



The Surplus Line
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BULLETIN #1480

Re: Commissioner Issues Moratorium on Nonrenewals and Cancellations in Wildfire-Affected Areas in Four Counties

California Insurance Commissioner Ricardo Lara, on August 8, 2024, issued [Bulletin 2024-6](#), announcing a one-year moratorium on nonrenewals or cancellations of homeowners' insurance due to wildfire risk in areas affected by the Gold Complex Fire in Plumas County, the Park Fire in Butte and Tehama counties, and the Borel Fire in Kern County.

The bulletin was addressed to both admitted and nonadmitted carriers, covering different time periods. The moratorium related to the Gold Complex Fire and Park Fire retroactively covers the time period starting July 26, 2024. It covers the following ZIP codes:

- **Gold Complex Fire:** 95983, 96103, 96105, 96106, 96109, 96114, 96118, 96122, 96124, 96126, 96129, 96135
- **Park Fire:** 95915, 95926, 95928, 95929, 95938, 95942, 95943, 95951, 95954, 95963, 95969, 95973, 95978, 96007, 96020, 96021, 96022, 96035, 96055, 96059, 96061, 96063, 96071, 96075, 96076, 96080, 96088, 96090, 96092

If any nonrenewal or cancellation has taken place since July 26, 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 moratorium related to the **Borel Fire** retroactively covers the time period starting July 30, 2024. It covers the following ZIP codes: 93203, 93205, 93220, 93226, 93238, 93240, 93241, 93260, 93283, 93285, 93306, 93307, 93308, 93501, 93518, 93519, 93531, 93561. If any nonrenewal or cancellation has taken place since July 30, 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 Newsom declared a state of emergency there.

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 Legal—Rate Enforcement Bureau at daniel.wade@insurance.ca.gov.