

The Surplus Line Association of California

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September 27, 2022

BULLETIN #1435

Re: <u>Commissioner Invokes New Moratorium on Cancellations and Nonrenewals on</u> <u>Residential Property Insurance In Six Counties</u>

Commissioner Ricardo Lara has issued <u>Bulletin 2022-13</u> and <u>Bulletin 2022-14</u> to all admitted and nonadmitted insurers writing residential property insurance in California, instituting moratoriums on cancellations and non-renewals due to wildfire risk in six counties in various parts of California.

In Bulletin 2022-13, issued September 22, Commissioner Lara issued a moratorium covering ZIP codes impacted by the Fairview Fire in Riverside County and the Mosquito Fire in Placer and El Dorado counties. The moratorium is retroactive to Governor Gavin Newsom's emergency declaration of September 8, 2022, and remains in force until September 8, 2023. The ZIP codes included in this moratorium are as follows:

- Fairview Fire: 92004, 92066, 92086, 92220, 92230, 92253, 92260, 92262, 92264, 92274, 92282, 92536, 92539, 92543, 92544, 92545, 92549, 92561, 92582, 92583, 92592, 92596.
- Mosquito Fire: 95603, 95614, 95631, 95633, 95634, 95635, 95667, 95701, 95709, 95713, 95714, 95715, 95717, 95724, 95726, 96141, 96145, 96146.

In Bulletin 2022-14, issued September 26, the commissioner issued a moratorium covering ZIP codes affected by the Mountain Fire in Siskiyou County, the Barnes Fire in Modoc County, and the Fork Fire in Madera County. The moratorium is retroactive to the governor's emergency declaration of September 19, 2022, and remains in force until September 19, 2023. The ZIP codes included in this moratorium are as follows:

- Mountain Fire: 95568, 96014, 96027, 96031, 96032, 96034, 96037, 96038, 96050, 96064, 96067, 96085, 96091, 96094, 96097.
- Barnes Fire: 96015, 96101, 96108, 96112, 96115, 96134.
- Fork Fire: 93602, 93604, 93614, 93626, 93643, 93644, 93645, 93664, 93669.

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If any insurer has already issued nonrenewals or cancellations due to wildfire risk in those areas, it must offer to rescind those notices and reinstate or renew those policies.