



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **Bulletin 2021-06**

**TO: All Admitted and Non-Admitted Insurers Writing Residential Property Insurance in California**

**FROM: Insurance Commissioner Ricardo Lara**

**DATE: September 20, 2021**

**RE: Mandatory Moratorium on Cancellations and Non-Renewals of Policies of Residential Property Insurance After the Declaration of a State of Emergency**

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As enacted by Senate Bill 824 (Lara, Chapter 616, Statutes of 2018) Insurance Code section 675.1, subdivision (b)(1) provides:

“An insurer shall not cancel or refuse to renew a **policy of residential property insurance for a property located in any ZIP Code within or adjacent to the fire perimeter**, for one year after the declaration of a state of emergency as defined in Section 8558 of the Government Code, based solely on the fact that the insured structure is located in an area in which a wildfire has occurred. This prohibition applies to all policies of residential property insurance in effect at the time of the declared emergency.” (Emphasis added.)

Section 675.1, subdivision (d) defines “policy of residential property insurance” as follows:

“...policy residential property insurance” has the meaning described in **subdivision (a) of Section 10087.**” (Emphasis added.)

Section 10087, subdivision (a) provides:

“...**policy of residential property insurance**’ shall mean a policy insuring individually owned residential structures of not more than four dwelling units, individually owned condominium units, or individually owned mobilehomes, and their contents, located in this state and used exclusively for residential purposes or a tenant’s policy insuring personal contents of a residential unit located in this state.” (Emphasis added.)

Accordingly, no admitted or non-admitted insurer shall cancel or non-renew due to wildfire risk any policy of residential property insurance, including all homeowners', condo unit owners', mobile homeowners', or residential renters' insurance policies, that are located in a ZIP Code identified by this bulletin or any subsequent bulletin as subject to Section 675.1, subdivision (b)(1).

Section 675.1, subdivision (b)(2) further provides:

“...the fire perimeter shall be determined by the Department of Forestry and Fire Protection in consultation with the Office of Emergency Services. The department shall provide the commissioner with **data describing the fire perimeter sufficient for the commissioner to determine which ZIP Codes are within or adjacent to the fire perimeter. The commissioner shall then issue a bulletin to inform insurers which ZIP Codes are subject to this subdivision.**” (Emphasis added.)

The Department of Forestry and Fire Protection, in consultation with the Governor's Office of Emergency Services, has provided the Commissioner with data identifying the fires that pertain to each state of emergency and describing the fire perimeters. The Commissioner has relied upon that data to determine which ZIP Codes are subject to the moratorium under Section 675.1, subdivision (b)(1).

On July 23, 2021, Governor Gavin Newsom proclaimed [a state of emergency covering the counties of Butte, Plumas, Lassen, and Alpine](#) due to wildfires in those counties.

On August 5, 2021, Governor Gavin Newsom proclaimed a [state of emergency covering the counties of Siskiyou, Nevada, and Placer](#) due to wildfires in those counties.

On August 10, 2021, Governor Gavin Newsom proclaimed a [state of emergency covering the counties of Trinity, Tehama, and Shasta](#) due to wildfires in those counties.

On August 17, 2021, Governor Gavin Newsom proclaimed a [state of emergency covering El Dorado County due to the Caldor Fire](#).

On August 30, 2021, Governor Gavin Newsom proclaimed [a state of emergency covering the counties of Alpine, Amador, and Placer](#) due to the Caldor Fire in those counties.

On September 7, 2021, Governor Gavin Newsom proclaimed a [state of emergency covering Lake County](#) due to the Cache Fire.

Therefore, due to the Governor's July 23, 2021 declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk for one year, starting on July 23, 2021, for any policy of residential property insurance in the following ZIP Codes:

- **Dixie Fire<sup>1</sup>** (including Fly Fire): 96130, 95965, 95954, 96137, 95971, 96122, 96103, 96020, 96114, 95942, 95947, 96056, 96109, 96113, 95983, 96061, 96071, 96063, 96121, 95923, 95934, 95984, 95915, 95926, 95928, 95973, 95966, 96080, 95901, 95969, 96021, 95948, 95953, 96088, 96013, 95938, 96055, 95917, 96035, 95916, 96118, 96028, 96134, 95968, 96106, 96096, 95956, 95981, 96059, 96124, 96016, 96105, 96090, 96006, 96128, 96009, 96126, 95978, 96040, 96075, 96117, 96129, 95974, 96092, 96054, 96116, 96015, 95920, 96078, 96136, 96135, 95958, 96068, 96123, 96119, 96132, 95929, 95980
- **Tamarack Fire:** 96120, 96133, 96150, 95223, 95666, 95646, 96107, 96156, 95644

Due to the Governor's August 5, 2021 emergency declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk for one year, starting on August 5, 2021, for any policies of residential property insurance in the following ZIP Codes:

- **Antelope Fire:** 96134, 96058, 96067, 96094, 96013, 96064, 96057, 96028, 96056, 96023, 96108, 96015, 96011
- **River Fire:** 95945, 95949, 95713, 95648, 95603, 95959, 95602, 95946, 95631, 95722, 95692, 95703, 95975, 95701, 95736, 95714, 95717, 95986, 95924, 95712

Due to the Governor's August 10, 2021 emergency declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk, for one year starting on August 10, 2021, for any policies of residential property insurance in the following ZIP Codes:

- **McFarland Fire:** 96080, 96022, 96041, 96076, 96007, 96021, 96088, 96055, 96035, 95542, 96024, 95428, 96047, 96048, 96059, 95526, 96090, 95552, 95527, 96075, 96046, 96010, 95587, 95595, 96074, 96078, 96029
- **Monument Fire:** 96041, 96024, 95563, 96048, 95527, 96046, 96010, 96080, 96093, 95573, 95542, 96052, 95525, 95428, 96047, 95526, 95552, 96033, 96076, 95587, 95595, 95550, 96031, 96095
- **Dixie Fire<sup>1</sup>** (including Fly Fire): 96130, 95965, 95954, 96137, 95971, 96122, 96103, 96020, 96114, 95942, 95947, 96056, 96109, 96113, 95983, 96061, 96071, 96063, 96121, 95923, 95934, 95984, 95915, 95926, 95928, 95973, 95966, 96080, 95901, 95969, 96021, 95948, 95953, 96088, 96013, 95938, 96055, 95917, 96035, 95916, 96118, 96028, 96134, 95968, 96106, 96096, 95956, 95981, 96059, 96124, 96016, 96105, 96090, 96006, 96128, 96009, 96126, 95978, 96040, 96075, 96117, 96129,

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<sup>1</sup> Note that the Dixie Fire was the subject of two separate state of emergency declarations, July 23, 2021 and August 10, 2021. For this reason, the Zip Codes associated with the Dixie Fire will be subject to two separate moratoriums which will run concurrently from July 23, 2021 and August 10, 2022.

95974, 96092, 96054, 96116, 96015, 95920, 96078, 96136, 96135, 95958, 96068, 96123, 96119, 96132, 95929, 95980

Due to the Governor's August 17, 2021 emergency declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk, for one year starting on August 17, 2021, for any policies of residential property insurance in the following ZIP Codes:

- **Caldor Fire<sup>2</sup>:** 96150, 95667, 95726, 95666, 95684, 95636, 95720, 96120, 95735, 95721, 95682, 95223, 96145, 96146, 95709, 95665, 95619, 96142, 95623, 95672, 95633, 95634, 96141, 95669, 95255, 95689, 95646, 95664, 96107, 95629, 95651, 95656, 95613, 95675, 96151, 96133, 96155, 96158, 95644, 96156, 96157, 96152, 96154

Due to the Governor's August 30, 2021 emergency declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk, for one year starting on August 30, 2021, for any policies of residential property insurance in the following ZIP Codes:

- **Caldor Fire<sup>2</sup>:** 96150, 95667, 95726, 95666, 95684, 95636, 95720, 96120, 95735, 95721, 95682, 95223, 96145, 96146, 95709, 95665, 95619, 96142, 95623, 95672, 95633, 95634, 96141, 95669, 95255, 95689, 95646, 95664, 96107, 95629, 95651, 95656, 95613, 95675, 96151, 96133, 96155, 96158, 95644, 96156, 96157, 96152, 96154

Due to the Governor's September 7, 2021 emergency declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk, for one year starting on September 7, 2021, for any policies of residential property insurance in the following ZIP Codes:

- **Cache Fire:** 95422, 95451, 95423, 95987, 95457, 95424, 95679

In addition, all admitted and non-admitted insurers writing policies of residential property insurance in California must offer to rescind any notices of cancellation or non-renewal issued due to wildfire risk since the Governor's July 23, August 5, 10, 17, and 30, and September 7, 2021 emergency declarations, respectively, and offer to reinstate or renew policies in effect at the time of the applicable emergency declaration, if any such notices of cancellation or nonrenewal were issued due to wildfire risk on or after the date of the emergency declaration, and the properties are located in ZIP Codes identified by this bulletin.

**Please Note:** If additional ZIP Codes are determined to be within or adjacent to a fire perimeter subject to a declared state of emergency, the Department may issue a

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<sup>2</sup> Note that the Caldor Fire was the subject of two separate state of emergency declarations, August 17, 2021 and August 30, 2021. For this reason, the Zip Codes associated with the Caldor Fire will be subject to two separate moratoriums which will run concurrently from August 17, 2021 to August 30, 2022.

supplemental bulletin adding such additional ZIP Codes to the moratorium against cancellations and non-renewals of policies of residential property insurance pursuant to Insurance Code section 675.1(b).

Any insurer or producer with questions about this bulletin, please contact:

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Any consumer with questions about this bulletin, please call the Department's Consumer Hotline at: 800-927-4357.