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INSURANCE BULLETIN 26-09

Post Storm Cancellations and Non-Renewals

Issued: May 29, 2026

The following Bulletin is issued by the Missouri Department of Commerce and Insurance ("Department") to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, shall not be considered a statement of general applicability and is not binding on the Department. See§ 374.015, RSMo (2016).

To: All property and casualty insurers writing homeowners and dwelling insurance covering residential properties and Condominium Master Policies

From: Angela L. Nelson, Director

Re: Post Storm Policy Non-Renewals and Cancellations

Following last year's devastating severe storm and tornado events, Governor Kehoe issued a series of Executive Orders, declaring a State of Emergency in the State of Missouri.

Based upon that State of Emergency, the significant effort and resources required for Missourians to recover from these events and based upon inquiries and requests received, the Department issued [Bulletin 25-10](#) and [Bulletin 25-11](#). These Bulletins requested insurers to cease issuing cancellations and non-renewals on properties that were damaged by a storm anywhere within Missouri after March 1, 2025. The Department acknowledges and appreciates the insurance industry's broad cooperation with those requests.

The State of Emergency, as declared and extended under Executive Order 26-13, is set to expire on May 31, 2026 and will not be extended further. As such, this Bulletin hereby rescinds Bulletins 25-10 and 25-11, effective June 1, 2026.

Despite this, the Department is aware that recovery efforts in some parts of the State are still underway and that many property owners are actively repairing their properties. To the extent these repairs are not finished, the property owner may have difficulty securing new coverage. In addition, the Department acknowledges the unnecessary stress and burden a property owner would experience if they had to obtain replacement insurance coverage while still completing repairs.

Therefore, through the issuance of this Bulletin, the Department requests insurers continue to provide additional time to impacted Missourians before instituting (or initiating) cancellation or non-renewal of policies where the property owner is making good-faith efforts to complete repairs to the damaged property. Delays in repairs may be caused by issues with contractors or supplies, or unresolved aspects of the claim.

For those insurers who comply with this request to continue coverage for impacted Missourians, the Department extends a regulatory safe harbor and states it will not take any regulatory action against an insurer for making case exceptions to their filed underwriting standards and policies.

If, for reasons such as administrative efficiency, an insurer extends the application of this policy on a broader basis, the Department would support such measures and would likewise extend a regulatory safe harbor to those insurers.

Regardless of what actions the insurer takes, the Department reminds insurers to ensure their underwriting files contain all necessary information and documentation to support their ultimate decision and actions.

This Bulletin will remain in effect until otherwise rescinded.

Any questions or comments regarding this Bulletin should be directed to the Market Regulation Division by email at marketconduct@insurance.mo.gov.

Value Added Table

Description	<p>Dated May 29, 2026. The Missouri Department of Commerce and Insurance issued Insurance Bulletin 26-09 to address policy cancellations and non-renewals for residential properties and Condominium Master Policies following severe storms and tornadoes that resulted in the Governor declaring a State of Emergency in Missouri through Executive Orders.</p> <p>Bulletins 25-10 and 25-11, previously issued in response to these events, requested insurers to halt cancellations and non-renewals for storm-damaged properties after March 1, 2025. The Department acknowledged the cooperation of the insurance industry with these requests. However, with the State of Emergency set to expire on May 31, 2026, and no further extensions planned, Bulletin 26-09 rescinds Bulletins 25-10 and 25-11, effective June 1, 2026.</p> <p>The Bulletin recognizes that recovery efforts in certain areas of Missouri remain ongoing, with many property owners actively repairing storm-damaged properties. It highlights the difficulties property owners face in securing new insurance coverage while repairs are incomplete and the additional stress of obtaining replacement coverage during this period. To mitigate these challenges, the Department requests insurers to provide affected property owners with additional time before initiating policy cancellations or non-renewals, provided the property owner is making good-faith efforts to complete repairs. The Bulletin acknowledges that delays in repairs may result from contractor or supply issues or unresolved claim aspects.</p> <p>For insurers complying with this request, the Department offers a regulatory safe harbor, ensuring no regulatory action will be taken against insurers making case exceptions to their underwriting standards and policies. The Department also supports insurers who choose to extend this policy more broadly for administrative efficiency and confirms that such measures will also be covered under the regulatory safe harbor. Insurers are reminded to maintain thorough underwriting files with all necessary documentation to support their decisions.</p> <p>This Bulletin will remain in effect until rescinded by the Department.</p> <p>Questions or comments regarding the Bulletin can be directed to the Market Regulation Division via email at marketconduct@insurance.mo.gov.</p>
Lines of Business	<p>Personal P&C Personal Homeowners, Personal Property</p> <p>Commercial P&C Commercial Property</p>
Functions	<p>Claims General Compliance Legal Policy Management Underwriting</p>
Subject Category	<p>100 - Property and fire insurance / insurers 300 - The policy 350 - Noninsurance contracts 700 - Trade practices 720 - Information practices 800 - Legal procedure / proceedings 840 - Government agencies</p>
Status	New
Actions	New
CitationsAffected	Bulletin 26-09
Proposed	05/29/2026
Adopted	05/29/2026
Effective	05/29/2026
Last Modified	06/02/2026