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BULLETIN #1399

Re: Commissioner Orders Mandatory Moratorium on Cancellations and Nonrenewals Of Residential Property Policies After Declaration of State of Emergency

California Insurance Commissioner Ricardo Lara has issued an amended Bulletin 2020-11 ordering that no admitted or nonadmitted insurer is to cancel or non-renew residential policies in ZIP codes identified in the bulletin for one year subsequent to the declaration of a state of emergency. The order is in accordance with California Insurance Code Section 675.1 (b) (1), which states:

*“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.”*

To view the CDI bulletin in full, with a complete listing of the dates in which a state of emergency was declared, and all identified ZIP codes, please [click here](#).

