



#INSURECA

CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

Commissioner Lara expands moratorium protecting more wildfire survivors

Mandatory one-year moratorium preventing homeowners insurance cancellations and non-renewals now covers more affected areas of Southern California

LOS ANGELES — Insurance Commissioner Ricardo Lara expanded emergency insurance protections for Southern California homeowners, adding new ZIP Codes to those already under a mandatory one-year moratorium on insurance non-renewals and cancellations. The amended [Commissioner’s Bulletin](#) shields those within the perimeters or adjoining ZIP Codes of the Palisades, Eaton, Hurst, Lidia, Sunset, and Woodley fires in Los Angeles County for one year from the Governor’s January 7 emergency declaration regardless of whether they suffered a loss.

Commissioner Lara issued the first wave of protections last Thursday after the Palisades and Eaton fires broke out. As firefighters battle wildfires across the region, he will issue a supplemental bulletin if additional ZIP Codes are within or adjacent to a fire perimeter subject to this declared state of emergency for Los Angeles and Ventura counties.

“Angelenos in the areas of these devastating wildfires need to know that we will protect their access to insurance coverage,” said Commissioner Lara. “I am using my moratorium powers to prevent insurance companies from canceling or non-renewing policies in wildfire-impacted areas, so people don’t face the added stress of finding new insurance during this horrific event. My staff and I are working on all fronts to make sure wildfire victims get the benefits they are entitled to, and they get it as soon as possible.”

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

To provide additional stability for communities near the wildfires, Commissioner Lara also [issued a Notice](#) calling on all insurance companies to stop any pending non-renewals or cancellations for any properties located near wildfires, if they are not already protected by the mandatory moratorium. This includes non-renewals issued up to 90 days prior to January 7, but taking effect after the start of the wildfires. This pause on non-renewing and cancelling policies would last six months as impacted communities begin the recovery process. In addition, Commissioner Lara called on insurers to offer beyond the 60-day grace period under existing law for policyholders in the immediate affected wildfire

COMMISSIONER LARA EXPANDS MORATORIUM PROTECTING MORE WILDFIRE SURVIVORS

Wildfires now included:

**Palisades
Eaton
Hurst** **Lidia
Sunset
Woodley**

Look up your ZIP Code **insurance.ca.gov**
800-927-4357

Residents can go to the [Department of Insurance website](#) to see if their ZIP Code is included in the mandatory moratorium.

areas, to pay their home insurance premiums given the challenges that many policyholders in these areas are having right now.

Final piece of Commissioner's Sustainable Insurance Strategy now in effect to address stability of marketplace

Commissioner Lara also announced that the final element of his Sustainable Insurance Strategy is now in effect and enforceable, marking the state's largest insurance reform in 30 years. The new [Net Cost of Reinsurance in Ratemaking Regulation](#) requires insurance companies — for the first time — to increase coverage in high-risk areas, ensuring more options for Californians while limiting the costs passed on to consumers. The regulation works hand-in-hand with other reforms that Commissioner Lara has spearheaded that will have the effect of maintaining and increasing insurance coverage options for Californians across the state.

Under the regulation, insurance companies using reinsurance costs must increase coverage in wildfire-prone regions, ensuring they write policies for at least 85% of their statewide market share, with annual increases until the threshold is met.

“Californians deserve a reliable insurance market that doesn't retreat from communities most vulnerable to wildfires and climate change,” said Commissioner Lara. “Our reforms will be critical in the wake of the devastating wildfires for restoring insurance availability for Californians statewide.”

The [Sustainable Insurance Strategy](#) is a comprehensive package of reforms aimed at creating a sustainable insurance market to withstand the effects of climate change and extreme wildfires and is necessary to get the state's insurance marketplace back on track, especially in the wake of the devastating Southern California wildfires.

Commissioner-led actions announced to speed recovery and prevent fraud

Since these wildfires started, Commissioner Lara has taken multiple actions to speed recovery and prevent fraud including:

- **Insurance support workshops:** Commissioner Lara announced free two-day insurance support workshops on [January 18 and 19 in Santa Monica](#) and [January 25 and 26 in Pasadena](#) to help survivors understand their insurance policies and the claims process, while also providing information about available resources for rebuilding and recovery. These workshops are open to all those impacted by the recent wildfires. Call 800-927-4357 to schedule a one-on-one appointment with a Department of Insurance expert.
- **Protecting Access to Medically Necessary Health Care and Medication:** [Issued a Notice](#) directing companies to submit emergency plans detailing how they will ensure continued access to medically necessary health care services, including prescription drugs, for the duration of the declared State of Emergency due to the Palisades, Eaton, and other fires.
- **Cracking Down on Fraud:** Commissioner Lara is sending the Department's enforcement team to safeguard Angelenos from fraudsters who are targeting wildfire survivors and [issued a warning against illegal activities](#) including soliciting by public adjusters for seven days after evacuation orders end.
- **Alerting Residents to Evacuation Benefits:** Many consumers are unaware that they may have coverage under their homeowners' and renters' insurance policies to help them with evacuation and recovery expenses. Commissioner Lara reminds residents in Los Angeles County who have been ordered to evacuate due to the wildfires that their homeowners' or renters' insurance may help with evacuation and relocation costs under Additional Living

Expenses coverage, known as ALE. ALE coverage typically includes food and housing costs, furniture rental, relocation and storage, and extra transportation expenses, among other costs.

If you have any questions or need assistance, the California Department of Insurance is here to help. Please call: 1-800-927-4357 or visit www.insurance.ca.gov.

Here are some additional tips for consumers:

- Keep all receipts during your evacuation.
- Policy provisions, including deductibles, vary by company, and residents should check with their insurance company or agent as soon as possible to confirm coverage, limits, and any other limitations and documentation requirements. Most renter's policies also typically include ALE coverage.
- Document the date, time, and names of any insurance company employees you speak to regarding your coverage.
- Consumers should make sure any insurance agent or public adjuster offering their services has a valid license by checking online with the [Department of Insurance](http://www.insurance.ca.gov).
- Download the Department's [Top 10 Tips for Wildfire Claimants](#) (also [available in Spanish](#), [Mandarin](#), and [Vietnamese](#)), which includes information about claiming ALE benefits.
- Under existing law, public adjusters cannot solicit business for seven calendar days after a disaster.
- Don't forget copies of insurance policies, important papers, and a photo or video inventory of your possessions. An inventory can be completed quickly and easily on your smart phone and safely stored in the Cloud.

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Media Notes:

- [Additional resources and information for consumers on wildfires](#) are available from the Department of Insurance. Download a free [home inventory guide](#) from the Department website, or receive a hardcopy by calling the Department of Insurance Consumer Hotline at 800-927-4357.
- If you have any questions or need assistance, the Department of Insurance is here to help. Please call: 1-800-927-4357 or visit www.insurance.ca.gov.
- Additional contact information:
 - California Governor's Office of Emergency Services (Cal OES): (916) 657-9494 or www.caloes.ca.gov
 - California Department of Forestry and Fire Protection (CAL FIRE): www.fire.ca.gov
 - Federal Emergency Management Agency: 1-800-621-FEMA (3362) or www.fema.gov
 - Contractors State License Board: 1-800-321-CSLB (2752) or www.cslb.ca.gov

National Insurance Crime Bureau 1-888-815-9064 or www.nicb.org



Partnership Initiative

Consumer Outreach

Exciting News! ✨ The California Department of Insurance (CDI) is proud to introduce the **Community Outreach and Education Partnership Initiative**. This dynamic program is designed to raise consumer awareness about CDI's vital services and expand understanding of key insurance topics and fraud prevention. Become a valued partner and unlock exclusive access to:

- Comprehensive consumer education materials
- Specialized training sessions
- Powerful social media tools

Become a Partner Today: <https://www.surveymonkey.com/r/VHGZQHT>