



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE

TO: All Admitted and Non-Admitted Property and Casualty Insurance Companies and Other Interested Parties

FROM: Insurance Commissioner Ricardo Lara

DATE: October 26, 2021

RE: **Notice to Insurers of a Forthcoming Bulletin Requiring a Moratorium Against Non-Renewal or Cancellation of Residential Property Insurance Policies for Properties within or Adjacent to a Fire Perimeter Pursuant to Insurance Code Section 675.1(b)(1)**

Insurance Code Section 675.1(b)(1), as enacted by Senate Bill 824 (Lara, Chapter 616, Statutes of 2018), prohibits insurers from non-renewing or cancelling policies of residential property insurance in ZIP Codes within or adjacent to a fire perimeter for one year following a Governor's declaration of a state of emergency.

On October 22, 2021, Governor Gavin Newsom proclaimed a [state of emergency](#) covering the River Complex Fire in Siskiyou and Trinity Counties, the French Fire in Kern County, the Washington Fire in Tuolumne County, the Windy Fire in Tulare County, the Colony and Paradise Fires (collectively referred to as the KNP Complex Fire) in Tulare County, and the Hopkins Fire in Mendocino County.

As required by statute, I am coordinating with the California Department of Forestry and Fire Protection (CAL FIRE) and the California Governor's Office of Emergency Services (CalOES) to identify the fire perimeters that are subject to the one-year moratorium for residential property owners. This prohibition applies to all policies of residential property insurance in effect at the time of each relevant declared emergency. As soon as the necessary data is obtained to determine the fire perimeter and which ZIP Codes are within and adjacent to the impacted fire perimeters, I will issue a Bulletin informing insurers of the ZIP Codes that fall within the Section 675.1(b)(1) moratorium relating to this specific declaration.

To avoid the need to reverse any adverse policy action after the Section 675.1(b)(2) Bulletin is issued, insurers should refrain from issuing any notice of non-renewal or cancellation, due to wildfire risk, for any policy of residential property insurance in effect that covers property that may be related to the fires identified in this declaration.

Insurance companies should also take note that [Bulletin 2021-04](#) was issued on August 19, 2021 relating to the Lava and Beckwourth Complex Fires, [Bulletin 2021-06](#) was issued on September 20, 2021 relating to multiple fires, and [Bulletin 2021-07](#) was issued on October 1, 2021 relating to the Fawn Fire.