

Restricted Zip Codes -California Property New Business

Updated July 1, 2025

These ZIP codes are restricted because Horace Mann companies already insure a larger concentration of homes in areas that face higher wildfire risk. By limiting new policies in these locations, we can better manage that risk and continue offering coverage to more homeowners accross California. This list will be updated regularly to adjust to changing concentrations.

NORTHERN CALIFORNIA			SOUTHERN CALIFORNIA		
Postal Code	City	County	Postal code	City	County
95928	Chico	Butte	93544	Llano	Los Angelos
95942	Forest Ranch	Butte	92223	Beaumont	Riverside
95954	Magalia	Butte	92320	Calimesa	Riverside
95966	Oroville	Butte	92883	Corona	Riverside
95965	Oroville	Butte	92882	Corona	Riverside
95969	Paradise	Butte	92530	Lake Elsinore	Riverside
95614	Cool	El Dorado	92557	Moreno Valley	Riverside
95664	Pilot Hill	El Dorado	92555	Moreno Valley	Riverside
95667	Placerville	El Dorado	92570	Perris	Riverside
95672	Rescue	El Dorado	92595	Wildomore	Riverside
95949	Alta Sierra	Nevada	92314	Big Bear	San Bernardino
95945	Grass Valley	Nevada	92315	Big Bear	San Bernardino
95959	Nevada City	Nevada	92386	Big Bear City	San Bernardino
95946	Penn Valley	Nevada	92324	Colton	San Bernardino
95975	Rough and ready	Nevada	92325	Crestline	San Bernardino
95603	Auburn	Placer	92322	Crestline	San Bernardino
95713	Colfax	Placer	92339	Forest Falls	San Bernardino
95631	Foresthill	Placer	92313	Grand Terrace	San Bernardino
95722	Meadow Vista	Placer	92344	Hesperia	San Bernardino
95658	Newcastle	Placer	92352	Lake Arrowhead	San Bernardino
95602	North Auburn	Placer	92321	Lake Arrowhead	San Bernardino
			92391	Lake Arrowhead	San Bernardino
			92378	Lake Arrowhead	San Bernardino
			92385	Lake Arrowhead	San Bernardino
			92317	Lake arrowhead	San Bernardino
			92354	loma Linda	San Bernardino
			92371	Phelan	San Bernardino
			92372	Pinon Hills	San Bernardino
			92373	Redlands	San Bernardino
			92359	Redlands	San Bernardino
			92382	Running Springs	San Bernardino
			92407	San Bernardino	San Bernardino
			92305	Seven Oaks	San Bernardino
			92392	Victorville	San Bernardino
			92397	Wrightwood	San Bernardino
			92399	Yucupia	San Bernardino
			91901	Alpine	San Diego
			91935	Jamul	San Diego