RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

BULLETIN 2026-6

TO: **All Admitted and Non-Admitted Insurers Writing Residential or Commercial Property Insurance in California**

FROM: **Insurance Commissioner Ricardo Lara**

DATE: **August 14, 2026**

RE: **Gann Fire: Mandatory Moratorium on Cancellations and Non-Renewals of Policies of Residential and Commercial Property Insurance After the Declaration of a State of Emergency**

As enacted by Senate Bill 824 (Lara) in 2018, Insurance Code section 675.1, subdivision (b)(1) provides:

> "An insurer shall not cancel or refuse to renew a **policy of residential property insurance for a property located in any ZIP Code within or adjacent to the fire perimeter**, for one year after the declaration of a state of emergency as defined in Section 8558 of the Government Code, based solely on the fact that the insured structure is located in an area in which a wildfire has occurred. This prohibition applies to all policies of residential property insurance in effect at the time of the declared emergency."

Section 675.1, subdivision (d) defines "policy of residential property insurance" as follows:

> "…policy residential property insurance" has the meaning described in **subdivision (a) of Section 10087**."

Section 10087, subdivision (a) provides:

> "…'**policy of residential property insurance**' shall mean a policy insuring individually owned residential structures of not more than four dwelling units, individually owned condominium units, or individually owned mobile homes, and their contents, located in this state and used exclusively for residential purposes or a tenant's policy insuring personal contents of a residential unit located in this

state."

Effective January 1, 2026, this moratorium also includes commercial property insurance policies. As enacted by Senate Bill 547 (Pérez) sponsored by Insurance Commissioner Ricardo Lara, Insurance Code section 675.55, subdivision (a)(1) provides:

> "An insurer shall not cancel or refuse to renew a **policy of commercial property insurance for a property located in any ZIP Code within or adjacent to the fire perimeter**, for one year after the declaration of a state of emergency, as defined in Section 8558 of the Government Code, based solely on the fact that the insured structure is located in an area in which a wildfire has occurred. This prohibition applies to all policies of commercial property insurance in effect at the time of the declared emergency."

The California Insurance Code defines the type of commercial policies are, and are not, subject to this moratorium. Subdivisions (c) and (d) of Insurance Code section 675.55 state:

"(c) (1) For the purposes of this section, "policy of commercial property insurance" is a policy subject to Section 675.5.
(2) For purposes of this section, a "policy of commercial property insurance" does not include either of the following:
(A) Policies that are inland marine, transit, or transportation insurance, including commercial automobile insurance.
(B) A policy of commercial property insurance with an annual premium of twenty-five thousand dollars ($25,000) or more and the insured employed at least 25 employees on average during the prior 12 months.

(d) Notwithstanding subparagraph (B) of paragraph (2) of subdivision (c), this section shall apply to a policy of commercial property insurance that insures against loss of, or damage to, real property, used primarily for commercial residential or habitational purposes, including, but not limited to, policies insuring all of the following:
(1) Homeowners associations.
(2) Condominium associations.
(3) Long-term rental hotels or motels.
(4) Apartment complexes.
(5) Condominium complexes.
(6) Multifamily dwellings with greater than five units.
(7) Student housing.
(8) Senior living facilities."

Accordingly, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk for any policy of **commercial property insurance,** or residential property insurance, which includes homeowners', condo unit owners', mobile homeowners', or residential renters' insurance policies, that are located in a ZIP Code identified by this bulletin or any subsequent bulletin as subject to Section 675.1, subdivision (b)(1) and **Section 675.55, subdivision (a)(1).**

> Section 675.1, subdivision (b)(2) and Section 675.55, subdivision (a)(2) further provide:
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> "…the fire perimeter shall be determined by the Department of Forestry and Fire Protection in consultation with the Office of Emergency Services. The department shall provide the commissioner with **data describing the fire perimeter sufficient for the commissioner to determine which ZIP Codes are within or adjacent to the fire perimeter. The commissioner shall then issue a bulletin to inform insurers which ZIP Codes are subject to this subdivision**."

The Department of Forestry and Fire Protection, in consultation with the Governor's Office of Emergency Services, has provided the Commissioner with data identifying the fire that pertains to the state of emergency and describing the fire perimeter. The Commissioner has relied upon that data to determine which ZIP Codes are subject to the moratorium under Section 675.1, subdivision (b)(1) and Section 675.55(a)(1).

On August 6, 2026, Governor Gavin Newsom proclaimed a state of emergency for Calaveras County due to the Gann Fire.

Therefore, due to the Governor's August 6, 2026 declaration, no admitted or non-admitted insurer shall issue a notice of cancellation or non-renewal due to wildfire risk for one year, starting on August 6, 2026, for a policy of residential or commercial property insurance, as defined, in the following ZIP Codes:

Gann Fire: 95215, 95220, 95222, 95225, 95226, 95227, 95228, 95229, 95230, 95236, 95245, 95247, 95249, 95251, 95252, 95254, 95320, 95327, 95361, 95370, 95640, 95642

In addition, all admitted and non-admitted insurers writing policies of residential or commercial property insurance in California must offer to rescind any notices of cancellation or non-renewal issued due to wildfire risk since the Governor's August 6, 2026 emergency declarations, and offer to reinstate or renew policies in effect at the time of the applicable emergency declaration, if any such notices of cancellation or nonrenewal were issued due to wildfire risk on or after the date of the emergency declaration, and the properties are located in ZIP Codes identified by this bulletin.

Please Note: If additional ZIP Codes are determined to be within or adjacent to a fire perimeter subject to this declared state of emergency, the Department may issue a supplemental bulletin adding such additional ZIP Codes to the moratorium against cancellations and non-renewals of policies of commercial or residential property insurance pursuant to Insurance Code sections 675.1 and 675.55.

Any insurer or producer with questions about this bulletin, please contact:

REBPublicInquiries@insurance.ca.gov

Any consumer with questions about this bulletin, please call the Department's Consumer Hotline at: 800-927-4357.