

[Insurance Commissioner Lara Protects Additional California Wildfire Survivors from Insurance Non-Renewals](#)

Sierra Sun Times

November 10, 2021 – SACRAMENTO, Calif. — Insurance Commissioner Ricardo Lara today [ordered](#) insurance companies to preserve 209,881 residential property insurance policies held by wildfire survivors included in an October 22 emergency declaration, bringing the total statewide to 618,700 policyholders across 31 counties who have temporary protection from non-renewals or cancellations by their insurance companies.

(Left) U.S. Forest Service Trucks in Sequoia National Park KNP Complex, Giant Grove Parking Credit: USFWS

Today's [Order](#) includes the River Complex, French, Washington, Windy, KNP Complex, and Hopkins wildfires and protects those residential property insurance policyholders living within the perimeter or adjoining ZIP Codes of the declared wildfire disasters regardless of whether they suffered a loss.

Commissioner Lara's ability to issue these residential insurance policyholder 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 non-renewals to residents living within or adjacent to a declared wildfire disaster. The Commissioner's action is part of a comprehensive solution he is pursuing that includes increasing insurance protections and market competition to help protect consumers.

"The law gives wildfire survivors much-needed breathing room from having to immediately shop for insurance as they recover, while stabilizing the insurance market as well," said Commissioner Lara. "This one year of protection gives these communities added incentive to protect their homes from future wildfire disasters. My Department and I will be there from day one of recovery until the job is done and

communities are safer.”

Today’s moratorium order follows Governor Gavin Newsom’s [October 22 emergency declaration](#) and gives protection from insurance company-initiated non-renewals and cancellations for one year for residential property insurance policies in 115 ZIP Codes within or adjacent to the established fire perimeter, including parts of Calaveras, Del Norte, Fresno, Humboldt, Inyo, Kern, Lake, Mendocino, Shasta, Siskiyou, Stanislaus, Trinity, Tulare, and Tuolumne counties.

The Commissioner’s previous moratorium orders followed Governor Newsom’s [July 16](#), [July 23](#), [August 5](#), [August 10](#), [August 17](#), [August 30](#), [September 7](#), and [September 27](#) Declarations affecting parts of Alpine, Amador, Butte, Calaveras, El Dorado, Glen, Humboldt, Kern, Lake, Lassen, Mendocino, Modoc, Mono, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity, Tulare, Tuolumne, Yolo, and Yuba counties.

Consumers can go to the California [Department of Insurance website](#) to see if their ZIP Code is included in an active moratorium. Consumers should contact the Department of Insurance at 800-927-4357 or via 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 and his team are using every tool in their toolbox to help California homeowners keep their homes insured during these very challenging times,” said Amy Bach, Executive Director of United Policyholders. “This latest non-renewal moratorium will be a financial lifeline to hundreds of thousands of households and it sends the right signal to insurers to stay the course while we work to reduce wildfire risk and restore the home insurance marketplace.”

Commissioner Lara’s actions since taking office in 2019 include:

- [Introduced rules](#) that would allow consumers to obtain their home or business’s “wildfire risk score” from their insurance company and require that they receive credit for actions they have taken to make their properties safer.
- [Created a partnership](#) with California Department of Forestry and Fire Protection (CAL FIRE), the Governor’s Office of Emergency Services (CalOES), and other state agencies to establish achievable, science-based home-hardening measures that would allow more people to qualify for an insurance discount or other incentive.

- [Sponsored new insurance protections](#) signed into law by Governor Newsom — 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.
- [Ordered the FAIR Plan](#), the state’s insurer of last resort, to offer a more comprehensive homeowners policy as an option, which [a judge recently upheld](#).

“Home insurance is a necessity and I am doing everything I can to protect California homeowners’ access to critical insurance,” added Commissioner Lara, who traveled to 36 counties before the pandemic and held virtual meetings since then to listen to the challenges that consumers and small businesses have with insurance. “We are working with our partners to find solutions and are here for consumers who need assistance.”

Following Governor Newsom’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 of Insurance will continue to collaborate with CAL FIRE and CalOES to identify additional wildfire perimeters for any fires where there is a declaration of a state of emergency.

Notes:

- The mandatory one-year moratorium announced today covers an estimated 210,000 residential policies in ZIP Codes located within or adjacent to the River Complex, French, Washington, Windy, KNP Complex, and Hopkins wildfires under Senate Bill 824 (Lara, Chapter 616, Statutes of 2018), also known as the Wildfire Safety and Recovery Act.
- While existing law prevents non-renewals and cancellations for those who suffer a total loss in areas subject to a declared disaster, this law established protection for those living within or adjacent to a declared wildfire emergency of whether they suffer a loss — 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.
Source: CA. Dept. of Insurance