



MISSISSIPPI INSURANCE DEPARTMENT

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BULLETIN 2025-5 MISSISSIPPI DEPARTMENT OF INSURANCE

HOUSE BILL 1611, 2025 REGULAR SESSION PROPERTY AND CASUALTY INSURANCE COVERAGE 45 DAY NOTICE RENEWAL OR CHANGE OF COVERAGE REQUIREMENT

October 31, 2025

I. Purpose and Scope.

The Mississippi Insurance Department ("MID") is issuing this Bulletin to provide guidance to property and casualty insurance companies regarding the 45 day notice requirement for the renewal, cancellation, reduction of coverage or nonrenewal or renewal of coverage, as provided in House Bill 1611, 2025 Regular Legislative Session.

The provisions of this Bulletin shall apply to admitted and nonadmitted carriers writing property and casualty insurance, automobile insurance, and workers' compensation insurance in this state.

II. House Bill 1611.

House Bill 1611 amends *Miss. Code Ann.* §§83-5-28, 83-11-5, 83-11-7 and 71-3-77 to require insurance companies to issue notices for renewal, cancellation, reduction of coverage or nonrenewal of property and casualty insurance, automobile insurance and workers' compensation insurance not less than 45 days before the effective date of the renewal, cancellation, reduction of coverage or nonrenewal for policies issued or renewed on or after July 1, 2026.

III. Renewal Notices.

As HB 1611 applies to all policies renewed, cancelled, nonrenewed, or have a reduction of coverage on or after July 1, 2026, the notice for these policies would need to be provided not less than 45 days before the effective date. Therefore, companies may be required to begin providing these notices to policyholders and should have their systems programmed for these notices by May 15, 2026.

IV. Reduction of Coverage.

For the purposes of this Bulletin, a reduction of coverage will include any change to the policy made by the **insurer** that decreases benefits. An increase in a deductible is considered a reduction in coverage, however an increase in rates and premiums are not.

Any coverage changes made by a **policyholder** is not subject to the 45 days requirement as provided in HB 1611 and this Bulletin.

V. Affiliate Transfer of Workers' Compensation Policies.

HB 1611 amended *Miss. Code Ann.* §71-3-77 to allow the transfer of a workers' compensation policy to that of a licensed affiliate. A policy transfer to an affiliated, licensed insurer is considered a renewal and not a cancellation or nonrenewal, if the replacement policy offers "the same or substantially similar coverage". A policy is considered to be "substantially similar coverage" if the replacement policy provides the same basic coverage with only minor alterations to incidental coverages or use different language.

A notice of nonrenewal is not required when a replacement policy form is issued by the same insurer or when an insured is transferred to a licensed affiliate of the insurer, so long as the transfer or replacement results in the same or substantially similar coverage; and to require the transferring insurer provide notice of the policy transfer to the MID and to the policyholder.

The transferring insurer must notify the MID at least 45 days before notifying policyholders in the manner as provided in *Miss. Code Ann.* §71-3-77(1).

VI. Failure to Comply.

If an insurer fails to provide the required notice, policyholders have the option to continue their existing policy for the remainder of the notice period, with an additional 45 days, at the current premium rate. This option extends in 45-day increments until proper notice is given.

VII. Deadline for Submitting Amended Form Filings.

Insurers needing to amend their form filings to conform with the provisions of HB 1611 must file their amended forms with MID through SERFF by February 28, 2026, to ensure timely approval.

If there are any questions concerning this Bulletin, please contact the Property and Casualty Ratings Division at (601) 359-3569.



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