



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

2025-19

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

**Date:** October 1, 2025

**Subject:** California – TCU Lighting Complex Fire

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**Please share this announcement with your staff**

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The California Department of Insurance has issued Bulletin 2025-13 regarding a mandatory moratorium on cancellations and nonrenewals in certain zip codes impacted by the **TCU Lighting Complex Fire**.

The moratorium went into effect on September 19, 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: 95210, 95212, 95215, 95220, 95222, 95223, 95224, 95225, 95226, 95227, 95228, 95229, 95230, 95236, 95237, 95240, 95242, 95246, 95247, 95249, 95251, 95252, 95253, 95254, 95310, 95311, 95316, 95320, 95321, 95323, 95327, 95329, 95335, 95346, 95361, 95369, 95370, 95375, 95386

If a cancellation or nonrenewal notice was issued, due to wildfire risk, on or after September 19, 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 September 19, 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.