



STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE

180-DAY EXTENSION OF DECLARATION OF EMERGENCY SITUATION
by the
Insurance Commissioner of the State of California

WHEREAS, on January 13, 2025, I issued a [Declaration of Emergency Situation](#) to help speed the recovery from the devastating wildfires burning in Los Angeles and Ventura counties as a result of windstorm conditions;

WHEREAS, the dwellings of thousands of California residents have been destroyed or damaged, hundreds of business structures have been destroyed or damaged, and tens of thousands of California residents have been evacuated from their homes in reportedly one of the most destructive wildfire catastrophes in United States history;

WHEREAS, the magnitude of these destructive wildfires and the associated tens of thousands of insurance claims has created a shortage of qualified insurance adjusters and, in conformity with [Sections 14022.5\(c\)](#) and [14046](#) of the California Insurance Code, registration of nonlicensed adjusters is valid for a period of 180 days from the date of their registration with my Department, as granted under the authority of my initial Declaration of Emergency Situation;

WHEREAS, the emergency situation continues due to the widespread nature of these catastrophic wildfires with over 38,000 claims filed to date with insurance companies and the recent and necessary increase in the number of registered adjusters adjusting the Los Angeles area fires;

WHEREAS, my Department has received numerous requests from insurers and licensed adjusters to extend my Declaration of Emergency Situation in order to help homeowners, renters, and businesses receive their vital insurance proceeds in order to recover as quickly as possible; and,

NOW, I, RICARDO LARA, Insurance Commissioner of the State of California, in accordance with the authority vested in me by Section 14022.5(c) of the California Insurance Code, HEREBY DECLARE A 180-DAY EXTENSION TO THIS EMERGENCY SITUATION to exist with respect to the adjustment of insurance claims arising from these wildfires.

THEREFORE, I AUTHORIZE insurers and licensed insurance adjusters to be able to continue to utilize nonlicensed adjusters to the extent such use is reasonably necessary to respond to the losses arising out of the wildfires if each of the following three requirements continue to be met:

1. The work performed by nonlicensed adjusters is under the active direction, control, charge, and/or management of a qualified licensed adjuster, qualified manager, or an insurer authorized to do business in California.
2. The nonlicensed adjuster registers with the Insurance Commissioner within 15 days from the date on which the nonlicensed adjuster commences the claims adjusting activity in connection with the wildfires using the Emergency Declaration link available on my Department's [Independent Insurance Adjuster Registration and Certification Online Services](#).
3. All claims adjusters, whether California-licensed or not, who are assigned to wildfire claims must be properly trained on the California Unfair Practices Act, the Fair Claims Settlement Practices Regulations, and all laws relating to property and casualty insurance claims handling.

Any qualified licensed adjuster, qualified manager, or insurer authorized to do business in California who actively directs, controls, charges, and/or manages a nonlicensed adjuster shall be held liable and may be subject to civil penalties for any actions associated with this emergency situation by a nonlicensed adjuster deemed in violation of the California Unfair Practices Act, the Fair Claims Settlement Practices Regulations, and any laws relating to property and casualty insurance claims handling.

IN WITNESS WHEREOF I have hereunto set my hand and caused my official seal to be affixed this 11th day of July, 2025.

A handwritten signature in black ink, appearing to read "Ricardo Lara", is positioned above a horizontal line.

RICARDO LARA
Insurance Commissioner