RÉSUMÉ DIGEST

ACT 848 (HB 850) **2026 Regular Session** **Firment**

Existing law establishes the Standard Fire Insurance Policy and authorizes an insurer to cancel a policy by providing the insured with a 30-day written notice of cancellation, or a 10-day written notice when such cancellation is due to nonpayment of premium. Existing law permits the cancellation of a mortgagee's interest 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.

New law retains the existing requirement for a 10-day written notice for cancellation due to nonpayment of premium but increases the notice period for cancellation from 30 days to 60 days for both the insured and any mortgagee under the Standard Fire Insurance Policy.

New law mandates that an insurer provide, upon written request by the insured, the reasons for the cancellation of the policy and offers liability protections to the insurer and its representatives for the provision of such information.

New law applies to any policy issued on or after July 1, 2026, and requires that any policy in effect prior to that date be brought into compliance with the new provisions upon renewal, but no later than July 1, 2027.

Effective upon signature of governor (June 8, 2026).

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