# Enter storm name – Policy Nonrenewal

**To: ALL INSURANCE COMPANIES, CORPORATIONS, EXCHANGES, COUNTY MUTUALS, FARM MUTUALS, MUTUALS, RECIPROCALS, ASSOCIATIONS, LLOYDS, OR OTHER INSURERS WRITING PROPERTY AND CASUALTY INSURANCE IN THE STATE OF** ENTER STATE NAME**; AGENTS AND REPRESENTATIVES; AND THE PUBLIC GENERALLY**

Governor Enter Governor name issued a proclamation declaring a disaster due to the effects of Enter storm name. The proclamation directs that all necessary measures, both public and private, as authorized under Enter Government Code of the Enter state name Government Code, be implemented to meet that threat.

President Enter President Name issued a major disaster declaration and ordered federal aid to supplement state and local recovery efforts in the area affected by Enter storm name.

Enter state insurance department name reminds insurers of their obligations under Insurance Code Enter Code Number or Chapter:

* Under Insurance Code Enter Insurance Code when nonrenewing a standard fire, homeowners, or farm or ranch owners policy due to a policyholder filing three or more claims under a policy in any three-year period, insurers may not consider:
* losses caused by natural causes;
* claims filed but not paid or payable; or
* claims history for water damage under Insurance Code Enter Insurance Code.
* Insurers may not consider a customer inquiry as a basis for nonrenewal under Insurance Code Enter Insurance Code.
* All insurers should remember to comply with the requirements of Insurance Code Enter Code Number or Chapter as applicable to the lines of coverage they write.

In addition, insurers should remember that practices related to nonrenewal are subject to restrictions against unfair discrimination under Insurance Enter Code Number or Chapter.

Insurers that do not comply with statutory requirements are subject to enforcement action.

Questions regarding this bulletin should be directed to the Insert name of department, phone number, and email address.

For more information contact: insert email address and/or phone number.