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BULLETIN #1515**

Re: Commissioner Announces Mandatory Moratorium on Nonrenewals and Cancellations in Areas Affected By Gifford Fire

California Insurance Commissioner Ricardo Lara has issued [Bulletin 2026-1](#), imposing a one-year moratorium on nonrenewals or cancellations of homeowners' insurance due to wildfire risk in areas affected by the Gifford Fire.

The bulletin was addressed to both admitted and nonadmitted insurers writing residential property insurance in California. The moratorium retroactively covers the time period starting December 23, 2025, the date Governor Gavin Newsom proclaimed a state of emergency. It covers the following ZIP codes in San Luis Obispo and Santa Barbara counties: 93023, 93105, 93224, 93249, 93251, 93252, 93254, 93268, 93401, 93405, 93409, 93410, 93420, 93421, 93422, 93424, 93432, 93433, 93441, 93442, 93444, 93445, 93449, 93453, 93454, 93455, 93458, 93460, 93461.

If any nonrenewal or cancellation has taken place since December 23, 2025, 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 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 send an e-mail to REBPublicInquiries@insurance.ca.gov.