



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

BULLETIN 2020-11

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

FROM: Insurance Commissioner Ricardo Lara

DATE: November 5, 2020

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

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

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state.” (Emphasis added.)

Accordingly, no admitted or non-admitted insurer shall cancel or non-renew any homeowners, condo unit owners, mobile homeowners, or residential renters insurance policies due to wildfire risk 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 and the Commissioner has relied upon that data to determine which ZIP Codes are subject to Section 675.1, subdivision (b)(1).

On August 18, 2020, Governor Gavin Newsom declared a [state of emergency](#) to exist in the entire state of California that incorporates several fires identified below.

On September 6, 2020, Governor Gavin Newsom declared a [state of emergency](#) to exist in Fresno, Madera, and Mariposa counties due to the Creek Fire; in San Bernardino County due to the El Dorado Fire; and in San Diego County due to the Valley Fire.

On September 10, 2020, Governor Gavin Newsome declared a [state of emergency](#) to exist in Siskiyou County.

On September 28, 2020, Governor Gavin Newsome declared a [state of emergency](#) to exist in Napa, Sonoma, and Shasta Counties.

Therefore, due to the Governor’s August 18, 2020 declaration, for one year from August 18, 2020, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal, for any policies of residential property insurance due to wildfire risk in the following ZIP Codes:

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W-5 Cold Springs Fire

96104, 96123, 96130, 96101, 96116, 96115, 96119, and 96132

Sheep Fire

96130, 96114, 95947, 96137, 96122, 96056, 96113, 95983, 96128, 96121,
95923, 95934, 96117, 95984, 96136, 96123, and 96132

Moraine Fire

93257, 93265, 93285, 93271, 93238, 93527, 93545, 93260, 93526, 93628,
93255, 93633, and 93262

SQF Complex Fire

93265, 93271, 93257, 93221, 93247, 93286, 93285, 93267, 93238, 93527,
93545, 93260, 93526, 93628, 93255, 93244, 93633, and 93262

Coyote Fire

95037, 95076, 94550, 95020, 95023, 95120, 95135, 95138, 95033, 95360,
95046, 95019, 95075, 95140, 95013, and 95141

Volcano Fire

92028, 92592, 92562, 92057, 92026, 92530, 92675, 92082, 92003, 92590,
92055, and 92059

Moc Fire

95321, 95329, 95361, 95370, 95383, 95386, 95327, 95316, 95379, 95346,
95311, 95372, 95389, 95323, and 95369

Flint Fire

95230, 95361, 95252, 95215, 95320, 95228, 95222, and 95236

Dolan Fire

93927, 93920, 93932, 93923, 93960, 93930, 93924, 93426, 93452, and 93450

Butte, Tehama, Glenn Lightning Complex Fire

95928, 95973, 95966, 95965, 95954, 95942, 95981, 95941, 00038, 95926,
95969, 96080, 95901, 96021, 95963, 95948, 95953, 95971, 96103, 96020,
95938, 96055, 95917, 95916, 95951, 95968, 95919, 95914, 95956, 95922,
96063, 96061, 96075, 95925, 95943, 95972, 95920, and 95915

North Complex Fire

95966, 95965, 95971, 96103, 95947, 95916, 95956, 95981, 95983, 95941,
95934, 95915, 95969, 95901, 96130, 95954, 96137, 95948, 95953, 96122,
96020, 95938, 96114, 95917, 95942, 95968, 95919, 96106, 95914, 96124,
95922, 95923, 95925, 95972, 95920, and 95984

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Creek Fire

95428, 95490, 96021, 95454, 95469, 95587, and 95429

Salt Fire

95230, 95361, 95252, 95215, 95320, 95228, 95222, and 95236

3-19 Fire

95469, 95482, 95490, 95470, 95485, 95428, and 95493

Woodward Fire

94956, 94952, 94937, 94924, and 94946

Carmel Fire

93924, 93940, 93923, 93908, 93960, 93927, 93920, and 93943

Bell Fire

95364, 95223, and 95335

BlueJay Fire

95321, 95389, 95370, 95338, 95383, 95327, 95379, 95329, 95346, 95311,
95372, 93529, 95345, 93541, 93623, and 95318

SHF Lightning Fires 2020

96025, 96067, 96057, 96051, 96091, and 96017

Red Salmon Complex Fire

95573, 95546, 96031, 96027, 96052, 95525, 96091, 96048, 95563, 95548,
95527, 95556, 95555, 96014, 96010, and 95568

SCU Lightning Complex Fire

94513, 95035, 94550, 94539, 95037, 95023, 95377, 95363, 94517, 95360,
95322, 94586, 95140, 94565, 94536, 94509, 95076, 94538, 95020, 94521,
94566, 95376, 95206, 95127, 94531, 95120, 94551, 94561, 94588, 95134,
95132, 95148, 93635, 94598, 95219, 95301, 95131, 94506, 95135, 95358,
94505, 95138, 94507, 95391, 94552, 93908, 95033, 95304, 95334, 93620,
95324, 95046, 93622, 95019, 95045, 94511, 94514, 95374, 95313, 94548,
95043, 95385, 95013, and 95141

Murphy Fire

95633, 95667, 95634, 95635, and 95651

Holser Fire

93040, 91381, 91384, 93015, and 93225

4-8 Fire

95939, 95963, 95988, and 95979

Beach Fire

93529, 93541, 93546, 95389, 93517, 96107, and 93512

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Jones Fire

95959, 95945, 95946, 95728, 95975, 95701, 96125, 95960, 95922, and 95715

LNU Lightning Complex Fire

94558, 95687, 94533, 94534, 95688, 95448, 94574, 95446, 95436, 95694, 94515, 95987, 95461, 95457, 95627, 95421, 95441, 95450, 94567, 95637, 95607, 95606, 95679, 94591, 95403, 95404, 95476, 95616, 95409, 95401, 95472, 94510, 95695, 95492, 94585, 94559, 95405, 95620, 94503, 95422, 95451, 94571, 95425, 95467, 95423, 95932, 95497, 95442, 95445, 94599, 94535, 95912, 94508, 95462, 95426, 95452, 95465, 95449, 95937, 95444, 95979, 95439, 95653, 95412, 94576, 95698, and 94512

August Complex Fire

96080, 95490, 96021, 95963, 95988, 96041, 95469, 95428, 95526, 95552, 95939, 96076, 95595, 95973, 95482, 96007, 96022, 95437, 96088, 95423, 95470, 96055, 96035, 95485, 95542, 95454, 95951, 96024, 95528, 95549, 96047, 96048, 95979, 95955, 96059, 95527, 95427, 95970, 95554, 96075, 95943, 96046, 96010, 95511, 95493, 95417, 95587, 95429, 95514, and 95550

River Fire

93908, 93960, 93924, 93906, 95023, 93940, 93955, 93905, 93901, 93923, 93907, 93933, 93927, 93930, 95012, 93926, 95045, 93920, 93925, 93962, 95075, 95043, and 93943

CZU Lightning Complex Fire

95060, 95006, 95018, 95005, 94020, 94060, 95017, 94021, 95014, 95062, 94062, 95066, 95033, 95065, 95064, and 94074

Hills Fire

93210, 93640, 93204, 93451, 93234, 95043, 93608, 93450, and 93627

Whale Fire

93430, 93422, 93442, 93428, 93465, and 93435

Loyalton Fire

96118, 96109, 96105, 96126, 96122, 95728, 96113, 96124, 96129, and 96111

As a result of the Governor's September 6, 2020 emergency declaration, for one year from September 6, 2020, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal, for any policies of residential property insurance due to wildfire risk in the following ZIP Codes:

Creek Fire

93657, 93644, 93664, 93602, 93643, 93667, 93619, 93546, 93654, 93514, 93614, 93725, 93648, 93737, 93675, 93604, 93601, 93626, 93529, 95389, 93651, 93616, 93628, 93669, 93623, 93645, and 93633

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El Dorado Fire

92223, 92399, 92220, 92359, 92339, 92305, 92346, 92407, 92373, 92374, 92555, 92314, 92583, 92315, 92549, 92320, 92382, 92386, 92256, 92341, 92333, 92230, and 92282

Valley Fire

91901, 91935, 91906, 92154, 92021, 92019, 92040, 91915, 91914, 91978, 91962, 91916, 91905, 91917, 91963, and 91980

As a result of the Governor's September 10, 2020 declaration, for one year from September 10, 2020, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal, for any policies of residential property insurance due to wildfire risk in the following ZIP Codes:

Slater Fire (including Devil, Schoolhouse, Shackleford, and Fox Fires)

96032, 95543, 96039, 96014, 95568, 96031, 95531, 96097, 96094, 95567, 96027, 96052, 96091, 96050, 96086, 96048, 96034, 95556, and 96085

As a result of the Governor's September 28, 2020 declaration, for one year from September 28, 2020, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal, any policies of residential property insurance due to wildfire risk in the following ZIP Codes:

Glass Fire

95404, 95409, 94574, 94515, 94508, 95452, 94567, 94576, 94558, 94928, 95403, 95401, 95407, 95405, 95448, 94951, 95442, 95461, and 94599

Zogg Fire

96001, 96022, 96047, 96033, 96003, 96002, 96080, 96007, 96019, 96051, 96052, 96091, 96024, 96087, 96017, and 96076

In addition, all admitted and non-admitted insurers writing residential property insurance in the State of California must offer to rescind any notices of cancellation or non-renewal issued since the Governor's August 18, and September 6, 10, or 28, 2020 emergency declarations, respectively, and offer to reinstate or renew the policies in effect at the time of the emergency declaration, if any such notices of cancellation or nonrenewal were issued on or after the date of the each 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 supplemental bulletin adding such additional Zip Codes to the moratorium against

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cancellations and nonrenewals of policies of residential property insurance pursuant to Insurance Code section 675.1(b).

Any insurer with questions regarding this bulletin, please contact:

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