

515D.7 Notice of intent.

1. Notwithstanding the provisions of [sections 515.125](#) and [515.128](#), an insurer shall not fail to renew a policy except by notice to the insured as provided in [this chapter](#). A notice of intention not to renew shall not be effective unless mailed or delivered by the insurer to the named insured at least thirty calendar days prior to the expiration date of the policy. A post office department certificate of mailing to the named insured at the address shown in the policy shall be proof of receipt of such mailing. Unless the reason accompanies the notice of intent not to renew, the notice shall state that, upon written request of the named insured, mailed or delivered to the insurer not less than thirty calendar days prior to the expiration date of the policy, the insurer will state the reason for nonrenewal.

2. Notwithstanding the provisions of [sections 515.129B](#) and [515.129C](#), an insurer shall not fail to renew a policy except by notice to the insured as provided in [this chapter](#). A notice of intention not to renew shall not be effective unless mailed or delivered by the insurer to the named insured at least sixty calendar days prior to the expiration date of the policy. A post office department certificate of mailing to the named insured at the address shown in the policy shall be proof of receipt of such mailing. Unless the reason accompanies the notice of intent not to renew, the notice shall state that, upon written request of the named insured, mailed or delivered to the insurer not less than sixty calendar days prior to the expiration date of the policy, the insurer will state the reason for nonrenewal.

3. When the reason does not accompany the notice of intent not to renew, the insurer shall, upon receipt of a timely request by the named insured, state in writing the reason for nonrenewal, together with notification of the right to a hearing before the commissioner within fifteen calendar days as provided in [section 515D.10](#). A statement of reason shall be mailed or delivered to the named insured within ten days after receipt of a request.

4. [This section](#) shall not apply:

- a. If the insurer has manifested its willingness to renew.
- b. If the insured fails to pay any premium due or any advance premium required by the insurer for renewal.
- c. If the insured is transferred from an insurer to an affiliate for future coverage as a result of a merger, acquisition, or company restructuring and if the transfer results in the same or broader coverage.

[C71, 73, 75, 77, 79, 81, §515D.7]

[88 Acts, ch 1112, §602](#); [2002 Acts, ch 1111, §23](#); [2007 Acts, ch 152, §80](#); [2011 Acts, ch 70, §33](#); [2021 Acts, ch 181, §22](#); [2022 Acts, ch 1021, §152](#); [2024 Acts, ch 1116, §1, 2, 7](#)

Referred to in [§515D.8](#)

2024 amendment to subsection 1 effective January 1, 2025; 2024 Acts, ch 1116, §7

Subsection 2 effective January 1, 2025; 2024 Acts, ch 1116, §7

Subsection 1 amended

NEW subsection 2 and former subsections 2 and 3 renumbered as 3 and 4