



CALIFORNIA CONSUMER ALERT

#INSURECA

Insurance Commissioner Ricardo Lara

Commissioner Lara protects nearly 150,000 Californians in Kern, Santa Barbara, San Luis Obispo and Ventura counties from non-renewals following Gifford Fire

Mandatory one-year moratorium prevents homeowners' insurance cancellations and non-renewals following Governor's December 23rd emergency declaration

January 9, 2026 - Insurance Commissioner Ricardo Lara today ordered insurance companies to preserve residential property insurance coverage for more than 147,000 policyholders affected by the Gifford Fire after Governor Gavin Newsom issued an [emergency declaration](#) on December 23rd.

The Commissioner's Bulletin shields those living within the perimeters or adjoining 29 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.

"Today's action offers thousands of Californians a reprieve from the stress of losing their insurance coverage after going through a wildfire emergency," said Commissioner Lara. "This protection is needed now as we bring back insurance options to all parts of our state for those who need them the most."

Under Commissioner Lara's Sustainable Insurance Strategy (SIS), six insurance companies, including four of the state's top homeowners carriers – Farmers, Mercury, CSAA, USAA, Pacific Specialty, and California Casualty – have announced they are staying and growing in parts of the state affected by wildfires. In fact, SIS-related homeowners filings for Mercury and CSAA were approved by the Department last month, with Mercury committing to increase its policy count by more than 38,000 new policies in the long-term, starting with more than 6,000 new policies over the next two years, and CSAA committing to continued new business writing in the state with longer-term plans to support moving homeowners off of the FAIR Plan in a measured and sustainable way.

The Commissioner's ability to issue moratoriums is a result of a California law that he authored in 2018 while serving as state senator in order to provide temporary relief from insurance non-renewals and cancellations to residents living within or adjacent to a gubernatorial-declared wildfire disaster. In addition, last year, Commissioner Lara sponsored the Business Insurance Protection Act (Pérez and Rubio, SB 547, Chapter 544, Statutes of 2025), a new law that broadens the existing insurance moratorium to include businesses, homeowners' and condominium associations, affordable housing, senior living facilities, and non-profits. SB 547 went into effect on January 1, 2026.

Commissioner Lara's actions protected more than 1.2 million homeowners in 2025 under this residential moratorium law. Consumers who were non-renewed prior to the emergency declaration



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date and are unable to obtain insurance or are dissatisfied with their current coverage should contact the California Department of Insurance for assistance in understanding their options and tools.

Consumers can go to the [Department of Insurance website](#) to see if their ZIP Code is included in the moratorium. Consumers also should contact the Department at 800-927-4357 or via online chat or email at insurance.ca.gov if they believe their insurance company is in violation of this law, or have additional claims-related questions.

Commissioner Lara's major wildfire-related actions since taking office in 2019 include:

- Implementing [California's Sustainable Insurance Strategy](#), the largest insurance reform since voters passed Proposition 103 in 1988. This new strategy is a comprehensive approach to modernizing California's insurance market by improving insurance choices for consumers, creating a resilient insurance market, and protecting communities from climate threats, while addressing the long-term sustainability of the nation's largest insurance market.
- [Creating "Safer from Wildfires"](#), a new insurance framework that incorporates wildfire safety measures to help save lives while making homes and businesses more resilient. Safer from Wildfires was created by a first-ever partnership between the Department and the emergency and preparedness agencies in the Governor's Administration, including the Department of Forestry and Fire Protection (CAL FIRE), the Governor's Office of Emergency Services (CalOES), the then-Governor's Office of Planning and Research, and the California Public Utilities Commission.
- [Finalizing new regulations](#) to incorporate Safer from Wildfires in insurance pricing, driving down costs for consumers who have taken actions to protect their communities while increasing transparency about their home's or business's "wildfire risk score."
- [Sponsoring new insurance protections](#) signed into law by the Governor — despite opposition from insurance companies — that will mean larger payouts for some claims, less red tape from insurance companies, and more help for people under evacuation orders.
- [Expanding the FAIR Plan's residential and commercial coverage limits](#) for the first time in 25 years to keep pace with increased costs.

Following the Governor's state of emergency declarations, the Department of Insurance partners with CAL FIRE and CalOES, pursuant to [existing statute](#), to identify wildfire perimeters for mandatory moratorium areas. The Department will continue to collaborate with CAL FIRE and CalOES to identify additional wildfire perimeters for any fires where there is a gubernatorial declaration of a state of emergency.

Media Notes:

- On December 23, 2025, Governor Newsom proclaimed a [state of emergency](#) in Santa Barbara and San Luis Obispo counties due to the Gifford Fire.
- While existing law prevents non-renewals and cancellations for those who suffer a total loss in areas subject to a declared disaster, the 2018 law established protection for those living within or adjacent to a declared wildfire emergency whether they suffer a loss or not — recognizing for the first time in law the disruption that non-renewals cause in communities following wildfire disasters. Homeowners who suffered a total property loss have up to 24 months of protection from non-renewal or cancellation.
- Consumers can go to the Department of Insurance website to find the Commissioner's Bulletin to see if their ZIP Code is included in this moratorium.