

2026 Regular Session

HOUSE BILL NO. 408

BY REPRESENTATIVE JORDAN

INSURANCE/PROPERTY: Prohibits insurers from the nonrenewal of residential insurance policies when homeowners timely mitigate risks

1 AN ACT

2 To enact R.S. 22:1333.1, relative to homeowners' insurance; to prohibit insurers from the  
3 nonrenewal of residential insurance when homeowners timely mitigate risk; to  
4 provide requirements for an insurer's nonrenewal notice; and to provide for related  
5 matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1333.1 is hereby enacted to read as follows:

8 §1333.1. Homeowner's insurance; insurer's nonrenewal restriction when homeowner  
9 mitigates risk; insurer's nonrenewal notice requirements

10 A. An insurer shall not fail to renew a residential insurance policy when the  
11 homeowner mitigates risk within ninety days of a notice from the insurer. A  
12 homeowner mitigates risk when the homeowner resolves the reason for nonrenewal  
13 contained in the notice from the insurer. The insurer shall not utilize such reasons  
14 to increase the insured's rate or premium upon renewal.

15 B. An insurer shall notify the insured, in writing, of the reasons for  
16 nonrenewal of the policy. The notice shall be delivered or mailed to the insured. For  
17 purposes of this Subsection, "delivered" includes electronic transmittal, facsimile,  
18 or personal delivery. Where written notice of nonrenewal is required and the insurer  
19 elects to mail the notice, the running of the time period between the date of mailing  
20 and the effective date of termination of coverage shall commence upon the date of  
21 mailing.

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**DIGEST**

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 408 Original

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Jordan

**Abstract:** Prohibits insurers from the nonrenewal of residential insurance policies when homeowners timely mitigate the risk contained in the insurer's notice of nonrenewal. Requires insurers to provide the insured with written reasons of policy nonrenewal.

Proposed law prohibits insurers from the nonrenewal of residential insurance policies when the homeowner mitigates risk within 90 days of a notice from the insurer.

Proposed law requires insurers to notify the insured, in writing, of the reasons for policy nonrenewal.

(Adds R.S. 22:1331.1)