

Insurance, Smoke Damage and Professional Assessments



The Los Angeles County Department of Public Health encourages insurance companies to act in good faith by covering site-specific smoke damage assessments and recommendations from certified environmental consultants, industrial hygienists, restoration experts with certifications from organizations such as the [Institute of Inspection Cleaning and Restoration Certification \(IICRC\)](#) and the [Restoration Industry Association \(RIA\)](#), or those with specialized training in smoke damage restoration—professionals trained to identify, assess, and manage environmental hazards.

Because detailed standards for investigating and managing smoke-damaged homes have not been established, Certified Industrial Hygienists (CIHs) and other qualified environmental professionals play a vital role. Their site-specific evaluations help determine when and how to test for wildfire-related contaminants such as soot, heavy metals, and combustion byproducts, and guide appropriate cleanup efforts.

Recognizing the need for statewide alignment, on May 19, 2025, Insurance Commissioner Ricardo Lara [announced](#) the creation of a new Smoke Claims & Remediation Task Force within the California Department of Insurance. On July 1, 2025, [members were appointed](#). According to the announcement, this new Task Force “will bring together public health experts, environmental health professionals, smoke remediation specialists, fire safety experts, and consumer advocates to recommend science-based standards, best practices for smoke restoration of homes and personal property, and enforcement tools to the Department that ensure Californians are treated fairly in the wake of wildfire smoke exposure.”

In the absence of established standards, site-specific smoke damage remediation will need to be guided by the professional judgment of qualified experts.