



OFFICE OF  
INSURANCE COMMISSIONER

To: All Insurers and Adjusters working in the Gray and Oregon Road Fire areas

RE: Debris removal

At this stage of the claims process, timely debris removal is critical to a successful recovery for these communities. I ask all insurers and adjusters to expedite the approval process when your insureds provide estimates of debris removal so they can be assured this is covered, and so the rebuilding process can proceed quickly.

I also expect insurers and adjusters to educate their insureds on how the policy impacts debris removal. The better you can communicate all pertinent benefits under the policy to your insureds, the less confusion and disruption will occur as the claim progresses. Please note, the [local authority has required](#) fire loss victims to test the debris for asbestos. This testing must be done prior to the debris removal and is necessary for the repair and replacement of covered property. If the policy treats the debris removal as additional coverage, the insurer and adjuster should fully disclose how the coverage interacts with the policy limits.

Thank you for the diligent work you are doing to help your insureds through this troubling time.

Sincerely,

A handwritten signature in black ink that reads "Mike Kreidler".

Mike Kreidler,  
Insurance Commissioner

[Sent electronically]