



## DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690


### INSURANCE BULLETIN 26-09

#### Post Storm Cancellations and Non-Renewals

Issued: May 29, 2026

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**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](mailto:marketconduct@insurance.mo.gov).

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