
DIGEST

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HB 850 Engrossed

2026 Regular Session

Firment

Abstract: Revises the Standard Fire Insurance Policy to require 60 days written notice of cancellation by the insurer and for cancellation of a mortgagee interest.

Present law establishes the Standard Fire Insurance Policy and includes a provision allowing an insurer to cancel a policy by giving the insured a 30-day written notice of cancellation, or a 10-day written notice when cancellation is for nonpayment of premium. Present law further provides that cancellation of a mortgagee interest may be effected by delivering or mailing to the mortgagee a 30-day written notice of cancellation, or a 10-day written notice when cancellation is for nonpayment of premium.

Proposed law increases the insurer's cancellation notice to the insured from 30 days to 60 days. Proposed law also increases the cancellation notice to a mortgagee from 30 days to 60 days. Proposed law retains the 10-day notice requirement when cancellation is for nonpayment of premium.

Effective July 1, 2026.

(Amends R.S. 22:1311(F)(2))