WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

Senate Bill 452

By Senator Chapman

[Introduced January 16, 2026; referred

to the Committee on Banking and Insurance]

1 A BILL to amend and reenact §33-6-37 of the Code of West Virginia, 1931, as amended, relating to

2   cancellation of homeowners insurance; and prohibiting cancellation of homeowners

3   insurance for an isolated incident.

Be it enacted by the Legislature of West Virginia:

ARTICLE 6. THE INSURANCE POLICY.

§33-6-37. Cancellation or nonrenewal of a combination insurance policy; offer of optional

coverage;   date   of   inception   of   optional   coverage.

1   (a) Notwithstanding of any provision of this chapter to the contrary, an insurer may cancel

2 or nonrenew a combination automobile and homeowners policy of insurance if either the

3 automobile or homeowners insurance in such policy may be cancelled or nonrenewed pursuant to

4 the cancellation or nonrenewal provisions of this chapter pertaining to such insurance: Provided,

5 That the insurer shall offer, on a form approved by the commissioner, to issue a policy of

6 insurance, effective as of the date of cancellation of the combination policy, to the insured for the

7 insurance that was not cancelled or nonrenewed and shall issue such policy if the offer is accepted

8 by the insured. For the purposes of cancellation, nonrenewal and termination of policies provided

9 for in articles six-a and seventeen-a of this chapter, the inception date of a reissued policy is the

10 inception date of the combination policy.

11   (b) Notwithstanding any other provisions in this article, no homeowner's policy of insurance

12 coverage subject to this article may be canceled or denied renewal as a result of filing a claim for

13 an isolated incident.

NOTE: The purpose of this bill is to prohibit cancellation of homeowners insurance for an isolated incident.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.