State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone 208-334-4250
Website: https://doi.idaho.gov

DEAN L. CAMERON
Director

BULLETIN NO. 26-12

DATE: July 29, 2026

TO: Insurers Licensed to Write Commercial or Property Insurance

FROM: Dean L. Cameron, Director

SUBJECT: Revised Nonrenewal and Cancellation Notice Requirements for Commercial and Standard Fire Policies, Effective January 1, 2027

This bulletin advises insurers of the revised policyholder notice periods for nonrenewals and cancellations of policies subject to Idaho Code §§ 41-1842 and 41-2401, as enacted by Idaho House Bill 562 (2026). Idaho House Bill 562 (2026) amends Idaho Code § 41-1842 (*Commercial Insurance – Cancellation – Nonrenewal)* and Idaho Code § 41-2401 (*Standard Fire Policy*).

For commercial property, commercial liability, and commercial multiperil policies subject to § 41-1842, the notice period for nonrenewal is sixty (60) days before the expiration date, and the notice period for a for-cause cancellation under § 41-1842(3)(a)(ii) through (vii) is sixty (60) days. The ten (10) day notice period for cancellation due to nonpayment of premium is unchanged, as are the thirty (30) day notice for premium or coverage changes under § 41-1842(5) and the thirty (30) day notice for cancellation of a policy within its first sixty (60) days under § 41-1842(3)(a).

For standard fire policies subject to § 41-2401, which include all personal homeowners, dwelling fire, and renters coverage, the notice period for nonrenewal or cancellation is sixty (60) days. The ten (10) day notice period for cancellation due to nonpayment of premium is unchanged. Also added to § 41-2401 is a notice-content requirement: both the sixty (60) day nonrenewal notice and the sixty (60) day cancellation notice must be accompanied by a statement of the reason for the nonrenewal or cancellation. The Department interprets this requirement to mean that the stated reason must identify the specific basis for the company's decision with enough particularity to inform the policyholder why the action is being taken. A general reference to underwriting or company guidelines, without more detail, does not satisfy this requirement.

These revised notice periods apply to policies issued or renewed with an effective date of issuance or renewal on or after January 1, 2027. Insurers must file conforming forms with the Department before January 1, 2027.

This Bulletin is not new law but is an agency interpretation of existing law, except as authorized by law or as incorporated into a contract. Requests for additional information or other inquiries regarding this Bulletin can be directed to the Rates and Forms team: (208) 334-4250.