



Diamond State Insurance Company®  
Penn-America Insurance Company®  
Penn-Patriot Insurance Company®  
Penn-Star Insurance Company®  
United National Insurance Company®

2025-08

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**To:** Diamond State Group®, Penn-America Group®, United National Group®, VacantExpress.com®,  
and Collectibles Insurance Services Producers Writing Business in California

**Date:** January 23, 2025

**Subject:** **UPDATE:** California – Palisades, Eaton, Hurst, Lidia, Sunset, Woodley, and Olivas Fires

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Please share this announcement with your staff

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The California Department of Insurance has issued Amended Bulletin 2025-01 to add an additional fire to the mandatory moratorium on cancellations and nonrenewals due to the fires in Los Angeles.

The moratorium went into effect on January 7, 2025. It applies to policies for residential properties, which may not be cancelled or nonrenewed due to wildfire risk for one year in the following zip codes (new fire is denoted in red):

**Palisades fire:**

90024, 90025, 90049, 90073, 90077, 90095, 90263, 90265, 90272, 90290, 90402, 90403, 91301, 91302, 91307, 91316, 91320, 91335, 91356, 91361, 91364, 91367, 91403, 91406, 91411, 91436

**Eaton fire:**

91001, 91006, 91007, 91008, 91010, 91011, 91016, 91020, 91023, 91024, 91042, 91046, 91101, 91103, 91104, 91105, 91106, 91107, 91108, 91123, 91125, 91126, 91206, 91208, 91214, 91706, 91731, 91732, 91775, 91780, 93563

**Hurst fire:**

91321, 91040, 91042, 91311, 91331, 91340, 91342, 91344, 91345, 91350, 91351, 91352, 91355, 91381, 91387, 91390, 93510

**Lidia fire:**

91042, 91342, 91390, 93510, 93550, 93551

**Sunset fire:**

90046, 90028, 90036, 90038, 90048, 90068, 90069, 90210, 91604

**Woodley fire:**

91316, 91325, 91330, 91335, 91343, 91402, 91405, 91406, 91411, 91436

**Olivas fire:**

93001, 93003, 93013, 93022, 93023, 93030, 93060

If a cancellation or nonrenewal notice was issued, due to wildfire risk, on or after January 7, 2025, for any residential property policy in these zip codes, insurers must offer to rescind that notice. Insurers must also offer to reinstate or renew any policy in effect at the time of the January 7, 2025, emergency declaration.

This moratorium applies to both admitted and non-admitted business.

**Person to Contact**

If you have any questions, please contact your underwriter.