following an event, the CEA has established the following process for receiving, answering, and resolving CEA policy coverage questions.

- The PI should first attempt to resolve policy and claim coverage questions by consulting the Claim Manual and by using the expertise of its senior claim professionals and claim management.
- Policy coverage questions that remain unresolved should be referred to the CEA on the CEA Coverage Review Form. The PI must provide a narrative report under each of the applicable headings. Attachment 3 to the Claim Manual comprises an example of a blank Coverage Review Form, as well as a (sample) completed form.
- The Coverage Review Form should be submitted to the CEA Claim Liaison with a copy of all claim-file materials necessary for a proper review of the coverage issue. PIs must use overnight courier service or mail, or must email documents as attachments, to send files to the CEA for review.

When notified by the CEA Claim Director, each CEA Claim Liaison is required to report the following information with respect to all CEA claims handled by that PI by email to the CEA at ceaclaims@calquake.com, with a copy by email to the CEA Claim Director, by the end of each and every working day. This reporting practice must be maintained until the CEA Claim Director notifies PIs that it may be stopped.

- Date of the report;
- Name of PI;
- Name of PI's contact person, including email and phone number;
- Total number of claims and status (open, closed) received as a result of the earthquake (total claims, not a tally by coverage);
- Out of the total number of claims, how many are closed;
- The current total dollar amount of all open reserves;
- The current total dollar amount of all paid CEA claims, to date.

Emergency Resources

In the aftermath of an earthquake, other emergency organizations may provide assistance to members of the community. CEA works cooperatively with these groups to help aid response. These groups often include, but are not limited to:

- American Red Cross (redcross.org)
- California Governor's Office of Emergency Services (Cal OES) (caloes.ca.gov/)
- Federal Emergency Management Agency (FEMA) (fema.gov/)
- Small Business Association (SBA) (sba.gov/)
- Earthquake Country Alliance (ECA) (earthquakecountry.org/)
- State of California Department of Insurance (insurance.ca.gov/)
- Local state, city, county, and health and human services offices specific to the earthquake site