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# CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

## Commissioner Lara protects thousands of Californians in Mono and Inyo counties from non-renewals following Pack Fire

December 18, 2025 - Insurance Commissioner Ricardo Lara has ordered insurance companies to preserve residential property insurance coverage for more than 14,800 policyholders impacted by the Pack Fire following the [Governor's emergency declaration](#) issued on December 9.

The [Commissioner's Bulletin](#) shields those living within the perimeters or adjoining ZIP Codes of the wildfire from insurance non-renewal or cancellation for one year from the date of the Governor's emergency declaration regardless of whether they suffered a loss.

"I am acting to protect Sierra foothill residents who have already been through a lot," said Commissioner Lara. "No one should have to worry about losing their insurance coverage after experiencing a wildfire emergency. These protections are critical as we work to restore insurance options statewide for those who need them most." This action is authorized under California's residential insurance moratorium law, which Commissioner Lara authored while serving in the California State Senate. Since 2019, wildfire insurance moratoriums have protected more than 4 million homeowners statewide.



Insurance Commissioner Ricardo Lara has ordered insurers to protect home insurance coverage for more than 14,800 Pack Fire-impacted policyholders after the Governor's emergency declaration.

800-927-4357  
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### What Consumers Should Know

- If your policy is covered by this moratorium, your insurer cannot cancel or non-renew your residential property insurance for one year from the date of the Governor's emergency declaration.
- Homeowners who were non-renewed before the emergency declaration, cannot find coverage, or are unsatisfied with their current insurance options are encouraged to contact the California Department of Insurance (CDI) for assistance.

The Department can help consumers understand their rights, explore coverage options, and access available tools and resources. For help or more information, consumers should contact the California Department of Insurance Consumer Hotline at 800-927-4357 or visit us online [www.insurance.ca.gov](https://www.insurance.ca.gov).