

**515.129B Nonrenewal of personal lines policies or contracts.**

1. An insurer shall not refuse to renew a personal lines policy or contract of insurance unless at least 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.

2. The notice of intention not to renew shall include or be accompanied by a written explanation of the insurer's specific reason or reasons for the nonrenewal.

3. The transfer of a policy between affiliates of an insurance company shall not be considered a nonrenewal.

[2010 Acts, ch 1121, §20](#); [2024 Acts, ch 1032, §1, 3](#)

Referred to in [§515.125](#), [515.126](#), [515D.7](#), [515J.9](#)

Notice of intent not to renew automobile insurance policy, see [§515D.7](#)

2024 amendment to subsection 1 effective January 1, 2025; [2024 Acts, ch 1032, §3](#)

Subsection 1 amended