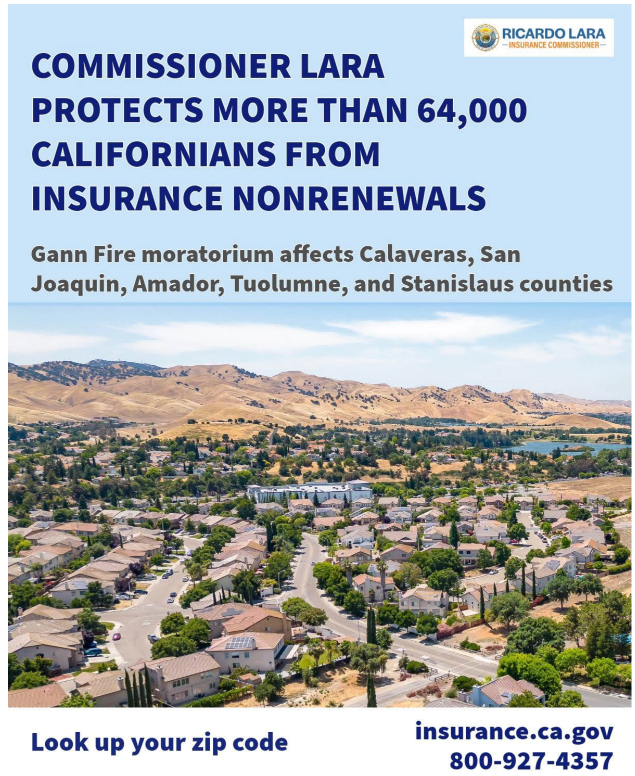
CALIFORNIA CONSUMER ALERT

#INSURECA

Insurance Commissioner Ricardo Lara

Commissioner Lara protects more than 64,000 Californians in Calaveras, San Joaquin, Amador, Tuolumne, and Stanislaus counties from non-renewals following Gann Fire

August 14, 2026 — Insurance Commissioner Ricardo Lara today ordered insurance companies to preserve residential property insurance coverage for more than 64,000 policyholders affected by the Gann Fire after Governor Gavin Newsom issued an emergency declaration on August 6th. The Commissioner's Bulletin shields those living within the perimeter or adjoining 22 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.



The Commissioner's Bulletin also extends to certain commercial property insurance policies including commercial policies for homeowners associations, apartment complexes, and senior living facilities, among other specified real property used primarily for residential and habitational purposes, within the same perimeters and adjoining ZIP Codes for the first time following the passage of Senate Bill 547, the Business Insurance Protection Act, sponsored by Commissioner Lara and authored jointly by Senators Susan Rubio and Sasha Renée Pérez.

"This moratorium offers tens of thousands of Californians a reprieve from the threat of losing their insurance coverage after going through a wildfire emergency," said Commissioner Lara. "For the first time since I authored the Wildfire Safety and Recovery Act in 2018, commercial property insurance policies are now included in this important protection, meaning more Californians have peace of mind as they figure out their next steps following this fire."

Under Commissioner Lara's Sustainable Insurance Strategy, 11 insurance groups, including seven of the state's top homeowners carriers – Farmers, Mercury, Auto Club of Southern California, CSAA, USAA, Liberty Mutual, and Travelers, plus specialty insurance companies Pacific Specialty, California Casualty, and Horace Mann, and new entrant MS Transverse – have announced they are staying and growing in parts of the state affected by wildfires.

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

- Conceptualizing and implementing California's Sustainable Insurance Strategy, the largest insurance reform in California 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 residential and commercial coverage limits at the FAIR Plan 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.

Notes:

- 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.