

CHAPTER 1032

RENEWAL OR NONRENEWAL OF PERSONAL LINES POLICIES

H.F. 2265

AN ACT relating to the notice requirement for the renewal or nonrenewal of personal lines policies, and including effective date provisions.

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. [Section 515.129B, subsection 1](#), Code 2024, is amended to read as follows:

1. An insurer shall not refuse to renew a personal lines policy or contract of insurance unless at least ~~thirty~~ sixty days before the end of the policy or contract period the insurer delivers, mails, or electronically transmits to the first named insured, at the last known address of the first named insured, written notice of the insurer's intention not to renew the policy or contract upon expiration of the current policy or contract period as provided in [section 515.129C](#). Proof of such mailing, electronic transmission, or delivery to the first named insured's last known address shall be maintained by the insurer.

Sec. 2. [Section 515.129C, subsection 1](#), unnumbered paragraph 1, Code 2024, is amended to read as follows:

At least ~~thirty~~ sixty days before the end of the policy or contract term, an insurer shall mail or deliver to the last known address of the first named insured a renewal policy or contract, an offer to renew the current policy or contract, or a notice of nonrenewal of the policy or contract. Information concerning the renewal policy or contract, the offer to renew the policy or contract, or the notice of nonrenewal of the policy or contract shall also be mailed, delivered, or transmitted electronically to the last known address of the producer of record of the policy or contract.

Sec. 3. EFFECTIVE DATE. This Act takes effect January 1, 2025.

Approved April 10, 2024