



## MISSISSIPPI INSURANCE DEPARTMENT

**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**DAVID BROWNING**  
Deputy Commissioner of Insurance

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
[www.mid.ms.gov](http://www.mid.ms.gov)

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474  
WATS: 1-800-562-2957 (Incoming-USA)

### BULLETIN 2024-2 MISSISSIPPI DEPARTMENT OF INSURANCE

#### SENATE BILL 2130, 2024 REGULAR SESSION HOMEOWNERS' INSURANCE PROHIBIT INSURER FROM CANCELING OR DENYING COVERAGE SOLELY DUE TO ROOF AGE

**June 27, 2024**

#### **I. Purpose and Scope.**

The Mississippi Insurance Department ("MID") is issuing this Bulletin to provide guidance to property and casualty insurance companies that write homeowners' or dwelling coverage regarding Senate Bill 2130, 2024 Regular Legislative Session.

#### **II. Senate Bill 2130.**

Senate Bill 2130 provides, as follows:

"If an insurer has issued to an insured a policy that provides coverage or a binder that binds coverage of a residential structure, the insurer shall not cancel the policy, cancel the binder, or deny coverage solely because of the age of the roof of the residential structure."

#### **III. MID Guidance.**

It is the interpretation of MID that SB 2130 provides that no homeowners' or dwelling coverage or binder may be canceled or coverage denied, including nonrenewal, solely due to the age of roof of the structure. SB 2130 does not state that the roof of the residential structure may not be a factor that may be taken into consideration when the company is determining whether to cover or continue coverage.

However, any insurance company factoring the age of a roof into their coverage determination should be able to demonstrate to the Commissioner of Insurance, upon request, that a

determination to cancel a policy or binder, or deny or nonrenew coverage was not solely based on the age of the residential structure's roof.

**IV. Effective Date.**

The provisions contained within this Bulletin shall be in effect on and after July 1, 2024, and shall apply to homeowners' insurance policies issued or renewed on or after July 1, 2024. .

If there are any questions concerning this Bulletin, please contact the Department at (601) 359-3569.

  
\_\_\_\_\_  
MIKE CHANEY  
COMMISSIONER OF INSURANCE