



The Surplus Line
Association of California

12667 Alcosta Boulevard
Suite 450
San Ramon, CA 94583

275 Battery Street
Suite 750
San Francisco, CA 94111

P 415.434.4900

slacal.com

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BULLETIN #1416

Re: CDI Issues Moratorium on Cancellations and Nonrenewals In Areas Affected By Wildfires

In the recent Bulletin 2021-6 issued by the California Department of Insurance (CDI), Commissioner Ricardo Lara directed all admitted and nonadmitted insurers to honor a one-year moratorium on policy cancellations and nonrenewals in areas affected by eight major wildfires.

The bulletin follows six emergency declarations issued by Governor Gavin Newsom since July 23, 2021. It covers ZIP codes in areas affected by the Dixie, Tamarack, Antelope, River, McFarland, Monument, Caldor, and Cache fires. The areas covered in each of the six emergency declarations, by California law, are to be free of cancellations or nonrenewals for one year following the declaration.

The bulletin also orders insurers to rescind any cancellations or nonrenewals in the affected areas after the emergency declaration dates and offer to reinstate or renew policies in effect at the time of the governor's emergency declaration.

To view the original CDI bulletin, which includes the list of emergency declarations by date and the affected ZIP codes for each declaration, please [click here](#).

