STATE OF MISSOURI

DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 25-10

Policy Non-Renewals and Cancellations

Issued: October 13, 2025

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To: **All property and casualty insurers writing homeowners and dwelling insurance covering residential properties**

From: **Angela L. Nelson, Director**

Re: Policy Non-Renewals and Cancellations

Missouri has experienced a number of devastating severe storms and tornadoes this year. These natural disasters have left many Missourians in the difficult position of recovering from property damage. The widespread nature and volume of storms has unfortunately complicated recovery efforts.

Recently, the Department was made aware of certain practices by some insurers that are not appropriate following the wide-scale disaster events of this year.

As one can expect after natural disasters, repairs can be delayed for a number of a reasons the policyholder does not control, including but not limited to, shortages of contractors or building supplies.

Policyholders impacted by a disaster should always be given a reasonable amount of time to complete repairs necessary, to make the insured premises habitable and to return the property to its pre-loss condition before insurers take adverse underwriting actions such as cancellations or non-renewals.

Simply put, policyholders should have sufficient time to complete necessary repairs without having to worry about finding replacement insurance coverage.

Effective immediately, insurers in this State shall not issue a cancellation or non-renewal of a policy covering a residential property that was damaged by a storm until otherwise notified by the Department or this Bulletin is rescinded. This directive applies to a residential property located anywhere within the State of Missouri for any storm or weather losses occurring after March 1, 2025, and is specific to those underwriting actions taken on the basis of claims activity and/or the condition of the property.

To the extent such actions have been processed and/or notices mailed, insurers are directed to take all necessary actions to ensure coverage remains in force and to notify impacted policyholders.

This moratorium does not apply to properties not damaged by this years' storms; it does not apply to cancellations due to non-payment of premium and should not be interpreted as a permanent moratorium. At the same time, the Department encourages impacted insureds to repair their property as expeditiously as possible.

If, for reasons such as administrative efficiency, an insurer extends the application of this policy on a wider basis, the Director would be supportive of such measures and hereby extends a regulatory safe harbor to those insurers.

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