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INSURANCE CODE - INS

DIVISION 5. INSURANCE ADJUSTERS [14000 - 16032] (*Division 5 added by Stats. 1980, Ch. 1190, Sec. 11.)*

CHAPTER 3. Emergency Disaster Assessment [16000 - 16032] (*Chapter 3 added by Stats. 1998, Ch. 510, Sec. 1.)*

ARTICLE 2. Emergency Disaster Assessment [16010 - 16016] (*Article 2 added by Stats. 1998, Ch. 510, Sec. 1.)*

16010. In order to ensure an adequate response to disasters, the Legislature finds it necessary and appropriate to establish insurance disaster assessment teams.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16010.5. The commissioner shall establish insurance disaster assessment teams in accordance with the provisions of this chapter.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16011. (a) Each team shall consist of not more than seven insurance representatives. Insurers doing business in this state that want to participate in the insurance disaster assessment teams shall submit the names of qualified representatives to the commissioner.

(b) The commissioner may establish one or more insurance disaster assessment teams, and may provide for different teams for different locations and different types of disasters.

(c) The commissioner may assign a representative of the commissioner to accompany the team or teams. The representative shall complete the appropriate Standardized Emergency Management Systems training.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16012. Upon the occurrence of any state of emergency involving property damage, the commissioner may require any insurance disaster assessment team to assemble for the purpose of assessing the extent, type, and degree of insured damage involved in the emergency.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16013. State and local law enforcement officials shall permit an insurance disaster assessment team to have access to any disaster area as soon as determined safe and practical by the incident commander. The commissioner shall be responsible for the coordination and dispatch of insurance disaster assessment teams to disaster areas.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16014. The insurance disaster assessment team may use any of the following techniques to assess the amount of damage:

(a) Ground surveying on foot or vehicle, or aerial surveying if necessary.

(b) Analysis of data provided by others.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16015. The insurance disaster assessment team shall make a general assessment of the amount and types of damage suffered in an attempt to identify the overall scope of damage.

(*Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.*)

16016. The insurance disaster assessment team shall compile its findings into a report and submit the report to the commissioner as soon as practical, but not more than five days after completion of the assessment unless authorized by the commissioner. The report shall be developed, in accordance with procedures established by the commissioner. The information shall be disseminated

publicly, and shall be made available to local and state disaster organizations, and to the commissioner for distribution to insurers. These findings and information shall not be binding on any insured as to coverage.

(Added by Stats. 1998, Ch. 510, Sec. 1. Effective September 15, 1998.)