

CEA CALIFORNIA
EARTHQUAKE
AUTHORITY™

**THE STRENGTH
TO REBUILD®**

A Public Mission

CALIFORNIA: MANDATORY OFFER LAW



Earthquake coverage is **excluded** from homeowners insurance policy

However, insurance companies are **required to offer** a separate earthquake insurance policy at time of homeowner policy sale.

CEA: ESTABLISHED IN THE WAKE OF NORTHRIDGE EQ

January 17, 1994



Los Angeles Times

CIRCULATION
72,000,000

THURSDAY, JANUARY 14, 1994
CALIFORNIA: THE PACIFIC COAST EDITION

ONEY
\$6.00

33 Die, Many Hurt in 6.6 Quake L.A. Area Freeways Buckle, Buildings Topple

Sylmar Jolted by Ghosts of Horror Past

■ History: The city that crumpled under a 6.5 quake in 1971 remembers with the horror that came when the earth gave way. On Monday, it seemed like it was over.

By CHARL TURNER and RICHARD MEYER
Times Staff Writers

Shaw didn't feel nearly so jittery for her 5th when she was a girl.
That's why it was so terrifying for her husband, David, when he felt the first tremor in a mobile home, just like the last time. It was, in fact, the same mobile home, at the same house.

The one big death scene, I also remember clearly because that was the shaking that the neighbors. It was the worst, a hard job. The 72 was the worst. I never dreamed that I would see these and then...

The body of LAPD Officer Clarence W. Dean lies near his motorcycle, which plunged off the Arroyo Valley Freeway overpass that collapsed onto the Golden State Freeway during Monday's earthquake. The 6.5 tremor shook at least 11 major freeways or interchanges.



■ Disaster: Epicenter is in Northridge, where three-story apartment complex's pancakes. Repeated gas lines erupt in fire in apartment complex in city's modern history.

By TRACEY KAPLAN and GREG KROGMAN
Times Staff Writers

A deadly magnitude 6.6 north-south-southwest rupture in Southern California history—ripples through the pre-dawn morning hours with a shuddering jolt that buckled freeways, toppled buildings, ruptured gas lines and set emergency crews searching desperately for bodies trapped under the rubble.

The 10-second tremor, which was felt throughout the region, but centered in Northridge, was followed by at least 20 aftershocks—nearly half of which occurred within a three-hour window of the main quake near the epicenter in Northridge, including one two weeks later.

Triggered by a fault that ruptured the northern San Andreas range 100 miles from the epicenter, the 6.6 quake was the largest earthquake in the history of the Los Angeles area since the 1907 San Fernando earthquake. It was the first major earthquake in the Los Angeles basin since the 1940 San Fernando earthquake.

The quake did not cause any major damage to the city's infrastructure, but it did cause significant damage to the Golden State Freeway and the Arroyo Valley Freeway. The damage to the Golden State Freeway was particularly severe, with several overpasses collapsing. The Arroyo Valley Freeway also suffered significant damage, with several overpasses buckling.

Thrust Faults Pose Brutal Danger to Basin

By ROBERT LEE HOLT and KENNETH AERZI
Times Staff Writers

The earthquake has reminded the San Fernando Valley many as possible the danger posed by a thrust fault, which underlies the Los Angeles Basin.

Commuters Will Face Nightmare for Months

■ Transportation: Several freeway sections are shut. Golden State, Santa Monica routes are heavily damaged.

By NOBA ZAMKOFF and RAJEE PRASAD
Times Staff Writers

The 33 second earthquake that Monday will create a remaining...

Questions on Reinforcing of Freeways Raised

By VIRGINIA BELL and JAY P. FERRELL
Times Staff Writers

With billions of dollars in federal, state and local money...

To Our Readers
The Times today publishes a special report, "Living With the Quake," a prepared guide that includes information on evacuation routes and tells how to prepare for future earthquakes.
This material...

1994: NORTHRIDGE EARTHQUAKE



Total Property Damage

➤ \$40 Billion

Residential

➤➤ \$20 Billion

Insured Residential

➤➤➤ \$10 Billion

Aftermath

Most insurance companies stopped writing Homeowners insurance

**THE STRENGTH
TO REBUILD®**



PUBLICLY MANAGED • PRIVATELY FINANCED

A not-for-profit provider of residential earthquake insurance

GOVERNING BOARD:

Governor

Insurance Commissioner

State Treasurer

Non Voting:

Assembly Speaker and Senate Rules Chair

PRIVATELY FINANCED:

1,054,000 Policyholders

MISSION:

Insure

Educate

Mitigate

EarthquakeBraceBolt.com

August 2014, Napa, California



JANIELE MAFFEI



EARTHQUAKE BRACE + BOLT

REGISTRATION IS NOW CLOSED

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Stay current on EBB news including where and when the program will open next by clicking on "Sign Up" and entering your contact information.

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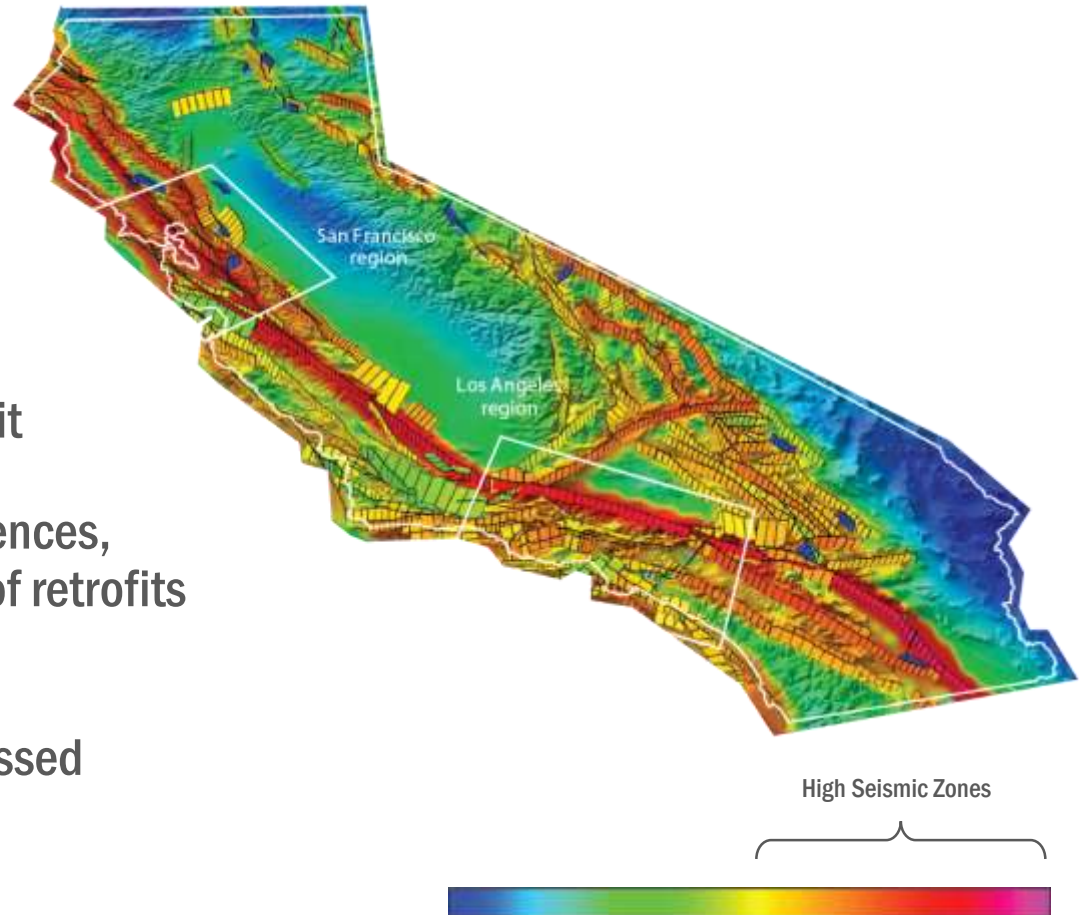
7,800 Homes Retrofitted since 2014

Pre-1979 houses/Reimbursed up to \$3,000

CEA Mitigation Funding: \$5M/Year (approx.)

Urgent Need for Big Increase in Mitigation Funding

- 83% of Californians live in high seismic counties
- More than 1 million California homes need EBB-type of retrofit
- Millions of other types of residences, including multifamily, in need of retrofits
- Low-income and vulnerable communities need to be addressed



SB 254: CALIFORNIA RESILIENT HOME INITIATIVE

**\$75M to \$100M
per year for
retrofits**

Pre-Earthquake Benefit

Seismic retrofit of vulnerable homes
in high seismic areas

Post-Earthquake Assessment

On select insurance policies in high
seismic areas following
unprecedented earthquake

SB 254 SUPPORTERS (as of 4/25/19)

- **CEA Governing Board**
(Governor*, Treasurer, Insurance Commissioner)
- **Los Angeles Mayor Eric Garcetti**
- **Structural Engineers Association of California (SEAOC)**
- **Enterprise Community Partners**
- **American Red Cross**
- **Personal Insurance Federation of California**
(Members include State Farm, Progressive, Liberty Mutual, Mercury, Nationwide)
- **Farmers Insurance**
- **CSAA**
(AAA North)
- **United Policyholders**
(Non-profit insurance consumer group)
- **Earthquake Engineering Research Institute (EERI)**
- **States Building and Construction Trades Council of California (SBCTC)**
- **AIR Worldwide**
- **RMS (Risk Management Solutions)**

**Governor's Designee was unable to attend the 04/12/2019 Board meeting when the Board voted to support SB 254*

SB 254 WEBINAR – (DATES TBD)

