



The Surplus Line
Association of California

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BULLETIN #1485

Re: Commissioner Issues Mandatory Moratorium on Nonrenewals and Cancellations in Wildfire-Affected Areas in Siskiyou and Sierra Counties

California Insurance Commissioner Ricardo Lara has issued [Bulletin 2024-12](#), announcing a one-year moratorium on nonrenewals or cancellations of homeowners' insurance due to wildfire risk in areas affected by the Shelly Fire in Siskiyou County and the Bear Fire in Sierra County.

The bulletin was addressed to both admitted and nonadmitted insurers writing residential property insurance in California. The moratorium retroactively covers the time period starting November 1, 2024. It covers the following ZIP codes:

- **Shelly Fire:** 95543, 95556, 95568, 96014, 96027, 96031, 96032, 96034, 96037, 96039, 96050, 96085, 96086, 96097
- **Bear Fire:** 95728, 96111, 96118, 96122, 96124, 96126

If any nonrenewal or cancellation has taken place since November 1, 2024, in those ZIP codes, the insurer must offer to rescind any notices of nonrenewal or cancellation and to reinstate policies that were in place at the time Governor Gavin Newsom declared a state of emergency there.

The California Department of Insurance (CDI) reserves the right to issue a supplemental bulletin covering additional ZIP codes if those ZIP codes are determined to be within or adjacent to a fire perimeter subject to the declared state of emergency.

Any insurer or producer with questions about the commissioner's bulletin may contact Daniel Wade in the California Department of Insurance's Legal—Rate Enforcement Bureau at daniel.wade@insurance.ca.gov.

