



The Surplus Line
Association of California

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BULLETIN #1481

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

California Insurance Commissioner Ricardo Lara has issued [Bulletin 2024-9](#), announcing a one-year moratorium on nonrenewals or cancellations of homeowners' insurance due to wildfire risk in areas affected by the Line Fire in San Bernardino County, the Bridge Fire in Los Angeles and San Bernardino counties, and the Airport Fire in Riverside and Orange counties.

The bulletin was addressed to both admitted and nonadmitted insurers writing residential property insurance in California. The moratorium related to the **Line Fire** retroactively covers the time period starting September 7, 2024. It covers the following ZIP codes: 92256, 92268, 92284, 92285, 92305, 92308, 92314, 92315, 92317, 92321, 92322, 92325, 92333, 92339, 92341, 92346, 92352, 92356, 92359, 92374, 92378, 92382, 92385, 92386, 92391, 92399, 92401, 92404, 92407, 92408, 92410, 92415

If any nonrenewal or cancellation has taken place since September 7, 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 **Bridge Fire** and the **Airport Fire** retroactively covers the time period starting September 11, 2024. It covers the following ZIP codes:

- **Bridge Fire**—91008, 91010, 91011, 91016, 91023, 91042, 91701, 91702, 91706, 91711, 91722, 91737, 91739, 91740, 91741, 91750, 91759, 91767, 91768, 91773, 91784, 92301, 92336, 92358, 92371, 92372, 92377, 92397, 92407, 93543, 93544, 93550, 93553, 93563, 93591
- **Airport Fire**—92028, 92055, 92530, 92532, 92562, 92570, 92595, 92610, 92624, 92629, 92672, 92673, 92675, 92676, 92677, 92678, 92679, 92688, 92692, 92694, 92808, 92881, 92882, 92883

If any nonrenewal or cancellation has taken place since September 11, 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.