

House File 2490

S-5140

1 Amend House File 2490, as passed by the House, as follows:

2 1. Page 1, before line 1 by inserting:

3 <Section 1. Section 515D.7, subsection 1, Code 2024, is  
4 amended to read as follows:

5 1. Notwithstanding the provisions of sections 515.125, and  
6 515.128, 515.129B, and 515.129C, an insurer shall not fail to  
7 renew a policy except by notice to the insured as provided  
8 in this chapter. A notice of intention not to renew shall  
9 not be effective unless mailed or delivered by the insurer  
10 to the named insured at least thirty calendar days prior to  
11 the expiration date of the policy. A post office department  
12 certificate of mailing to the named insured at the address  
13 shown in the policy shall be proof of receipt of such mailing.  
14 Unless the reason accompanies the notice of intent not to  
15 renew, the notice shall state that, upon written request of  
16 the named insured, mailed or delivered to the insurer not less  
17 than thirty calendar days prior to the expiration date of the  
18 policy, the insurer will state the reason for nonrenewal.

19 Sec. \_\_\_\_\_. Section 515D.7, Code 2024, is amended by adding  
20 the following new subsection:

21 NEW SUBSECTION. 1A. Notwithstanding the provisions of  
22 sections 515.129B and 515.129C, an insurer shall not fail to  
23 renew a policy except by notice to the insured as provided  
24 in this chapter. A notice of intention not to renew shall  
25 not be effective unless mailed or delivered by the insurer  
26 to the named insured at least sixty calendar days prior to  
27 the expiration date of the policy. A post office department  
28 certificate of mailing to the named insured at the address  
29 shown in the policy shall be proof of receipt of such mailing.  
30 Unless the reason accompanies the notice of intent not to  
31 renew, the notice shall state that, upon written request of the  
32 named insured, mailed or delivered to the insurer not less than  
33 sixty calendar days prior to the expiration date of the policy,  
34 the insurer will state the reason for nonrenewal.>

35 2. Page 1, after line 5 by inserting:

1 <Sec. \_\_\_\_\_. Section 518.23, subsection 3, Code 2024, is  
2 amended to read as follows:

3 3. *Nonrenewal by association.* A notice of intention not  
4 to renew is not effective unless mailed or delivered by the  
5 insurer to the named insured at least ~~thirty~~ sixty days prior  
6 to the expiration date of the policy. If the reason does not  
7 accompany the notice of nonrenewal, the association, upon  
8 receipt of a timely request by the named insured, shall provide  
9 the reason for the nonrenewal in writing.

10 Sec. \_\_\_\_\_. Section 518A.29, subsection 3, Code 2024, is  
11 amended to read as follows:

12 3. *Nonrenewal by association.* A notice of intention not  
13 to renew is not effective unless mailed or delivered by the  
14 insurer to the named insured at least ~~thirty~~ sixty days prior  
15 to the expiration date of the policy. If the reason does not  
16 accompany the notice of nonrenewal, the association, upon  
17 receipt of a timely request by the named insured, shall provide  
18 in writing the reason for the nonrenewal.>

19 3. Page 1, after line 29 by inserting:

20 <Sec. \_\_\_\_\_. EFFECTIVE DATE. The following take effect  
21 January 1, 2025:

22 1. The sections of this Act amending section 515D.7.

23 2. The section of this Act amending section 518.23.

24 3. The section of this Act amending section 518A.29.>

25 4. Title page, line 2, by striking <associations> and  
26 inserting <associations, nonrenewal notices for automobile  
27 insurance, and nonrenewal notices by county and state  
28 mutual insurance associations, and including effective date  
29 provisions>

30 5. By renumbering as necessary.

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