



The Surplus Line
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BULLETIN #1479

Re: Commissioner Issues Moratorium on Nonrenewals and Cancellations in Areas Affected by the Thompson Fire in Butte County

California Insurance Commissioner Ricardo Lara, on July 11, 2024, issued [Bulletin 2024-5](#), announcing a one-year moratorium on nonrenewals or cancellations of homeowners' insurance due to wildfire risk in areas affected by the Thompson Fire in Butte County.

The bulletin was addressed to both admitted and nonadmitted carriers, and it forbids insurers from nonrenewing or cancelling policies in the following ZIP codes through July 3, 2025: 95901, 95914, 95915, 95916, 95917, 95919, 95920, 95938, 95941, 95948, 95953, 95954, 95965, 95966, 95968, 95969, 95972, and 95974. If any nonrenewal or cancellation that has taken place since July 3, 2024, in those ZIP codes, the insurer must offer to rescind any notices of nonrenewal or cancellation and to reinstate policies that were in place at the time Governor Gavin Newsom declared a state of emergency there.

The commissioner's authority to issue this order is based upon Senate Bill 824, enacted in 2018, which enables the commissioner to forbid nonrenewals or cancellations for one year in ZIP codes covered by an emergency declaration.

The California Department of Insurance (CDI) reserves the right to issue a supplemental bulletin covering additional ZIP codes if those ZIP codes are determined to be within or adjacent to a fire perimeter subject to the declared state of emergency.

Any insurer or producer with questions about the commissioner's bulletin may contact Daniel Wade in the California Department of Insurance's Rate Enforcement Bureau at daniel.wade@insurance.ca.gov.