



Penn-America Insurance Company®
Penn-Patriot Insurance Company®
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United National Insurance Company®

2025-21

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

Date: December 22, 2025

Subject: California Issues Moratorium Against CNR, Residential Properties Due to Pack Fire

PLEASE SHARE THIS ANNOUNCEMENT WITH YOUR STAFF

The California Department of Insurance has issued Bulletin 2025-17 regarding a mandatory moratorium on cancellations and nonrenewal in certain zip codes impacted by the Pack Fire.

The moratorium went into effect on December 9, 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:

93512, 93514, 93529, 93546

If a cancellation or nonrenewal notice was issued, due to wildfire risk, on or after December 9, 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 December 9, 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.