



## MISSISSIPPI INSURANCE DEPARTMENT

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### **BULLETIN 2026-11** **MISSISSIPPI DEPARTMENT OF INSURANCE**

#### **INSURERS DIRECTED TO UPDATE POLICYHOLDER BILL OF RIGHTS**

**October 9, 2026**

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

During the 2025 Regular Legislative Session the Mississippi Legislature amended *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.

To ensure insurers were aware of the new notice requirement, the Mississippi Insurance Department ("MID") issued Bulletin 2025-5 on October 31, 2025. Additionally, MID amended Title 19, Part 1, Chapter 34; Mississippi Homeowners Insurance Policyholders Bill of Rights Regulation, to reflect the change from 30 days' notice to 45 days' notice. Since the passage of HB 1611, the adoption of Bulletin 2025-5, and the amending of Title 19, Part 1, Chapter 34, MID is still receiving reports that insurers have not fully addressed all issues regarding the 45 days' notice requirement.

#### **2. Revision of Companies' Policyholder Bill of Rights Form**

Homeowners insurance companies are directed to review their Policyholder Bill of Rights form and ensure that the form is updated to reflect the 45 days' notice requirement. All new policies issued and all renewals effective on and after January 1, 2027, shall use the amended Policyholder Bill of Rights form as found in Title 19, Part 1, Rule 34.04. To ensure timely compliance, insurers must amend and file their Policyholder Bill of Rights forms to reflect the 45 days' notice requirement with MID through SERFF before December 15, 2026.

### 3. Violations and Penalties

Failure of a company to comply with HB 1611 and Title 19, Part 1, Rule 34.04, shall be considered a violation of *Miss. Code Ann.* § 83-5-1 and §§ 83-5-29 through 83-5-51 (Rev. 2022). Violation of said statutes may subject the insurance company to the suspension or revocation of the insurer's Certificate of Authority, the imposition of an administrative fine, or both

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

  
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