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National Council of Insurance Legislators (NCOIL)

Resolution Encouraging States to Require Insurers to Provide At Least 60 Days Advance Notice When Nonrenewing a Policy

****Sponsored by Sen. Larry Walker (GA); Rep. Matt Lehman (IN); Rep. Edmond Jordan (LA); Rep. David LeBoeuf (MA); and Rep. Brian Lampton (OH)***

****Draft as of October 14, 2025. To be discussed during the meeting of the Property & Casualty Insurance Committee on November 15, 2025.***

WHEREAS, the loss of insurance coverage can be incredibly disruptive, confusing, and unsettling for consumers and businesses who are required to maintain coverage or who obtain insurance for financial protection or other reasons; and

WHEREAS, states typically require property and casualty insurers to either renew an insurance policy or provide advance written notice to policyholders and other parties of the insurers' decision not to renew; and

WHEREAS, requiring advance and meaningful notice of non-renewal helps ensure that insureds maintain insurance protection and avoid gaps in coverage; and

WHEREAS, state non-renewal statutes set forth the required form, contents, and timing of such notices; and

WHEREAS, many state non-renewal laws also require insurers to explain the reason(s) for the decision not to renew, prohibit insurers from non-renewing insureds for certain specified reasons, and/or only permit a non-renewal to occur in certain instances; and

WHEREAS, obtaining insurance can be a challenging, overwhelming, and time-intensive task for many in even the best of market conditions; and

WHEREAS, there is a strong public policy interest in ensuring that insureds have sufficient time to thoughtfully explore their options and obtain new coverage when they are informed that they will soon be non-renewed; and

WHEREAS, in recognition of this strong public policy interest, a number of state legislatures have recently taken action to amend their non-renewal laws to establish non-renewal notice periods of 60 days or more; and

WHEREAS, NOW, THEREFORE, BE IT RESOLVED, that NCOIL urges state policymakers across the country to examine their non-renewal laws and ensure that such laws of their jurisdictions require property and casualty insurers to provide insureds with at least 60 days advance notice when non-renewing an insurance policy or offering renewal with reductions in policy limits or coverage; and

WHEREAS, BE IT FINALLY RESOLVED THAT, that a copy of this Resolution shall be sent to the Chairs of the Committees of insurance in each legislative chamber in each state; and to each state's Insurance Commissioner.