

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
300 Capitol Mall, 17th Floor
Sacramento, CA 95814

LIST OF DISTRESSED COUNTIES
FOR INSURER QUALIFYING RESIDENTIAL PROPERTY INSURANCE COMMITMENTS

**CATASTROPHE MODELING AND RATEMAKING:
INSURER COMMITMENTS TO INCREASE WRITING OF POLICIES IN HIGH RISK WILDFIRE AREAS**

March 6, 2025

REG-2023-00010

1. Alpine
2. Amador
3. Butte
4. Calaveras
5. Del Norte
6. El Dorado
7. Humboldt
8. Lake
9. Lassen
10. Madera
11. Marin
12. Mariposa
13. Mendocino
14. Modoc
15. Mono
16. Monterey
17. Napa
18. Nevada
19. Placer
20. Plumas
21. San Luis Obispo
22. Santa Cruz
23. Shasta
24. Sierra
25. Siskiyou
26. Tehama
27. Trinity
28. Tuolumne
29. Ventura

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LIST OF UNDERMARKETED ZIP CODES
FOR INSURER QUALIFYING RESIDENTIAL PROPERTY INSURANCE COMMITMENTS

**CATASTROPHE MODELING AND RATEMAKING:
INSURER COMMITMENTS TO INCREASE WRITING OF POLICIES IN HIGH RISK WILDFIRE AREAS**

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90046	92060	92536	93108	93435	93605	93928	94929	95033	95305
90063	92061	92539	93205	93442	93610	93930	94930	95039	95306
90068	92065	92548	93207	93444	93614	93932	94933	95041	95309
90077	92066	92549	93222	93445	93621	93933	94937	95043	95310
90210	92070	92561	93224	93446	93623	93940	94938	95060	95311
90263	92082	92590	93225	93447	93628	93950	94939	95061	95318
90265	92086	92676	93226	93448	93633	93953	94940	95062	95321
90290	92230	92678	93238	93449	93634	93954	94941	95063	95325
90704	92239	93001	93240	93450	93636	93955	94942	95064	95327
91008	92256	93002	93243	93451	93637	93960	94945	95065	95329
91023	92266	93003	93251	93452	93638	93962	94946	95066	95335
91302	92282	93004	93252	93453	93641	94020	94947	95073	95338
91320	92285	93009	93255	93461	93643	94021	94949	95076	95345
91360	92305	93010	93260	93465	93644	94060	94950	95141	95346
91361	92314	93011	93262	93510	93645	94074	94956	95221	95347
91362	92315	93012	93265	93512	93651	94503	94957	95222	95364
91377	92317	93015	93271	93517	93653	94508	94960	95223	95369
91384	92321	93021	93283	93518	93664	94515	94963	95224	95370
91390	92322	93022	93285	93522	93667	94516	94964	95225	95372
91759	92325	93023	93287	93529	93669	94558	94965	95226	95375
91901	92333	93024	93401	93531	93675	94559	94966	95228	95379
91905	92339	93030	93402	93532	93901	94562	94970	95229	95383
91906	92341	93033	93405	93541	93905	94567	94971	95232	95387
91916	92352	93035	93412	93544	93906	94573	94973	95233	95389
91917	92356	93036	93420	93546	93907	94574	95003	95245	95410
91931	92358	93040	93421	93549	93908	94576	95004	95246	95412
91934	92371	93041	93422	93553	93920	94581	95005	95247	95415
91935	92372	93060	93423	93558	93921	94599	95006	95248	95417
91948	92378	93061	93424	93561	93922	94901	95007	95249	95418
91962	92382	93062	93426	93563	93923	94903	95010	95251	95420
91963	92385	93063	93428	93601	93924	94904	95012	95252	95422
91980	92386	93064	93430	93602	93925	94920	95017	95254	95423
92036	92391	93065	93432	93603	93926	94924	95018	95255	95424
92059	92397	93066	93433	93604	93927	94925	95019	95257	95426

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95427	95501	95563	95651	95728	95947	96011	96055	96101	96140
95428	95503	95564	95656	95735	95948	96013	96056	96103	96141
95429	95511	95565	95658	95736	95949	96014	96057	96104	96142
95432	95514	95567	95661	95746	95954	96015	96058	96105	96143
95435	95519	95568	95663	95747	95956	96016	96059	96106	96145
95437	95521	95569	95664	95762	95958	96017	96061	96107	96146
95441	95524	95570	95665	95765	95959	96019	96062	96108	96148
95443	95525	95571	95666	95910	95960	96020	96063	96109	96150
95445	95526	95573	95667	95914	95962	96021	96064	96110	96151
95449	95527	95585	95669	95915	95965	96022	96065	96111	96152
95450	95528	95587	95672	95916	95966	96023	96067	96112	96155
95451	95531	95589	95675	95917	95967	96024	96068	96113	96156
95453	95536	95595	95677	95919	95968	96025	96069	96114	96158
95454	95537	95601	95678	95922	95969	96027	96071	96115	96160
95456	95538	95602	95679	95923	95971	96028	96073	96116	96161
95457	95540	95603	95681	95924	95972	96029	96074	96117	96162
95458	95542	95604	95682	95925	95973	96031	96075	96118	
95459	95543	95607	95684	95926	95974	96032	96076	96119	
95460	95545	95613	95685	95927	95975	96033	96078	96120	
95461	95546	95614	95689	95928	95977	96034	96079	96121	
95463	95547	95619	95699	95929	95978	96035	96080	96122	
95464	95548	95623	95701	95930	95979	96037	96084	96123	
95466	95549	95629	95703	95934	95980	96038	96085	96124	
95467	95550	95631	95709	95935	95983	96039	96086	96125	
95468	95551	95633	95712	95936	95984	96040	96087	96126	
95469	95552	95634	95713	95937	95986	96041	96088	96128	
95470	95553	95635	95714	95938	96001	96044	96089	96129	
95481	95554	95636	95715	95939	96002	96046	96090	96130	
95482	95555	95640	95717	95940	96003	96047	96091	96132	
95485	95556	95642	95720	95941	96006	96048	96092	96133	
95488	95558	95644	95721	95942	96007	96050	96093	96134	
95490	95559	95646	95722	95944	96008	96051	96094	96135	
95493	95560	95648	95724	95945	96009	96052	96096	96136	
95494	95562	95650	95726	95946	96010	96054	96097	96137	