

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Alabama	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • The policy was obtained through a material misrepresentation; • Any insured violated any of the terms and conditions of the policy; • The named insured failed to disclose fully his motor vehicle accidents and moving traffic violations for the preceding 36 months if called for in the application; • The named insured failed to disclose in his written application or in response to inquiry by his broker, or by the insurer or its agent information necessary for the acceptance or proper rating of the risk; • Any insured made a false or fraudulent claim or knowingly aided or abetted another in the presentation of such a claim; • Failure to maintain membership in any group or organization when such membership is a prerequisite to the purchase of such insurance; • The named insured or any other operator who either resides in the same household or customarily operates an automobile insured under such policy: <ul style="list-style-type: none"> ○ Has within the 36 months prior to the notice of cancellation had his driver's license under suspension or revocation; ○ Is, or becomes, subject to epilepsy or heart attacks, and such individual does not produce a certificate from a physician testifying to his unqualified ability to operate a motor vehicle safely; ○ Has an accident record, conviction record (criminal or traffic), physical, mental, or other condition which is such that his operation of an automobile might endanger the public safety; ○ Has within the 36 months prior to the notice of cancellation been addicted to the use of narcotics or other drugs; ○ Uses alcoholic beverage to excess; ○ Has been convicted or forfeited bail during the 36 months immediately preceding the notice of cancellation for: <ul style="list-style-type: none"> ▪ Any felony; ▪ Criminal negligence resulting in death, homicide, or assault arising out of the operation of a motor vehicle; ▪ Operating a motor vehicle while in an intoxicated condition or while under the influence of drugs; ▪ Being intoxicated while in, or about, an automobile or while having custody of an automobile; ▪ Leaving the scene of an accident without stopping to report; ▪ Theft or unlawful taking of a motor vehicle; 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 20 days</p>	<p style="text-align: center;">27-23-21 27-23-23</p>

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Alabama	<ul style="list-style-type: none"> ▪ Making false statements in an application for a driver's license; or ○ Has been convicted of or forfeited bail for three or more violations, within the 36 months immediately preceding the notice of cancellation, of any law, ordinance, or regulation limiting the speed of motor vehicle laws of any state, violation of which constitutes a misdemeanor, whether or not the violations were repetitions of the same offense or different offenses; or • The insured automobile is: <ul style="list-style-type: none"> ○ So mechanically defective that its operation might endanger public safety; ○ Used in carrying passengers for hire or compensation; provided, however, that the use of an automobile for a car pool shall not be considered use of an automobile for hire or compensation; ○ Used in the business of transportation of flammables or explosives; ○ An authorized emergency vehicle; ○ Changed in shape or condition during the policy period so as to increase the risk substantially; or ○ Subject to an inspection law and has not been inspected or, if inspected, has failed to qualify. <p>Other Lines: No specific limitations found in statute. Insurer must provide specific reason for cancellation.</p>		
Alaska	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; or • The driver's license or motor vehicle registration of either the named insured or of an operator who resides in the same household as the named insured or who customarily operates a motor vehicle insured under the policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the 180 days immediately preceding its effective date; this paragraph does not apply to revocation as described under AS 21.96.027. <p>Personal Insurance:</p> <ul style="list-style-type: none"> • Nonpayment of premiums, including nonpayment of additional premiums, calculated in accordance with the current rating manual of the insurer, justified by a physical change in the insured property or a change in its occupancy or use; • Conviction of the insured of a crime having as one of its necessary elements an act increasing a hazard insured against; • Discovery of fraud or material misrepresentation made by the insured or a representative of the insured in obtaining the insurance or by the insured in pursuing a claim under the policy; 	<p>Nonpayment: 20 days</p> <p>Other Reasons: 30 days</p> <p>Business/ Commercial Insureds: 60 days</p> <p>Material Misrepresentation or Fraud: 10 days</p>	21-36-210

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Alaska	<ul style="list-style-type: none"> Discovery of a grossly negligent act or omission by the insured that substantially increases the hazards insured against; or Physical changes in the insured property that result in the property becoming uninsurable. <p>Business Insurance:</p> <ul style="list-style-type: none"> No mid-term cancellation provisions specified in statute. 		
Arizona	<ul style="list-style-type: none"> Nonpayment of a premium. One of the following grounds, which must be stated in the policy: <ul style="list-style-type: none"> Conviction of the named insured of a crime arising out of acts increasing the hazard insured against. Acts or omissions by the insured or his representative constituting fraud or material misrepresentation in obtaining the policy, in continuing the policy or in presenting a claim under the policy. A substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the contract. A substantial breach of contractual duties or conditions. Loss of reinsurance applicable to the risk insured against, but only if the absence of reinsurance has resulted from termination of treaty or facultative reinsurance initiated or implemented by the reinsurer or reinsurers of the company issuing the policy. A determination by the director of insurance that the continuation of the policy would place the insurer in violation of the insurance laws of this state or would jeopardize the solvency of the insurer. Acts or omissions by the insured or his representative which materially increase the hazard insured against. 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 45 days</p>	<p style="text-align: center;">20-1673 20-1674 20-1652</p>
Arkansas	<ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; The occurrence of a material change in the risk that substantially increases any hazard insured against after policy issuance; Violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property that substantially increases any hazard insured against under the policy; Nonpayment of membership dues in those cases in which the bylaws, agreements, or other legal instruments of the insurer issuing the policy require payment as a condition of the issuance and maintenance of the policy; or A material violation of a material provision of the policy. 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 20 days</p>	<p style="text-align: center;">23-66-206</p>

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California	<p>Personal Property:</p> <ul style="list-style-type: none"> • Nonpayment of premium, including nonpayment of any additional premiums, calculated in accordance with the current rating manual of the insurer, justified by a physical change in the insured property or a change in its occupancy or use. • Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against. • Discovery of fraud or material misrepresentation by either of the following: <ul style="list-style-type: none"> ○ The insured or his or her representative in obtaining the insurance. ○ The named insured or his or her representative in pursuing a claim under the policy. • Discovery of grossly negligent acts or omissions by the insured or his or her representative substantially increasing any of the hazards insured against. • Physical changes in the insured property which result in the property becoming uninsurable. <p>Commercial Coverage (other than WC):</p> <ul style="list-style-type: none"> • Nonpayment of premium, including payment due on a prior policy issued by the insurer and due during the current policy term covering the same risks. • A judgment by a court or an administrative tribunal that the named insured has violated any law of this state or of the United States having as one of its necessary elements an act that materially increases any of the risks insured against. • Discovery of fraud or material misrepresentation by either of the following: <ul style="list-style-type: none"> ○ The insured or his or her representative in obtaining the insurance. ○ The named insured or his or her representative in pursuing a claim under the policy. • Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations establishing safety standards, by the named insured or his or her representative, which materially increase any of the risks insured against. • Failure by the named insured or his or her representative to implement reasonable loss control requirements that were agreed to by the insured as a condition of policy issuance or that were conditions precedent to the use by the insurer of a particular rate or rating plan, if the failure materially increases any of the risks insured against. • A determination by the commissioner that the loss of, or changes in, an insurer's reinsurance covering all or part of the risk would threaten the financial integrity or solvency of the insurer. A certification made under penalty of perjury to the commissioner by an officer of the insurer of the loss of, or change in, reinsurance and that the loss or change will threaten the financial integrity or solvency of the insurer if the cancellation of the policy is not permitted shall constitute this determination unless disapproved by the commissioner within 30 days of the filing. There shall be no extensions to this 30-day period. 	<p>Personal Property: Nonpayment: 10 days</p> <p>Other Reasons: 20 days</p> <p>Commercial Coverage: Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p> <p>Work Comp: 10 or 30 depending on reason.</p>	INS Div. 1 Part 1 Chapter 11: 676, 676.2, 676.6, 676.8

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California	<ul style="list-style-type: none"> A determination by the commissioner that a continuation of the policy coverage would place the insurer in violation of the laws of this state or the state of its domicile or that the continuation of coverage would threaten the solvency of the insurer. A change by the named insured or his or her representative in the activities or property of the commercial or industrial enterprise that results in a material added risk, a materially increased risk, or a materially changed risk, unless the added, increased, or changed risk is included in the policy. <p>Umbrella Policies:</p> <ul style="list-style-type: none"> A material change in limits, type or scope of coverage, or exclusions in one or more of the underlying policies. Cancellation or nonrenewal of one or more of the underlying policies where such policies are not replaced without lapse. A reduction in financial rating or grade of one or more insurers, insuring one or more underlying policies based on an evaluation obtained from a recognized financial rating organization. <p>Workers' Compensation:</p> <ul style="list-style-type: none"> The policyholder's failure to make any workers' compensation insurance premium payment when due. The policyholder's failure to report payroll, to permit the insurer to audit payroll as required by the terms of the policy or of a previous policy issued by the insurer, or to pay any additional premium as a result of an audit of payroll as required by the terms of the policy or of a previous policy. The policyholder's material failure to comply with federal or state safety orders or written recommendations of the insurer's designated loss control representative. A material change in ownership or any change in the policyholder's business or operations that materially increases the hazard for frequency or severity of loss, requires additional or different classifications for premium calculations, or contemplates an activity excluded by the insurer's reinsurance treaties. Material misrepresentation by the policyholder or its agent. Failure to cooperate with the insurer in the insurer's investigation of a claim. 		
Colorado	<p>All Lines (with exceptions):</p> <ul style="list-style-type: none"> Nonpayment of premium; A false statement knowingly made by the insured on the application for insurance; A substantial change in the exposure or risk other than that indicated in the application and underwritten as of the effective date of the policy unless the insured has notified the insurer of the change and the insurer accepts such change. 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 45 days</p>	<p>10-4-602 10-4-110.7 10-4-107 10-4-109.7</p>

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Colorado	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • The driver's license or motor vehicle registration of either the named insured or any operator either residing in the insured's household or who customarily operates an automobile insured under the policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty days immediately preceding its effective date; or • An applicant knowingly made a false statement on the application for insurance; or • An insured knowingly and willfully made a false material statement on a claim submitted under the policy. <p>Medical Malpractice (Coverage Required by the State):</p> <ul style="list-style-type: none"> • Nonpayment of premiums; or • The license of the insured health care provider has been suspended or revoked by the appropriate state regulatory authority; or • The insured knowingly made a false statement on the application for insurance; or • There has been a substantial change in the exposure or risk other than that indicated in the application and underwritten as of the effective date of the policy unless the insured has notified the insurer of the change and the insurer accepts such change. 	<p>HO and Auto – Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p>	
Connecticut	<ul style="list-style-type: none"> • Nonpayment of premium (10 days); • Conviction of a crime arising out of acts increasing the hazard insured against (10 days); • Discovery of fraud or material misrepresentation by the insured in obtaining the policy or in perfecting any claim thereunder (10 days); • Discovery of any willful or reckless act or omission by the insured increasing the hazard insured against (10 days); • Physical changes in the property which increase the hazard insured against (60 days); • A determination by the commissioner that continuation of the policy would violate or place the insurer in violation of the law (10 days); • A material increase in the hazard insured against (60 days); or • A substantial loss of reinsurance by the insurer affecting this particular line of insurance (60 days). 	<p>10 days or 60 days depending on reason</p> <p>(Medical Malpractice (Req. by State) – 90 days)</p>	700-38a-324
Delaware	<p>Property Coverage:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy; • Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against; 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 60 days</p>	18-41-4123 18-41-3904

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Delaware	<ul style="list-style-type: none"> The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed; A violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against; A determination of the Insurance Commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this State; Real property taxes owing on the insured property have been delinquent for 2 or more years and continue delinquent at the time notice of cancellation is issued. <p>Auto Coverage:</p> <ul style="list-style-type: none"> Nonpayment of premium; or The policy was obtained through a material misrepresentation; or Any insured violated any of the terms and conditions of the policy; or The named insured knowingly failed to disclose fully his/her motor vehicle accidents and moving traffic violations, or his/her losses covered under any automobile physical damage or comprehensive coverage, for the preceding 36 months, if called for in the application; or Any insured made a false or fraudulent claim or knowingly aided or abetted another in the presentation of such a claim; or The named insured or any other operator who either resides in the same household or customarily operates an automobile insured under such policy: <ul style="list-style-type: none"> Has, within the 36 months prior to the notice of cancellation or nonrenewal, had a driver's license under suspension or revocation, except a child whose license has been revoked or suspended pursuant to § 1009 of Title 10, or whose license had been revoked or suspended pursuant to § 904 of Title 4, or had a driver's license under suspension or revocation for a non-driving-related drug offense pursuant to § 2707(b)(11) or § 4177K of Title 21 [repealed]; or Has a history of and is subject to epilepsy or heart attacks, and such individual cannot produce a certificate from a physician testifying to his/her unqualified ability to operate a motor vehicle safely; or Has an accident record, conviction record (criminal or traffic), physical, mental or other condition which is such that his/her operation of an automobile might endanger the public safety; or Has, while the policy is in force, engaged in a competitive speed contest while operating an automobile insured under the policy; or Is addicted to or uses narcotics or other drugs; or 		

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Delaware	<ul style="list-style-type: none"> ○ Uses alcoholic beverages to excess thereby impairing his/her ability to operate a motor vehicle; or ○ Has been convicted, or forfeited bail, during the 36 months immediately preceding the notice of cancellation or nonrenewal, for: <ul style="list-style-type: none"> ▪ Any felony; or ▪ Criminal negligence resulting in death, homicide or assault arising out of the operation of a motor vehicle; or ▪ Operating a motor vehicle while in an intoxicated condition or while under the influence of drugs; or ▪ Leaving the scene of an accident without stopping to report; or ▪ Theft or unlawful taking of a motor vehicle; or ▪ Making false statements in an application for a driver's license; or ○ Has been convicted of, or forfeited bail, for 3 or more violations, the point total for which exceeds 8 points, or 3 at fault accidents in which claims are paid in excess of \$250 per accident within the 36 months immediately preceding the notice of cancellation or nonrenewal, of any law, ordinance or regulation limiting the speed of motor vehicles or any of the provisions of the motor vehicle laws of any state, violation of which constitutes a dangerous moving violation as set forth in Chapter 41 of Title 21, whether or not the violations were repetitions of the same offense or different offenses; or ● The insured automobile is: <ul style="list-style-type: none"> ○ So mechanically defective that its operation might endanger public safety; or ○ Used in carrying passengers for hire or compensation, except that the use of an automobile for a car pool shall not be considered use of an automobile for hire or compensation; or ○ Used in the business of transportation of flammables or explosives; or ○ An authorized emergency vehicle; or ○ Modified or changed in condition during the policy period so as to increase the risk substantially; or ○ Subject to an inspection law and has not been inspected or, if inspected fails to qualify. 		
Florida	<p>Work Comp; Property/Casualty (Other and Motor Vehicle)</p> <ul style="list-style-type: none"> ● Nonpayment of premium; ● Material misstatement (after policy in effect for 90 days) ● Failure to comply with underwriting requirements established by the insurer within 90 days of the date of effectuation of coverage (after policy in effect for 90 days); ● Substantial change in the risk covered by the policy (after policy in effect for 90 days); ● When the cancellation is for all insureds under such policies for a given class of insureds. 	<p>Nonpayment: 10 days</p> <p>Other Reasons: During first 90 days (Underwriting Period: 20 days for any reason</p>	Title XXXVII: 627. 4133

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	<p>Personal Auto:</p> <ul style="list-style-type: none"> • Non-Payment • Material misrepresentation or fraud • The driver license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been under suspension or revocation during the policy period or the 180 days immediately preceding its effective date or, if the policy is a renewal, during its policy period. 	<p>After 90 days: 45 days notice</p> <p>Nonpayment: 10 days</p> <p>Other Reasons: First 60 days – any reason with 45 days notice</p> <p>After 60 days: Only for reasons listed</p>	627.728
	<p>Business Auto:</p>	<p>Nonpayment: 10 days</p> <p>Other reasons: 45 days</p>	627.7281
	<p>Surplus Lines</p>	<p>Nonpayment: 10 days</p> <p>Other Reasons: During first 90 days (Underwriting Period): 20 days for any reason After 90 days: 45 days notice</p>	626.9201

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Georgia	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Material misrepresentation; • Any insured violated any of the terms and conditions of the policy; • The named insured failed to disclose fully, if called for in the application, his record for the preceding 36 months of motor vehicle accidents and moving traffic violations; • The named insured failed to disclose in his written application or in response to inquiry by his broker or by the insurer or its agent information necessary for the acceptance or proper rating of the risk; • The named insured made a false or fraudulent claim or knowingly aided or abetted another in the presentation of such a claim; • The named insured or any other operator either resident in the same household or who customarily operates an automobile insured under such policy: <ul style="list-style-type: none"> ○ Has, within the 36 months prior to the notice of cancellation, had his driver's license under suspension or revocation; ○ Is or becomes subject to epilepsy or heart attacks and the individual does not produce a certificate from a physician testifying to his unqualified ability to operate a motor vehicle; ○ Has an accident record; a conviction record, criminal or traffic; or a physical, mental, or other condition which is such that his operation of an automobile might endanger the public safety; ○ Has within a three-year period prior to the notice of cancellation been addicted to the use of narcotics or other drugs; ○ Has been convicted or forfeited bail during the 36 months immediately preceding the notice of cancellation for: <ul style="list-style-type: none"> ▪ Any felony; ▪ Criminal negligence resulting in death, homicide, or assault arising out of the operation of a motor vehicle; ▪ Operating a motor vehicle while in an intoxicated condition or while under the influence of drugs; ▪ Being intoxicated while in or about an automobile or while having custody of an automobile; ▪ Leaving the scene of an accident without stopping to report; ▪ Theft or unlawful taking of a motor vehicle; or ▪ Making false statements in an application for a driver's license; or ○ Has been convicted of or forfeited bail for three or more violations, within the 36 months immediately preceding the notice of cancellation, of any law, ordinance, or regulation limiting the speed of motor vehicles or any of the provisions of the motor vehicle laws of any 	<p>Non-payment: 10 days</p> <p>Other Reasons: 45 days</p> <p>Auditable Policies: 10 days</p> <p>Work Comp: 75 days</p>	<p>33-24-44 33-24-45 33-24-46 33-24-47</p>
Georgia			

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	<p>state, violation of which constitutes a misdemeanor, whether or not the violations were repetitions of the same offense or different offenses;</p> <ul style="list-style-type: none"> • The insured automobile: <ul style="list-style-type: none"> ○ Is so mechanically defective that its operation might endanger public safety; ○ Is used in carrying passengers for hire or compensation; provided, however, that the use of an automobile for a car pool shall not be considered use of an automobile for hire or compensation; ○ Is used in the transportation of flammables or explosives; ○ Is an authorized emergency vehicle; or ○ Has changed in shape or condition during the policy period so as to increase substantially the risk. <p>Property Policies:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Discovery of fraud, concealment of material fact, or material misrepresentation made by or with the knowledge of the insured in obtaining the policy, continuing the policy, or presenting a claim under the policy; • The occurrence of a change in the risk which substantially increases any hazard the policy insures against; or • The insured violates any of the material terms or conditions of the policy. <p>Auditable Policies:</p> <ul style="list-style-type: none"> • If the terms of a policy permit an audit and the insured fails to submit to or allow an audit for the current or most recently expired term, the insurer may, after two documented efforts to notify the policyholder and the policyholder's agent of potential cancellation, send via certified mail or statutory overnight delivery, return receipt requested, written notice to the named insured at least ten days prior to the effective date of cancellation in lieu of the number of days' notice otherwise required by law; provided, however, that no cancellation notice shall be mailed within 20 days of the first documented effort to notify the policyholder of potential cancellation. 		
Hawaii	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; or • The license of the principal operator to operate the type of motor vehicle is suspended or revoked. 	<p>Auto: Nonpayment: 20 days</p> <p>Other Reasons: 30 days</p> <p>Other Policies:</p>	<p>431:10C-111 431:10-226.5</p>
Hawaii	<p>Other Lines: No specific limitations found in statute. Provide specific and valid reason for cancellation.</p>		

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		Nonpayment: 10 days	
Idaho	<p>Commercial Policies:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; • Activities or omissions on the part of the named insured which increase any hazard insured against, including a failure to comply with loss control recommendations; • Change in the risk which materially increases the risk of loss after insurance coverage has been issued or renewed including, but not limited to, an increase in exposure to regulation, legislation or court decision; • Loss or decrease of the insurer's reinsurance covering all or part of the risk or exposure by the policy; • Determination by the director that the continuation of the policy would jeopardize an insurer's solvency or would place the insurer in violation of the insurance laws of this state or any other state; or • Violation or breach by the insured of any policy terms or conditions other than nonpayment of premium. <p>Casualty (Includes WC in the definition) / Auto Policies:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Obtaining the policy through a material misrepresentation; • Any insured violated any of the terms and conditions of the policy; • The named insured failed to disclose fully his motor vehicle accidents and moving traffic violations, or his losses covered under any automobile physical damage or comprehensive coverage, for the preceding thirty-six (36) months if called for in the application; • Any insured made a false or fraudulent claim or knowingly aided or abetted another in the presentation of such a claim; • The named insured or any other operator who either resides in the same household or customarily operates an automobile insured under such policy: <ul style="list-style-type: none"> ○ Has, within the thirty-six (36) months prior to the notice of cancellation or nonrenewal, had his driver's license under suspension or revocation; ○ Has a history of and is subject to epilepsy or heart attacks and such individual cannot produce a certificate from a physician testifying to his unqualified ability to operate a motor vehicle safely; 	<p>Commercial Policies: Non-payment: 10 days</p> <p>Other Reasons: 30 days</p> <p>Casualty Policies: Nonpayment: 10 days</p> <p>Other Reasons: 20 days</p>	<p>41-1842 41-2507 41-2508</p>
Idaho			

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	<ul style="list-style-type: none"> ○ Has an accident record, conviction record, either criminal or traffic, physical, mental or other condition which is such that his operation of an automobile might endanger the public safety; ○ Has, while the policy is in force, engaged in a prearranged competitive speed contest while operating or riding in an automobile insured under the policy; ○ Has, within the thirty-six (36) months prior to the notice of cancellation or nonrenewal, been addicted to the use of narcotics or other drugs; ○ Uses alcoholic beverages to excess; ○ Has been convicted, or forfeited bail, during the thirty-six (36) months immediately preceding the notice of cancellation or nonrenewal; for <ul style="list-style-type: none"> ▪ Any felony; ▪ Criminal negligence resulting in death, homicide or assault arising out of the operation of a motor vehicle; ▪ Operating a motor vehicle while in an intoxicated condition or while under the influence of drugs; ▪ Leaving the scene of an accident without stopping to report; ▪ Theft or unlawful taking of a motor vehicle; ▪ Making fraudulent statements in an application for a driver's license; or ○ Has been convicted of, has had a judgment entered against, or forfeited bail for, three (3) or more violations within the thirty-six (36) months immediately preceding the notice of cancellation or nonrenewal of any law, ordinance or regulation of any state for which a violation point is assessed by the Idaho transportation department under the provisions of section 49-326, Idaho Code, whether or not the violations were repetitions of the same offense or different offenses; or ● The insured automobile is: <ul style="list-style-type: none"> ○ So mechanically defective that its operation might endanger public safety; ○ Used in carrying passengers for hire or compensation, except that the use of an automobile for a carpool shall not be considered use of an automobile for hire or compensation; ○ Used in the business of transportation of flammables or explosives; ○ An authorized emergency vehicle; ○ Modified or changed in condition during the policy period so as to increase the risk substantially; ○ Subject to an inspection law and has not been inspected or, if inspected, has failed to qualify. 		
Illinois	All P&C Lines (Except Auto and Fire Policies): <ul style="list-style-type: none"> ● Nonpayment of premium; ● The policy was obtained through a material misrepresentation; 	Nonpayment: 10 days	215 ILCS 5/Article IX: 143.15, 143.16,

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Illinois	<ul style="list-style-type: none"> Any insured violated any of the terms and conditions of the policy; The risk originally accepted has measurably increased; Certification to the Director of the loss of reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or A determination by the Director that the continuation of the policy could place the insurer in violation of the insurance laws of this State. <p>Auto Policies:</p> <ul style="list-style-type: none"> Nonpayment of premium; Obtained the policy through a material misrepresentation; Any insured violated any of the terms and conditions of the policy; The named insured failed to disclose fully his motor vehicle accidents and moving traffic violations for the preceding 36 months if called for in the application; Any insured made a false or fraudulent claim of knowingly aided or abetted another in the presentation of such a claim; The named insured or any other operator who either resides in the same household or customarily operates an automobile insured under such policy: <ul style="list-style-type: none"> Has, within the 12 months prior to the notice of cancellation, had his driver's license under suspension or revocation; Is or becomes subject to epilepsy or heart attacks, and such individual does not produce a certificate from a physician testifying to his unqualified ability to operate a motor vehicle safely; Has an accident record, conviction record (criminal or traffic), physical, or mental condition which is such that his operation of an automobile might endanger the public safety; Has, within the 36 months prior to the notice of cancellation, been addicted to the use of narcotics or other drugs; or Has been convicted, or forfeited bail, during the 36 months immediately preceding the notice of cancellation, for any felony, criminal negligence resulting in death, homicide or assault arising out of the operation of a motor vehicle, operating a motor vehicle while in an intoxicated condition or while under the influence of drugs, being intoxicated while in, or about, an automobile or while having custody of an automobile, leaving the scene of an accident without stopping to report, theft or unlawful taking of a motor vehicle, making false statements in an application for an operator's or chauffeur's license or has been convicted or forfeited bail for 3 or more violations within the 12 months immediately preceding the notice of cancellation, of any law, ordinance, or regulation limiting the speed of motor vehicles or any of the provisions of the motor vehicle laws of any state, violation of which 	<p>Other Reasons: 30 days</p> <p>Fire and Marine Special Provisions: 10 days</p>	<p>143.16a, 143.19, 143.20a, 143.21</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<p>constitutes a misdemeanor, whether or not the violations were repetitions of the same offense of different offenses;</p> <ul style="list-style-type: none"> • The insured automobile is: <ul style="list-style-type: none"> ○ So mechanically defective that its operation might endanger public safety; ○ Used in carrying passengers for hire or compensation (the use of an automobile for a car pool shall not be considered use of an automobile for hire or compensation); ○ Used in the business of transportation of flammables or explosives; ○ An authorized emergency vehicle; ○ Changed in shape or condition during the policy period so as to increase the risk substantially; or ○ Subject to an inspection law and has not been inspected or, if inspected, has failed to qualify. <p>Property Policies:</p> <ul style="list-style-type: none"> • For nonpayment of premium; • When a policy was obtained by misrepresentation or fraud; or • For any act which measurably increases the risk originally accepted. <p>Fire and Marine Special Provisions:</p> <ul style="list-style-type: none"> • Buildings to which, following a fire loss, permanent repairs have not commenced within 60 days after satisfactory adjustment of loss, unless such delay is a direct result of a labor dispute or weather conditions. • Buildings which have been unoccupied 60 consecutive days, except buildings which have a seasonal occupancy and buildings which are undergoing construction, repair or reconstruction and are properly secured against unauthorized entry. • Buildings on which, because of their physical condition, there is an outstanding order to vacate, an outstanding demolition order, or which have been declared unsafe in accordance with applicable law. • Buildings on which heat, water, sewer service or public lighting have not been connected for 30 consecutive days or more. 		
Indiana	<p>Commercial Property & Casualty (Except Auto):</p> <ul style="list-style-type: none"> • Nonpayment of premium; • There is a substantial change in the scale of risk covered by the policy; • The insured has perpetrated a fraud or material misrepresentation upon the insurer; • The insured has failed to comply with reasonable safety recommendations; or • Reinsurance of the risk associated with the policy has been cancelled. <p>(Work Comp can be cancelled only with approval of the WC Board)</p>	<p>Commercial P&C:</p> <p>Nonpayment: 10 days</p> <p>Fraud/Material Misrep.:</p>	<p>27-1-31-2 27-7-6-4 27-7-12-13</p>
Indiana			

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<p>Residential Coverage:</p> <ul style="list-style-type: none"> • Nonpayment of a premium; • Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; • Discovery of willful or reckless acts or omissions on the part of the named insured that increase a hazard insured against; • The occurrence of a change in the risk that substantially increases a hazard insured against after insurance coverage has been issued or renewed; • A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to an insured property or the occupancy of the property that substantially increases any hazard insured against; • A determination by the insurance commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of Indiana; or • Real property taxes owing on the insured property have been delinquent for two (2) or more years and continue to be delinquent at the time notice of cancellation is issued. <p>Auto Policies:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been denied or has been under suspension or revocation during the policy period or the existence of one (1) or more grounds for such denial, suspension, or revocation has become known; • The named insured or any other operator who either resides in the same household or customarily operates an automobile insured under the policy: <ul style="list-style-type: none"> ○ Is under treatment for epilepsy or heart disease and does not produce a certificate from a physician testifying to the operator's unqualified ability to operate a motor vehicle safely; or ○ Uses drugs or alcoholic beverages to excess; • Fraud, willful misrepresentation, or concealment on the part of any insured in respect to any material fact or circumstance relating to the issuance or continuance of the policy or relating to a loss; • Violation of any terms or conditions of the policy; or • The place of residence of the insured or the state of registration or license of the insured automobile is changed to a state or country in which the insurer is not licensed. 	<p style="text-align: center;">20 days</p> <p style="text-align: center;">Other Reasons: 45 days (30 days for other policies)</p> <p style="text-align: center;">Auto: Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 20 days</p>	

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Iowa	<p>Commercial Lines (Except Crop Insurance):</p> <ul style="list-style-type: none"> • Nonpayment of premium. • Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or contract, when renewing the policy or contract, or in presenting a claim under the policy or contract. • Actions by the insured which substantially change or increase the risk insured. • Determination by the commissioner that the continuation of the policy will jeopardize the insurer's solvency or will constitute a violation of the law of this or any other state. • The insured has acted in a manner which the insured knew or should have known was in violation or breach of a policy or contract term or condition. • Loss of reinsurance coverage which provides coverage to the insurer for a significant portion of the underlying risk insured and if the commissioner determines that cancellation because of loss of reinsurance coverage is justified. <p>Umbrella Coverage:</p> <ul style="list-style-type: none"> • A material change in the limits, scope of coverage, or exclusions in one or more of the underlying policies. • Cancellation or nonrenewal of one or more of the underlying policies where the policies are not replaced without lapse. • A reduction in the financial rating or grade of one or more of the insurers insuring one or more of the underlying policies based on an evaluation by a recognized financial rating organization. <p>Personal Lines Contracts:</p> <ul style="list-style-type: none"> • Nonpayment of premium. • Failure to pay dues or fees where payment of dues or fees is a prerequisite to obtaining or continuing insurance coverage in force. • Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining, continuing, or presenting a claim under the policy. • Actions by the insured which substantially change or increase the risk insured. • The insured has acted in a manner which the insured knew or should have known was in violation or breach of a term or condition of the insurance policy or contract. • The occurrence of a change in the risk that substantially increases a hazard insured against after insurance coverage has been issued or renewed. 	10 days (loss of reinsurance requires 30 days)	515:127 515.129 515.129A
Kansas	<p>Business Policies:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • The policy was issued because of a material misrepresentation; • Any insured violated any of the material terms and conditions of the policy; 	60 days	K.S.A. 40-2,120 40-2,121 40-277

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Kansas	<ul style="list-style-type: none"> • Unfavorable underwriting factors, specific to the insured, exist that were not present at the inception of the policy; • A determination by the commissioner that continuation of coverage could place the insurer in a hazardous financial condition or in violation of the laws of this state; or • A determination by the commissioner that the insurer no longer has adequate reinsurance to meet the insurer's needs. <p>Auto Policies:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Coverage obtained through fraudulent misrepresentation; • Insured violates any of the terms and conditions of the policy; • The named insured or any other operator, either resident in the same household, or who customarily operates an automobile insured under the policy, <ul style="list-style-type: none"> ○ Has had such person's driver's license suspended or revoked during the policy period, ○ Is or becomes subject to epilepsy or heart attacks, and such individual cannot produce a certificate from a physician testifying to such person's ability to operate a motor vehicle, or ○ Is or has been convicted during the 36 months immediately preceding the effective date of the policy or during the policy period, for: <ul style="list-style-type: none"> ▪ Any felony, ▪ Criminal negligence, resulting in death, homicide or assault, arising out of the operation of a motor vehicle, ▪ Operating a motor vehicle while in an intoxicated condition or while under the influence of drugs, ▪ Leaving the scene of an accident without stopping to report, or ▪ Theft of a motor vehicle, or ▪ Making false statements in an application for a driver's license, or ▪ A third moving violation, committed within a period of 18 months, of: (i) any regulation limiting the speed of motor vehicles, (ii) any of the provisions in the motor vehicle laws of any state, the violation of which constitutes a misdemeanor or traffic infraction, or (iii) any ordinance traffic infraction, or ordinance which prohibits the same acts as a misdemeanor statute of the uniform act regulating traffic on highways, whether or not the violations were repetitious of the same offense or were different offenses. 		
Kentucky	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under 	<p style="text-align: center;">Auto:</p> <p style="text-align: center;">Nonpayment: 14 Days</p> <p style="text-align: center;">Other Reasons: 20 days</p>	<p style="text-align: center;">304.20-040 (Auto)</p> <p style="text-align: center;">304.20-320</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Kentucky	<p>the policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during the policy period or the 180 days immediately preceding the effective date;</p> <ul style="list-style-type: none"> Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; Discovery of willful acts or omissions on the part of the named insured that increase any hazard insured against; or A determination by the commissioner that the continuation of the policy would place the insurer in violation of this chapter or the rules of administrative regulations of the commissioner. <p>Other Policies:</p> <ul style="list-style-type: none"> Nonpayment of premium; Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; Discovery of willful acts or omissions on the part of the named insured that increase any hazard insured against; or The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed; A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to the insured property or the occupancy thereof which substantially increases any hazard insured against; The insurer is unable to reinsure the risk covered by the policy; or A determination by the commissioner that the continuation of the policy would place the insurer in violation of the Kentucky insurance code or regulations of the commissioner. 	<p>Other policies: Nonpayment: 14 days</p> <p>Other Reasons: 75 days</p>	
Louisiana	<p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium; The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been under suspension or revocation during the policy period, or, if the policy is a renewal, during its policy period or the one hundred eighty days immediately preceding its effective date; Fraud or material misrepresentation in the presentation of a claim; or Nonreceipt by the insurer of an application for insurance in which a valid binder has been issued. <p>Other Lines:</p> <ul style="list-style-type: none"> Nonpayment of premium; 	<p>Auto: Nonpayment: 10 days</p> <p>Other Reasons: 30 Days</p> <p>Other Lines: Nonpayment: 10 days</p> <p>Other Reasons:</p>	<p>RS 22:1266 RS 22:1267</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Louisiana	<ul style="list-style-type: none"> Fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; Activities or omissions on the part of the named insured which change or increase any hazard insured against, including a failure to comply with loss control recommendations; Change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including an increase in exposure due to regulation, legislation, or court decision; Determination by the commissioner of insurance that the continuation of the policy would jeopardize a company's solvency or would place the insurer in violation of the insurance laws of this state or any other state; Violation or breach by the insured of any policy terms or conditions; or Other reasons that are approved by the commissioner of insurance. 	30 days	
Maine	<p>Property and Casualty Insurance (as defined by statute, including WC):</p> <ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy; Substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including, but not limited to, an increase in exposure due to rules, legislation or court decision; Failure to comply with reasonable loss control recommendations; Substantial breach of contractual duties, conditions or warranties; or Determination by the superintendent that the continuation of a class or block of business to which the policy belongs will jeopardize a company's solvency or will place the insurer in violation of the insurance laws of this State or any other state. <p>Property Insurance (Maine Property Insurance Cancellation Control Act) (In addition to above reasons):</p> <ul style="list-style-type: none"> Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against; Discovery of either: 1) Negligent acts or omissions by the insured substantially increasing any of the hazards insured against; or 2) A failure to disclose a material fact in relation to the application for insurance that would, if coverage is effectuated without knowledge by the insurer, substantially alter the terms of the policy; Physical changes in the insured property that result in the property becoming uninsurable; The insured property is vacant and custodial care is not maintained on the property; The presence of a trampoline on the premises if the insured is notified that the policy will be cancelled if the trampoline is not removed and the trampoline, after notice, remains on the property 30 or more days after the date of notice; 	<p>10 days</p> <p>Maine Property Insurance Cancellation Control Act:</p> <p>Nonpayment: 10 days</p> <p>Other Reasons: 20 days</p> <p>Work Comp: 30 days with notice to WC Board</p>	<p>24A-2908.8</p> <p>24A-2914</p> <p>24A-3007</p> <p>24A-3049</p> <p>39A-403</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Maine	<ul style="list-style-type: none"> The presence of a swimming pool upon the insured property that is not fenced in, in accordance with the standards established in Title 22, section 1631, if the pool remains in noncompliance with those standards for 30 days after notice by the insurer of the defective condition and intent to cancel the policy; A loss occasioned by a dog bite, unless, after notice of cancellation or nonrenewal is received, the insured removes the dog; or Failure to comply with reasonable loss control recommendations within 90 days after notice from the insurer. <p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium. No notice of cancellation for nonpayment of premium shall be effective unless deemed received under section 2915 after the premium due date; Fraud or material misrepresentation affecting the policy or the presentation of a claim; Violation of terms or conditions of the policy; The named insured or any operator who either resides in the same household or customarily operates an automobile insured under the policy has a driver's license suspended, other than a first or 2nd suspension under Title 29-A, section 2471, subsection 2 or section 2472, subsection 2 or a suspension under Title 28-A, section 2052, or revoked during the policy term or, if the policy is a renewal, during its term or the 180 days immediately preceding its effective date. 		
Maryland	<p>Homeowners/Personal Property:</p> <ul style="list-style-type: none"> Nonpayment of premium; Material misrepresentation or fraud in connection with the application, policy, or presentation of a claim; A matter or issue related to the risk that constitutes a threat to public safety; A change in the condition of the risk that results in an increase in the hazard insured against; or In the case of homeowner's insurance, conviction of arson. <p>Commercial Insurance and Auto Insurance:</p> <ul style="list-style-type: none"> Nonpayment of premium; Material misrepresentation or fraud in connection with the application, policy, or presentation of a claim; A matter or issue related to the risk that constitutes a threat to public safety; or A change in the condition of the risk that results in an increase in the hazard insured against; or Due to the revocation or suspension of the driver's license or motor vehicle registration: <ul style="list-style-type: none"> Of the named insured or covered driver under the policy; and For reasons related to the driving record of the named insured or covered driver. 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 45 days</p> <p style="text-align: center;">Work Comp: Non-payment: 10 days Other Reasons (approved by WC Commission: 30 days)</p>	<p>27-602 27-603 27-613 (Auto) 19-406 (WC)</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Massachusetts	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premiums; • Fraud or a material misrepresentation in the application for insurance or renewal thereof; • Suspension or revocation of an operator’s license or motor vehicle registration of the named insured or of any other person who resides in the same household; or • An insured fails to comply with a request for any inspection, provided for under the provisions of section thirty-four O of chapter ninety, of his vehicle by his insurer. <p>Other Lines:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Conviction of a crime arising out of acts increasing the hazard insured against; • Discovery of fraud or material misrepresentation by the insured in obtaining the policy; • Discovery of willful or reckless acts or omissions by the insured increasing the hazard insured against; • Physical changes in the property insured which result in the property becoming uninsurable; or • A determination by the commissioner that continuation of the policy would violate or place the insurer in violation of the law. 	<p>Nonpayment: 10 Days (20 to mortgagee)</p> <p>Other Reasons: 5 days (30 more appropriate)</p> <p>Auto: 20 days</p> <p>(Liquor Liability: Nonpayment: 30 days</p> <p>Other Reasons: 60 days)</p>	Part I – Title XXII - Chapter 175- Section 22C; Section 99; Section 112B
Michigan	<p>All Lines (Except Auto):</p> <ul style="list-style-type: none"> • A termination of insurance shall not be effective unless the termination is due to reasons which conform to the underwriting rules of the insurer for that insurance. <p>Auto:</p> <ul style="list-style-type: none"> • The named insured or any other operator, either resident of the same household or who customarily operates an automobile insured under the policy has had his operator's license suspended during the policy period and the revocation or suspension has become final. 	<p>Nonpayment: As per policy.</p> <p>Other Reasons: 30 days</p> <p>Auto: 20 days</p>	500.2123 500.3220
Minnesota	<p>Commercial Property & Liability:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or in pursuing a claim under the policy; • Actions by the insured that have substantially increased or substantially changed the risk insured; • Refusal of the insured to eliminate known conditions that increase the potential for loss after notification by the insurer that the condition must be removed; • Substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the contract; • Loss of reinsurance by the insurer which provided coverage to the insurer for a significant amount of the underlying risk insured. A notice of cancellation under this clause shall advise the policyholder that the policyholder has ten days from the date of receipt of the notice to appeal 	<p>Nonpayment: 10 days (Homeowners – 5 days)</p> <p>Other Reasons: 60 days</p>	60A.36.1 65A.01 65A.07 65B.15

Mid-Term Cancellations by State

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Minnesota	<p>the cancellation to the commissioner of commerce and that the commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within 30 business days after receipt of the appeal;</p> <ul style="list-style-type: none"> A determination by the commissioner that the continuation of the policy could place the insurer in violation of the insurance laws of this state; or Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing the insurance. This provision for cancellation for failure to pay dues does not apply to persons who are retired at 62 years of age or older or who are disabled according to Social Security standards. <p>Homeowners:</p> <ul style="list-style-type: none"> Nonpayment of premium; Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or in pursuing a claim thereunder; An act or omission of the insured which materially increases the risk originally accepted; Physical changes in the insured property which are not corrected or restored within a reasonable time after they occur and which result in the property becoming uninsurable; or Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing the insurance. <p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium; Policy obtained through a material misrepresentation; Any insured made a false or fraudulent claim or knowingly aided or abetted another in the presentation of such a claim; The named insured failed to disclose fully motor vehicle accidents and moving traffic violations of the named insured for the preceding 36 months if called for in the written application; The named insured failed to disclose in the written application any requested information necessary for the acceptance or proper rating of the risk; The named insured knowingly failed to give any required written notice of loss or notice of lawsuit commenced against the named insured, or, when requested, refused to cooperate in the investigation of a claim or defense of a lawsuit; The named insured or any other operator who either resides in the same household, or customarily operates an automobile insured under such policy, unless the other operator is identified as a named insured in another policy as an insured: 		

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Minnesota	<ul style="list-style-type: none"> ○ Has, within the 36 months prior to the notice of cancellation, had that person's driver's license under suspension or revocation because the person committed a moving traffic violation or because the person refused to be tested under section 169A.20, subdivision 1; ○ Is or becomes subject to epilepsy or heart attacks, and such individual does not produce a written opinion from a physician testifying to that person's medical ability to operate a motor vehicle safely, such opinion to be based upon a reasonable medical probability; ○ Has an accident record, conviction record (criminal or traffic), physical condition or mental condition, any one or all of which are such that the person's operation of an automobile might endanger the public safety; ○ Has been convicted, or forfeited bail, during the 24 months immediately preceding the notice of cancellation for criminal negligence in the use or operation of an automobile, or assault arising out of the operation of a motor vehicle, or operating a motor vehicle while in an intoxicated condition or while under the influence of drugs; or leaving the scene of an accident without stopping to report; or making false statements in an application for a driver's license, or theft or unlawful taking of a motor vehicle; ○ Has been convicted of, or forfeited bail for, one or more violations within the 18 months immediately preceding the notice of cancellation, of any law, ordinance, or rule which justify a revocation of a driver's license; or ● The insured automobile is: <ul style="list-style-type: none"> ○ So mechanically defective that its operation might endanger public safety; ○ Used in carrying passengers for hire or compensation, provided however that the use of an automobile for a car pool shall not be considered use of an automobile for hire or compensation; ○ Used in the business of transportation of flammables or explosives; ○ An authorized emergency vehicle; ○ Subject to an inspection law and has not been inspected or, if inspected, has failed to qualify within the period specified under such inspection law; or ○ Substantially changed in type or condition during the policy period, increasing the risk substantially, such as conversion to a commercial type vehicle, a dragster, sports car or so as to give clear evidence of a use other than the original use. 		
Mississippi	<p>Auto:</p> <ul style="list-style-type: none"> ● Nonpayment of premium; ● The driver's license or motor vehicle registration of the named insured, or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy, has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty (180) days immediately preceding its effective date, unless within seven (7) days from the date of any such cancellation or suspension, 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 30 days</p>	<p>83-5-28 83-11-3</p>

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Mississippi	<p>the insured shall give insurer written notice of such revocation or suspension and shall direct the insurer to exclude from coverage under said policy the person whose license was so suspended or revoked; further use of the insured vehicle by an excluded driver shall be grounds for immediate cancellation of a policy; or</p> <ul style="list-style-type: none"> Failure to make timely payment of dues to, or to maintain membership in good standing with, a designated association, corporation, or other organization where the original issue of such policy or renewal was dependent upon such membership. <p>Other Lines:</p> <ul style="list-style-type: none"> No provisions noted in statute. Reasons must be provided in the policy and approved by commissioner. 		
Missouri	<p>All lines (Except Commercial Casualty and Auto):</p> <ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy; The named insured or any occupant of the property has been convicted of a crime arising out of acts increasing the hazard insured against; or Physical changes in the property insured which increase the hazards originally insured. <p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium; or The driver's license of the named insured has been under suspension or revocation at any time during the policy period. Provided, however, in the event more than one person is named as insured and only one of the persons named has his driver's license suspended or revoked then such policy may not be cancelled, but the insurer may issue an exclusion providing, by name, that coverage will not be provided under the terms of the policy while such person is operating the insured vehicle during any period of suspension or revocation. <p>Commercial Casualty:</p> <ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder or a violation of any of the terms or conditions of a policy; Changes in conditions after the effective date of the policy which have materially increased the hazards originally insured; Insolvency of the insurer; or The insurer involuntarily loses reinsurance for the policy. 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p> <p>Commercial Casualty: 60 days</p>	<p>375.002 375.003 379.114.1 379.883</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Montana	<p>All Lines (Except Auto):</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Material misrepresentation; • Substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk when the contract was written; • Substantial breaches of contractual duties, conditions, or warranties; • Determination by the commissioner that continuation of the policy would place the insurer in violation of this code; • Financial impairment of the insurer; or • Any other reason approved by the commissioner. <p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; or • The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates a motor vehicle insured under the policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the 180 days immediately preceding its effective date. 	<p>All Lines Except HO and Auto: 10 days</p> <p>Homeowners and Auto: Nonpayment: 20 days</p> <p>Other Reasons: 45 days</p> <p>Professional Liability (Medical and Related): 60 days</p>	<p>33-15-1103 33-23-211 33-23-401 33-23-302</p>
Nebraska	<p>All Lines (Except Auto):</p> <ul style="list-style-type: none"> • Nonpayment of premium; • The policy was obtained through a material misrepresentation; • Any insured has submitted a fraudulent claim; • Any insured has violated any of the terms and conditions of the policy; • The risk originally accepted has substantially increased; • Certification to the Director of Insurance of loss of reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or • The determination by the director that the continuation of the policy could place the insurer in violation of the insurance laws of this state. <p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy; or • The named insured or any operator, either resident in the same household or who customarily operates an automobile insured under the policy, (i) has had his or her driver's license suspended or revoked pursuant to law, (ii) has been convicted of larceny of an automobile, or theft of an automobile in violation of section 28-516, (iii) has been convicted of an offense for which such suspension or revocation is mandatory, or (iv) whose driver's license is subject to revocation or 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 60 days</p>	<p>44-522 44-515</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	suspension pursuant to the provisions of sections 60-4,182 to 60-4,186, by reason of his or her driving record as disclosed by the files of the Director of Motor Vehicles during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty days immediately preceding its effective date.		
Nevada	<p>All Lines (Except Homeowners and Industrial Insurance):</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Conviction of the insured of a crime arising out of acts increasing the hazard insured against; • Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder; • Discovery of: <ul style="list-style-type: none"> ○ An act or omission; or ○ A violation of any condition of the policy, which occurred after the first effective date of the current policy and substantially and materially increases the hazard insured against; • A material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed; • A determination by the Commissioner that continuation of the insurer's present volume of premiums would jeopardize the insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public; or • A determination by the Commissioner that the continuation of the policy would violate, or place the insurer in violation of, any provision of the Code. <p>Homeowners:</p> <ul style="list-style-type: none"> • For nonpayment of the fee for the contract. • For fraud or misrepresentation of facts material to the issuance or renewal of the contract. • Insurance which provides coverage before the home is sold if the sale is not made. The cancellation must be made in accordance with the contract provisions. <p>Industrial Insurance (Workers' Compensation)</p> <ul style="list-style-type: none"> • A failure by the policyholder to pay a premium for the policy of industrial insurance when due, including the failure of the policyholder to remit an amount due because of an endorsement for a deductible; • A failure by the policyholder to: <ul style="list-style-type: none"> ○ Report any payroll; ○ Allow the insurer to audit any payroll in accordance with the terms of the policy or any previous policy issued by the insurer; or 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 30 days</p> <p style="text-align: center;">(Medical Malpractice: 120 days)</p>	<p style="text-align: center;">57.687B.320 57.687B.325 57.690B.160 57.690B.350</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Nevada	<ul style="list-style-type: none"> • Pay any additional premium charged because of an audit of any payroll as required by the terms of the policy or any previous policy issued by the insurer; • A material failure by the policyholder to comply with any federal or state order concerning safety or any written recommendation of the insurer’s designated representative for loss control; • A material change in ownership of the policyholder or any change in the policyholder’s business or operations that: <ul style="list-style-type: none"> ○ Materially increases the hazard for frequency or severity of loss; ○ Requires additional or different classifications for the calculation of premiums; or ○ Contemplates an activity that is excluded by any reinsurance treaty of the insurer; • A material misrepresentation made by the policyholder; or • A failure by the policyholder to cooperate with the insurer in conducting an investigation of a claim. 		
New Hampshire	<p>All Lines other than Commercial and Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium, including nonpayment of any additional premiums, calculated in accordance with the current rating manual of the insurer, justified by a physical change in the insured property or a change in its occupancy or use. • Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against. • Discovery of fraud or material misrepresentation by the named insured in pursuing a claim under the policy. • Discovery of grossly negligent acts or omissions by the insured substantially increasing any of the hazards insured against. • Physical changes in the insured property which result in the property becoming uninsurable. • Specific request of the insured. <p>Commercial:</p> <ul style="list-style-type: none"> • Nonpayment of a premium, including nonpayment of any additional premiums due from an audit conducted in accordance with law for the prior policy term; • Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy; or • Substantial increase in hazard; provided that cancellation for this reason shall be effective only after prior approval of the commissioner. <p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Specific request of the insured; or • Failure to sign the New Hampshire residency form as required by RSA 417-A:3-b. 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 45 days</p>	<p>XXXVII-417-B:3 and B:4 417-C:1 417-A:4</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
New Jersey	<p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium or nonpayment of a residual market equalization charge imposed pursuant to the provisions of section 20 of P.L.1983, c.65 (C.17:30E-8); • The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period for one or more of the following reasons: <ul style="list-style-type: none"> ○ Conviction of operating a motor vehicle under the influence of alcohol or drugs (N.J.S.A. 39:4-50); ○ Conviction of refusal to submit to a chemical test (N.J.S.A. 39:4-50.4a); ○ Conviction of vehicular homicide (N.J.S.A. 2C:11-2); ○ Conviction of operating a motor vehicle while driving privilege is suspended (N.J.S.A. 39:3-40), except for convictions under N.J.S.A. 39:3-40i; ○ Conviction of operating a motor vehicle without liability insurance (N.J.S.A. 39:6B-2); ○ Conviction of misrepresentation of insurance coverage (N.J.S.A. 39:6A-15); ○ Accumulation of motor vehicle penalty points pursuant to N.J.S.A. 39:5-30.5; ○ By a court upon conviction of one of the following motor vehicle violations: racing on a highway (N.J.S.A. 39:5C-1); failure to pass to right of vehicle proceeding in opposite direction (N.J.S.A. 39:4-84); tailgating (N.J.S.A. 39:4-89); reckless driving (N.J.S.A. 39:4-96); exceeding a speed limit by 30 MPH or more (N.J.S.A. 39:4-99); improperly passing a school bus (N.J.S.A. 39:4-128.1); or leaving the scene of an accident in which personal injury occurred (N.J.S.A. 39:4-129); or ○ Where evidence exists that the suspended or revoked operator has been driving the vehicle during the period of suspension or revocation; or • Knowingly providing materially false or misleading information in connection with any application for insurance, renewal of insurance or claim for benefits under an insurance policy. <p>Commercial and Homeowners:</p> <ul style="list-style-type: none"> • Nonpayment; • Moral Hazard, defined as: <ul style="list-style-type: none"> ○ The risk, danger or probability that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an insured that will increase the probability of such a destruction may be considered a "moral hazard." ○ The substantial risk, danger or probability that the character, circumstances or personal habits of the insured may increase the possibility of loss or liability for which an insurer will be held responsible. Any change in the character or circumstances of an individual, 	<p>Auto: Nonpayment: 15 days</p> <p>Other Reasons: 20 days</p> <p>Commercial & Homeowners: Nonpayment and Moral Hazard: 10 days</p> <p>Other Reasons: No less than 30 nor more than 120 days</p> <p>Fire & Casualty: 30 days</p> <p>New Jersey Fair Plan: 5 days for specified conditions (10 to mortgagee)</p> <p>Medical Malpractice: 120 days</p>	<p>17:29C-7</p> <p>17:29C-8</p> <p>N.J.A.C. 11:3-8.10</p> <p>N.J.A.C. 11:1-20.2</p> <p>N.J.A.C. 11:1-20.4</p> <p>N.J.A.C. 11:1-5.2</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
New Jersey	<p>corporate, partnership or other insured that will increase the probability of such a loss or liability may be considered a "moral hazard."</p> <ul style="list-style-type: none"> • Material misrepresentation or nondisclosure to the company of a material fact at the time of acceptance of the risk; • Increased hazard or material change in the risk assumed which could not have been reasonably contemplated by the parties at the time of assumption of the risk; • Substantial breaches of contractual duties, conditions or warranties that materially affect the nature and/or insurability of the risk; • Lack of cooperation from the insured on loss control matters materially affecting insurability of the risk; • Fraudulent acts against the company by the insured or its representatives that materially affect the nature of the risk insured; • Loss of or reduction in available insurance capacity. For the purposes of this paragraph, loss of or reduction in available insurance capacity shall exist if: <ul style="list-style-type: none"> ○ An insurance department or court of competent jurisdiction has declared the insurer to be financially impaired or unsound, which shall include such actions as suspension, conservatorship, rehabilitation or liquidation; or ○ Based upon information set forth in the insurer's annual statements, the insurer has experienced a significant deterioration in its financial condition during the most recent annual statement period resulting in its designation by the National Association of Insurance Commissioners as being in need of "immediate attention", and the insurer's: <ul style="list-style-type: none"> ▪ Ratio of net premium to surplus to policyholders has gone above four to one and its surplus to policyholders has fallen below 25 percent of net loss and loss expense reserves; or ▪ Ratio of net premium to surplus to policyholders has increased to at least six to one; or ▪ Ratio of net losses and loss reserves to surplus to policyholders has increased to at least six to one. • Material increase in exposure arising out of changes in statutory or case law subsequent to the issuance of the insurance contract or any subsequent renewal thereof; • Loss of or substantial changes in applicable reinsurance. For the purposes of this paragraph, loss of or substantial changes in applicable reinsurance shall be deemed to exist if any of the following have occurred: <ul style="list-style-type: none"> ○ Termination by the reinsurer of treaty or facultative reinsurance affecting the individual risk or line, class or subclass of insurance, as applicable, proposed for cancellation and/or nonrenewal; or 		

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
New Jersey	<ul style="list-style-type: none"> ○ Substantial reductions in the amount of available reinsurance or other changes to such contracts which effectively prohibit the insurer from providing coverage at the same limits and terms as the existing policy; or ○ Changes in the financial condition of the reinsurer which adversely affect its ability to honor its obligations. A change in the financial condition of the reinsurer shall be evidenced by an order issued by an insurance department or court of competent jurisdiction declaring the insurer to be financially impaired or unsound, which shall include such actions as suspension, conservatorship, rehabilitation or liquidation. ● Failure by the insured to comply with any Federal, State or local fire, health, safety, building or construction regulation, law or ordinance with respect to an insured risk which substantially increases any hazard insured against within 60 days of written notification of a violation of any such law, regulation or ordinance; ● Failure by the insured to provide reasonable and necessary underwriting information to the company upon written request therefor and a reasonable opportunity to respond; and ● Agency termination, provided: <ul style="list-style-type: none"> ○ The insurer documents that replacement coverage at comparable rates and terms has been provided to the insured, and the insurer has informed the insured, in writing, of his or her right to continue coverage with the insurer; or ○ The insurer has informed the insured, in writing, of his or her right to continue coverage with the insurer and the insured has agreed, in writing, to the cancellation or nonrenewal based upon the termination of his or her appointed agent. <p>Properties in New Jersey Fair Plan:</p> <ul style="list-style-type: none"> ● Buildings which are unoccupied and accessible to unauthorized persons. ● Buildings which have been subject to damage by a peril insured against and the damage is not repaired or remedied within a reasonable time after the damage occurred. ● Buildings which are in danger of collapse because of serious structural conditions. ● The insured has been indicted for or convicted of arson or burning with intent to defraud, or there is evidence of incendiarism or attempt threat by the insured or representative of the insured. ● Buildings which have an exceptional degree of hazard, such as fire ruins or dilapidated condition. ● Buildings which have any of the following conditions existing: <ul style="list-style-type: none"> ○ Repeated failure to furnish heat, water, sewer or public lighting; ○ Failure to correct conditions dangerous to life, health or safety; ○ Failure to maintain the building in accordance with applicable law; ○ Failure to pay property taxes for two quarters. 		

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
New Jersey	<ul style="list-style-type: none"> Building with any of the rental units in the building unoccupied and left unprotected against trespass. A rental unit will be deemed to be unprotected against trespass when an entrance door to such unit or an exterior door to a hall, stairway, or other common passage leading to such unit is missing, unlocked, not capable of being locked, or otherwise unsecured, or when a door or window in such unit which is accessible to entry has not been replaced or boarded up. If the owner remedies the condition that left the unit or units unprotected against trespass and so notifies the association within the 15-day time period for appeal to the association as provided by N.J.A.C. 11:1-5.3(c), then the association shall grant the appeal and the insurance shall continue without lapse. Buildings from which fixed and salvageable items have been or are being removed and the insured can give no reasonable explanation for such removal. Buildings which have been condemned. When there is reasonable knowledge and belief that the property is endangered and is not reasonably protected from possible arson for profit. 		
New Mexico	<ul style="list-style-type: none"> Substantial change in the risk assumed by the insurer since the policy was issued; The policy was obtained through material misrepresentation, fraudulent statements, omissions or concealment of fact material to the acceptance of the risk or to the hazard assumed by the insurer; Willful and negligent acts or omission by the insured have substantially increased the hazards insured against; Revocation or suspension of driver's license of the named insured or other operator who either resides in the same household or customarily operates the vehicle; or The named insured presented a claim based on fraud or material misrepresentation. 	<p style="text-align: center;">30 days for "Substantial Change in Risk"</p> <p>15 days any other acceptable reason</p>	13.8.4.8
New York	<p>Commercial Lines and Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium provided, however, that a notice of cancellation on this ground shall inform the insured of the amount due; Conviction of a crime arising out of acts increasing the hazard insured against; Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder; After issuance of the policy or after the last renewal date, discovery of an act or omission, or a violation of any policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to inception of the current policy period; Material physical change in the property insured, occurring after issuance or last annual renewal anniversary date of the policy, which results in the property becoming uninsurable in accordance with the insurer's objective, uniformly applied underwriting standards in effect at the time the policy was issued or last renewed; or material change in the nature or extent of the risk, occurring after issuance or last annual renewal anniversary date of the policy, which causes the 	15 days	N.Y. ISC. LAW § 3425 and 3426

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
New York	<p>risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;</p> <ul style="list-style-type: none"> A determination by the superintendent that continuation of the present premium volume of the insurer would jeopardize that insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public; A determination by the superintendent that the continuation of the policy would violate, or would place the insurer in violation of, any provision of this chapter; or Where the insurer has reason to believe, in good faith and with sufficient cause, that there is a probable risk or danger that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds, provided, however, that: (i) a notice of cancellation on this ground shall inform the insured in plain language that the insured must act within ten days if review by the department of the ground for cancellation is desired pursuant to item (iii) of this subparagraph (H); (ii) notice of cancellation on this ground shall be provided simultaneously by the insurer to the department; and (iii) upon written request of the insured made to the department within ten days from the insured's receipt of notice of cancellation on this ground, the department shall undertake a review of the ground for cancellation to determine whether or not the insurer has satisfied the criteria for cancellation specified in this subparagraph; if after such review the department finds no sufficient cause for cancellation on this ground, the notice of cancellation on this ground shall be deemed null and void. <p>Auto (Additional):</p> <ul style="list-style-type: none"> Suspension or revocation during the required policy period of the driver's license of any person who continues to operate a motor vehicle insured under the policy, other than a suspension issued pursuant to subdivision one of section five hundred ten-b of the vehicle and traffic law or one or more administrative suspensions arising from the same incident which has or have been terminated prior to the effective date of cancellation. <p>Personal Lines (Additional):</p> <ul style="list-style-type: none"> Discovery of willful or reckless acts or omissions increasing the hazard insured against. 		
North Carolina	<ul style="list-style-type: none"> Nonpayment of premium in accordance with the policy terms; An act or omission by the insured or his representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining the policy, continuing the policy, or presenting a claim under the policy; Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by the parties at the time of assumption of the risk; 	15 days	58-41-15

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<ul style="list-style-type: none"> Substantial breach of contractual duties, conditions, or warranties that materially affects the insurability of the risk; A fraudulent act against the company by the insured or his representative that materially affects the insurability of the risk; Willful failure by the insured or his representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by the insurer; Loss of facultative reinsurance, or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30; Conviction of the insured of a crime arising out of acts that materially affect the insurability of the risk; or A determination by the Commissioner that the continuation of the policy would place the insurer in violation of the laws of this State; The named insured fails to meet the requirements contained in the corporate charter, articles of incorporation, or bylaws of the insurer, when the insurer is a company organized for the sole purpose of providing members of an organization with insurance coverage in this State. 		
North Dakota	<p>Commercial Insurance:</p> <ul style="list-style-type: none"> Nonpayment of premiums; Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or in pursuing a claim under the policy; Actions by the insured that have substantially increased or substantially changed the risk insured; Refusal of the insured to eliminate known conditions that increase the potential for loss after notification by the insurer that the condition must be removed; Substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the contract; Loss of reinsurance by the insurer which provided coverage to the insured for a significant amount of the underlying risk insured. Any notice of cancellation pursuant to this subsection must advise the policyholder that the policyholder has ten days from the date of receipt of the notice to appeal the cancellation to the insurance commissioner and that the commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within five business days after receipt of the appeal; A determination by the insurance commissioner that the continuation of the policy could place the insurer in violation of the insurance laws of this state; Nonpayment of dues to an association or organization, other than an insurance association or organization, when payment of dues is a prerequisite to obtaining or continuing such insurance; except this provision for cancellation for failure to pay dues does not apply to persons who are 	<p>Commercial Insurance: Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p> <p>Special Property Provisions: 5 days</p> <p>Auto: Nonpayment: 10 days</p> <p>Other Reasons: 20 days</p>	<p>26.1-30.1-02 26.1-30.1-03.1 26.1-40-02 26.1-40-03</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
North Dakota	<p>retired at sixty-two years of age or older or to any person who is disabled according to social security standards; or</p> <ul style="list-style-type: none"> • A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against. <p>Special Property Provisions:</p> <ul style="list-style-type: none"> • Buildings with at least sixty-five percent of the rental units in the building unoccupied. • Buildings that have been damaged by a peril insured against and the insured has stated or such time has elapsed as clearly indicates that the damage will not be repaired. • Buildings to which, following a fire, permanent repairs have not commenced within sixty days following satisfactory adjustment of loss. • Buildings that have been unoccupied sixty consecutive days, except buildings that have a seasonal occupancy, and buildings actually in the course of construction or repair and reconstruction which are properly secured against unauthorized entry. • Buildings that are in danger of collapse because of serious structural conditions or those buildings subject to extremely hazardous conditions not contemplated in filed rating plans such as those buildings that are in a state of disrepair as to be dilapidated. • Buildings on which, because of their physical condition, there is an outstanding order to vacate or an outstanding demolition order, or which have been declared unsafe in accordance with applicable law. • Buildings from which fixed and salvageable items have been or are being removed and the insured can give no reasonable explanation for the removal. • Buildings on which there is reasonable knowledge and belief that the property is endangered and is not reasonably protected from possible arson for the purpose of defrauding an insurer. • Buildings with any of the following conditions: <ul style="list-style-type: none"> ○ Failure to furnish heat, water, sewer service, or public lighting for thirty consecutive days or more. ○ Failure to correct conditions dangerous to life, health, or safety. ○ Failure to maintain the building in accordance with applicable law. ○ Failure to pay property taxes for more than one year. • Buildings that have characteristics of ownership condition, occupancy, or maintenance which are violative of law or public policy. <p>Auto:</p> <ul style="list-style-type: none"> • Nonpayment of premium. 		

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
North Dakota	<ul style="list-style-type: none"> • Because the motor vehicle operator's license or motor vehicle registration of either the named insured or any other operator who resides in the same household as the named insured or who customarily operates a motor vehicle insured under the policy has been suspended, rescinded, canceled, or revoked during the policy period, or, if the policy is a renewal, during its policy period or for one hundred eighty days immediately preceding its effective date. This subdivision does not apply and the insurer may not cancel a policy when the operator whose license is suspended or revoked is excluded from coverage under the policy. The insurer shall notify the named insured of the possibility of excluding an operator whose license has been suspended or revoked prior to cancellation of the policy. When an operator whose license is suspended or revoked is excluded from coverage under the policy covering a secured motor vehicle, the owner of the motor vehicle who gives expressed or implied consent to the operator to use the motor vehicle is not relieved of liability under subsection 5 of section 26.1-41-02. • Fraud or material misrepresentation made by or with the knowledge of any insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy. • The insured motor vehicle is: <ul style="list-style-type: none"> ○ So mechanically defective that its operation might endanger public safety; ○ Used in carrying passengers for hire or compensation; provided, however, that the use of an automobile for a car pool is not use of an automobile for hire or compensation; ○ Used in the transportation of flammables or explosives or for an illegal purpose; ○ An authorized emergency vehicle; or ○ Altered by an insured during the policy period so as to substantially increase the risk. • The named insured moves to a state where the insurer is not licensed to do business. • Failure to pay dues or fees when payment of the dues or fees is a prerequisite to obtaining or continuing automobile insurance coverage. • A determination by the commissioner that the continuation of the policy would place the insurer in violation of the law or would be hazardous to the interests of policyholders, creditors, or the public. 		
Ohio	<p>Commercial and Malpractice (Other than Auto):</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder; • Discovery of a moral hazard or willful or reckless acts or omissions on the part of the named insured that increase any hazard insured against; • The occurrence of a change in the individual risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed, except to the extent the insurer reasonably should have foreseen the change or contemplated the risk in writing the contract; 	<p>Commercial and Auto:</p> <p>Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p>	<p>3937.25 3937.28 3937.31 3937.32</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Ohio	<ul style="list-style-type: none"> Loss of applicable reinsurance or a substantial decrease in applicable reinsurance, if the superintendent has determined that reasonable efforts have been made to prevent the loss of, or substantial decrease in, the applicable reinsurance, or to obtain replacement coverage; Failure of an insured to correct material violations of safety codes or to comply with reasonable written loss control recommendations; A determination by the superintendent of insurance that the continuation of the policy would create a condition that would be hazardous to the policyholders or the public. <p>Auto:</p> <ul style="list-style-type: none"> Fraud, concealment, or misrepresentation by the insured to the insurer of any material fact in the procurement or renewal of the insurance or in the submission of claims thereunder; Loss of driving privileges through suspension, revocation, or expiration of the driver's or commercial driver's license of the named insured or any member of the named insured's family covered as a driver; provided that the insurer shall continue the policy in effect but exclude by endorsement all coverage as to the person whose driver's license has been suspended, revoked, or has expired, if the person is other than the named insured or the principal operator; Nonpayment of premium, which means failure of the named insured to discharge when due any of the named insured's obligations in connection with the payment of premiums on a policy, or any installment of such premiums, whether the premium is payable directly to the insurer or its agent or indirectly under any premium finance plan or extension of credit; The place of residence of the insured or the state of registration or license of the insured automobile is changed to a state or country in which the insurer is not authorized to write automobile coverage. 	<p>Medical Malpractice: Nonpayment: 10 days</p> <p>Other Reasons: 60 days</p>	
Oklahoma	<p>Commercial Lines / Homeowners:</p> <ul style="list-style-type: none"> Nonpayment of premium; Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder; Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against; The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed; A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against; A determination by the Commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this state; or 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 45 days</p>	<p>36-1-3639 36-1-3639.1</p> <p>Auto: 39-1-9A-941 39-1-9A-942 39-1-9A-943 39-1-9A-944</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Oklahoma	<ul style="list-style-type: none"> Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against. <p>Commercial Lines (not Homeowners):</p> <ul style="list-style-type: none"> Loss of or substantial changes in applicable reinsurance. <p>Auto: No specific allowable reasons provided. Statute states that Auto coverage CANNOT be cancelled for the following reasons:</p> <ul style="list-style-type: none"> Any insurance carrier that issues motor vehicle liability or collision insurance policies in this state shall not...cancel a policy...based on any traffic record maintained by the Department of Public Safety which covers a period of time more than three (3) years prior to the date the insurance carrier makes a determination to take any such action; provided however, those offenses that are provided for in subsection C of Section 941 of this title and the offense of reckless driving as provided for in Section 11-901 of Title 47 of the Oklahoma Statutes may be considered by an insurance carrier for a period of not more than five (5) years. No insurance carrier who issues motor vehicle policies in this state shall use traffic complaints, traffic citations or other legal forms of traffic charges as a basis for cancellation of a motor vehicle insurance policy, increasing premium rates for a motor vehicle insurance policy or refusing to issue or renew a motor vehicle insurance policy, where: 1. the insured was acquitted of the charge; 2. the insured was arrested and no charges were filed; or 3. the insured was arrested and the charges were dismissed. No insurance carrier who issues motor vehicle insurance policies in this state shall...cancel... any motor vehicle liability or collision insurance policy for the reason that the insured has been involved in a motor vehicle collision and was not at fault. No insurance carrier who issues motor vehicle insurance policies in this state shall cancel... any motor vehicle liability or collision insurance policy for the reason that the insured had lower liability limits with a previous insurer without actuarial justification. This prohibition includes using prior limits for company or tier placement unless the insurer provides actuarial justification. No insurer shall, directly or indirectly, use traffic tickets or convictions for traffic offenses as a basis for cancellation of automobile insurance policies...where such ticket or conviction is for exceeding the speed limit specified in Article 8 of Chapter 11 of Title 47 of the Oklahoma Statutes, but not exceeding the speed limit previously in force where the violation occurred; nor shall any insurer in any way penalize or adversely affect any insured for any such violation or conviction. 		
Oregon	Auto:	Nonpayment:	742.224

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<ul style="list-style-type: none"> Nonpayment of premium. Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy. The named insured or any operator either resident in the same household or who customarily operates an automobile insured under the policy has had driving privileges suspended or revoked pursuant to law during the policy period, or, if the policy is a renewal, during its policy period or the 180 days immediately preceding its effective date. An insurer may not cancel a policy for the reason that the driving privileges of the named insured or operator were suspended pursuant to ORS 809.280 (6) or (8) if the suspension was based on a non-driving offense. <p>Commercial Liability:</p> <ul style="list-style-type: none"> Nonpayment of premium. Fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy. Substantial increase in the risk of loss after insurance coverage has been issued or renewed, including but not limited to an increase in exposure due to rules, legislation or court decision. Failure to comply with reasonable loss control recommendations. Substantial breach of contractual duties, conditions or warranties. Determination by the Director of the Department of Consumer and Business Services that the continuation of a line of insurance or class of business to which the policy belongs will jeopardize a company's solvency or will place the insurer in violation of the insurance laws of Oregon or any other state. Loss or decrease in reinsurance covering the risk. Any other reason approved by the director by rule. <p>Fire Policy May be cancelled for any reason unless part of a package policy.</p> <p>Mutual Insurers: Mutual Insurers can cancel a fire insurance policy with 5 days notice if membership not paid.</p>	<p>10 days</p> <p>Other Reasons: 30 days</p> <p>(Commercial Liability: 10 days)</p>	<p>742.254</p> <p>742.562</p> <p>742.564</p> <p>742.702</p> <p>742.710</p>
Pennsylvania	<p>Homeowners' Policy:</p> <ul style="list-style-type: none"> Obtained through material misrepresentation, fraudulent statements, omissions or concealment of fact material to the acceptance of the risk or to the hazard assumed by the company; There has been a substantial change or increase in hazard in the risk assumed by the company subsequent to the date the policy was issued; There is a substantial increase in hazards insured against by reason of willful or negligent acts or omissions by the insured; 	<p>30 days</p>	<p>40PS</p> <p>1171.5(a)(9)</p> <p>Title 31: 59.6</p> <p>Title 31: 59-9</p> <p>Title 31: 113-85</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Pennsylvania	<ul style="list-style-type: none"> The insured has failed to pay any premium when due whether such premium is payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit; or Any other reasons approved by the commissioner pursuant to rules and regulations promulgated by the commissioner. <p>Commercial Property & Casualty:</p> <ul style="list-style-type: none"> Material failure to comply with policy terms, conditions or contractual duties which require the insured to comply with safety standards and loss control recommendations, if the following apply: (1) The policy specifically provides that material failure to comply with safety standards and loss control recommendations may constitute a basis for cancellation. (2) The insurer has provided the named insured with written notice of the failure to comply with safety standards and loss control recommendations. (3) The insurer has provided the named insured with a reasonable opportunity to cure deficiencies with respect to safety standards and loss control recommendations. (4) The deficiencies with respect to safety standards and loss control recommendations have not been cured. <p>No other guidelines in statute other than the requirement that the reason be clearly specified. Statute 59.4a states that farm property policies may be cancelled if they do not meet PA's FAIR Plan underwriting guidelines.</p>		
Rhode Island	<p>Commercial Policies:</p> <ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; Activities or omissions on the part of the named insured which increase any hazard insured against, including a failure to comply with loss control recommendations; Change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including but not limited to an increase in exposure due to regulation, legislation, or court decision; Loss or decrease of the insurer's reinsurance covering all or part of the risk or exposure covered by the policy; Determination by the Commissioner of Insurance that the continuation of the policy would jeopardize a company's solvency or would place the insurer in violation of the insurance laws of this state; Owner or occupant incendiarism; Violation or breach by the named insured of any policy terms or conditions; Constructive or actual total loss of the insured property; 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p>	<p>IR 38 Section 4</p> <p>IR 16 Section 4</p> <p>27-7.1-19</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Rhode Island	<ul style="list-style-type: none"> • Such other reasons as may be approved by the Commissioner of Insurance. <p>Auto:</p> <ul style="list-style-type: none"> • Non-payment of premium; whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit; • The driver's license or motor vehicle registration of the named insured or any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been under suspension or revocation or cancellation of the license during the policy period, or, if the policy is a renewal, during its policy period; • The insurance was obtained through fraudulent misrepresentation (subject to the limitation in section 10 of this Regulation); • There has been a violation of any of the terms or conditions of the policy; • The named insured or any other operator of the automobile either resident in the same household or who customarily operates the automobile is subject to epilepsy or heart attacks, provided such individual cannot produce a certificate from a physician testifying to unqualified ability to • operate a motor vehicle; • The named insured or any other operator of the automobile either resident in the same household or who customarily operates the automobile has been convicted of or forfeits bail for three (3) or more violations, committed within a period of eighteen (18) months, of any ordinance or regulation limiting the speed of motor vehicles or any provision constituted a misdemeanor by the motor vehicle laws of any state; • The named insured or any other operator of the automobile either resident in the same household or who customarily operates the automobile has been convicted of or forfeits bail during the thirty six (36) months immediately preceding the effective date of the policy, or during the policy term, for: <ul style="list-style-type: none"> ○ any felony, or ○ homicide or assault arising out of the operation of a motor vehicle, or criminal negligence in the operation of a motor vehicle resulting in death, or ○ operating a motor vehicle while in an intoxicated condition or, while under the influence of drugs, or ○ leaving the scene of an accident without stopping to report, or ○ theft of a motor vehicle, or ○ making false statements in an application for a driver's license. <p>Work Comp:</p> <ul style="list-style-type: none"> • Nonpayment of premium; 		

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State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<ul style="list-style-type: none"> • Fraud or material misrepresentation affecting the policy or insured; or • A substantial increase in the hazard insured against. 		
South Carolina	<ul style="list-style-type: none"> • Nonpayment of premium; • Material misrepresentation of fact which, if known to the company, would have caused the company not to issue the policy; • Substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the policy; • Substantial breaches of contractual duties, conditions, or warranties; • Loss of the insurer's reinsurance covering all or a significant portion of the particular policy insured, or where continuation of the policy would imperil the insurer's solvency or place that insurer in violation of the insurance laws of this State. Prior to cancellation for this reason, the insurer shall notify the director or his designee, in writing, at least sixty days prior to such cancellation and the director or his designee shall, within thirty days of such notification, approve or disapprove such action. <p>Auto:</p> <ul style="list-style-type: none"> • The named insured or any other operator who either resides in the same household or customarily operates a motor vehicle insured under the policy has had his driver's license suspended or revoked during the policy period or, if the policy is a renewal, during its policy period or the ninety days immediately preceding the last anniversary of the effective date. • The named insured fails to pay the premium for the policy or any installment of the premium, whether payable to the insurer or its agent either, directly or indirectly under any premium finance plan or extension of credit. 	<p style="text-align: center;">Nonpayment: 10 days</p> <p style="text-align: center;">Other Reasons: 30 days</p>	<p>38-75-730 38-77-123</p>
South Dakota	<p>All Lines (Except Auto):</p> <ul style="list-style-type: none"> • Nonpayment of premium; • Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy; • Discovery of acts or omissions on the part of the named insured which increase any hazard insured against; • The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued; • A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against; • A determination by the director of the Division of Insurance that the continuation of the policy would jeopardize a company's solvency or would place the insurer in violation of the insurance laws of this state; 	<p>20 days</p>	<p>58-33-60 58-33-61 58-11-46</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<ul style="list-style-type: none"> Violation or breach by the insured of any policy terms or conditions; or Such other reasons as are approved by the director of the Division of Insurance. <p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium; The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been under suspension or revocation during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty days immediately preceding its effective date; or For any person who is insured based upon participation in the 24/7 sobriety program and who is no longer a participant in the 24/7 sobriety program due to noncompliance with the 24/7 sobriety program. 		
Tennessee	<p>All Lines (Except Auto):</p> <ul style="list-style-type: none"> Nonpayment of premium, including nonpayment of any additional premiums, calculated in accordance with the current rating manual of the insurer, justified by a physical change in the insured property or a change in its occupancy or use; Conviction of the named insured of a crime having as one (1) of its necessary elements an act increasing any hazard insured against; Discovery of fraud or material misrepresentation on the part of either of the following: (A) The insured or the insured's representative in obtaining the insurance; or (B) The named insured in pursuing a claim under the policy; Failure to comply with written loss control recommendations; Material change in the risk that increases the risk of loss after insurance coverage has been issued or renewed; Determination by the commissioner that the continuation of the policy would jeopardize a company's solvency or would place the insurer in violation of the insurance laws of this state or any other state; Violation or breach by the insured of any policy terms or conditions; or Other reasons that are approved by the commissioner. <p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium; The policy was obtained through a material misrepresentation; The named insured failed to disclose fully the insured's motor vehicle accidents and moving traffic violations for the preceding thirty-six (36) months if called for in the application; 	10 days	56-7-1803 56-7-1804 56-7-1302

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Tennessee	<ul style="list-style-type: none"> • The named insured failed to disclose in the written application or in response to inquiry by the insured's broker or by the insurer or its agent information necessary for the acceptance or proper rating of the risk; • Any insured violated any of the terms or conditions of the policy; • Any insured made a false or fraudulent claim or knowingly aided or abetted another in the presentation of a false or fraudulent claim; • The named insured or any other operator, either resident in the same household, or who customarily operates an automobile insured under the policy: <ul style="list-style-type: none"> ○ Has had a driver's license or motor vehicle registration suspended or revoked within the thirty-six (36) months prior to notice of cancellation; ○ Is or becomes subject to epilepsy or heart attacks, and cannot produce a certificate from a physician testifying to the person's unqualified ability to operate a motor vehicle; or ○ Is or has been convicted of or forfeits bail, during the thirty-six (36) months immediately preceding the effective date of the policy or during the policy period, for: <ul style="list-style-type: none"> ▪ Any felony; ▪ Criminal negligence resulting in death, homicide or assault, arising out of the operation of a motor vehicle; ▪ Operating a motor vehicle while in an intoxicated condition or while under the influence of drugs; ▪ Leaving the scene of an accident without stopping to report; ▪ Theft of a motor vehicle; ▪ Making false statements in an application for a driver license; or ▪ A third violation, committed within a period of thirty-six (36) months, of: (a) Any ordinance, law or regulation limiting the speed of motor vehicles; or (b) Any of the motor vehicle laws of any state, the violation of which constitutes a misdemeanor, whether or not the violations were repetitions of the same offense or were different offenses; or • The insured automobile is: <ul style="list-style-type: none"> ○ Altered so as to increase the risk substantially; ○ Used as an authorized emergency vehicle; or ○ Subject to an inspection law and has not been inspected or, if inspected, has failed to qualify. • After the effective date of the insurance, the policy is extended, with or without charge, to provide coverage for the operation of an automobile by a person or persons not listed on the original application, or a supplement to the application, the company shall be allowed sixty (60) days, after written request to the company for insurance on the driver or drivers, to accept or 		

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	reject the additional risk and, if the additional risk is not acceptable to the company, the policy may be cancelled; provided, that notice shall be mailed within sixty (60) days from the date of the request		
Texas	<p>Liability (Essentially Commercial Policies - defined in Statute):</p> <ul style="list-style-type: none"> Fraud in obtaining coverage; Failure to pay premiums when due; An increase in hazard within the control of the insured that would produce a rate increase; Loss of the insurer's reinsurance covering all or part of the risk covered by the policy; or If the insurer is placed in supervision, conservatorship, or receivership and the cancellation is approved or directed by the supervisor, conservator, or receiver. <p>Property & Casualty (Homeowner, Auto, Farm, Fire Policy):</p> <ul style="list-style-type: none"> The named insured does not pay any portion of the premium when due; The insured submits a fraudulent claim; or The department determines that continuation of the policy would result in a violation of this code or any other law governing the business of insurance in this state. For other than a personal automobile insurance policy, if there is an increase in the hazard covered by the policy that is within the control of the insured and that would produce an increase in the premium rate of the policy. For personal automobile insurance policy if the driver's license or motor vehicle registration of the named insured or any other motor vehicle operator who resides in the same household as the named insured or who customarily operates an automobile covered by the policy is suspended or revoked. An insurer may not cancel a policy under this subsection if the named insured consents to an endorsement terminating coverage under the policy for the person whose license is suspended or revoked. 	10 days	<p>Texas Admin Code: Title 28-Part 1- Chapter 5-Sub H- Rule 5.7002 / Rule 5.7014</p> <p>Title 5; Subchapter B; Section 551.052</p> <p>Title 5; Subchapter B; Section 551.104</p>
Utah	<ul style="list-style-type: none"> Nonpayment of premium; Material misrepresentation; Substantial change in the risk assumed, unless the insurer should reasonably have foreseen the change or contemplated the risk when entering into the contract; Substantial breaches of contractual duties, conditions, or warranties; Attainment of the age specified as the terminal age for coverage, in which case the insurer may cancel, accompanied by a tender of proportional return of premium; or In the case of motor vehicle insurance, revocation or suspension of the driver's license of: (1) The Named Insured; or (2) any other person who customarily drives the motor vehicle. 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p>	<p>Title 31A-21-303</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Vermont	<p>Fire & Casualty:</p> <ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy; or Substantial increase in hazard provided that cancellation for this reason shall be effective only after prior approval of the commissioner. <p>Auto:</p> <ul style="list-style-type: none"> Nonpayment of premium; Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy; or The named insured or any operator either resident in the same household or who customarily operates an automobile insured under the policy has had his or her driver's license suspended or revoked pursuant to law during the policy period, or, if the policy is a renewal, during its policy period or the 180 days immediately preceding its effective date. 	<p>Nonpayment: 15 days</p> <p>Substantial Increase in Hazard: 15 days</p> <p>Other Reasons: 45 days</p>	<p>Title 8: Chapter 105-3879 and 3880</p> <p>Title 8: Chapter 113-4223 and 4224</p>
Virginia	<p>Auto:</p> <ul style="list-style-type: none"> The named insured or any other operator who either resides in the same household or customarily operates a motor vehicle insured under the policy has had his driver's license suspended or revoked during the policy period or, if the policy is a renewal, during its policy period or the 90 days immediately preceding the last effective date. The named insured fails to pay the premium for the policy or any installment of the premium, whether payable to the insurer or its agent either directly or indirectly under any premium finance plan or extension of credit. The named insured or his duly constituted attorney-in-fact has notified the insurer of a change in the insured's legal residence to a state other than Virginia and the insured vehicle will be principally garaged in the new state of legal residence. <p>Homeowners:</p> <ul style="list-style-type: none"> Failure to pay the premium when due; Conviction of a crime arising out of acts increasing the probability that a peril insured against will occur; Discovery of fraud or material misrepresentation; Willful or reckless acts or omissions increasing the probability that a peril insured against will occur as determined from a physical inspection of the insured premises; Physical changes in the property which result in the property becoming uninsurable as determined from a physical inspection of the insured premises; or 	<p>Auto and Commercial Lines:</p> <p>Nonpayment: 15 days</p> <p>Other Reasons: 45 days</p> <p>Homeowners:</p> <p>Nonpayment: 15 days</p> <p>Other Reasons: 30 days</p>	<p>38.2-231 38.2-2114 38.2-2212</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
	<ul style="list-style-type: none"> Foreclosure efforts by the secured party against the subject property covered by the policy that have resulted in the sale of the property by a trustee under a deed of trust as duly recorded in the land title records of the jurisdiction in which the property is located. <p>Commercial Lines:</p> <ul style="list-style-type: none"> The insurer must provide specific reasons for mid-term cancellation. No limitations on reasons are found in statute. 		
Washington	<p>Auto:</p> <ul style="list-style-type: none"> The named insured fails to discharge when due any of his or her obligations in connection with the payment of premium for the policy or any installment thereof, whether payable directly to the insurer or to its agent or indirectly under any premium finance plan or extension of credit; The driver's license of the named insured, or of any other operator who customarily operates an automobile insured under the policy, has been suspended, revoked, or canceled during the policy period or, if the policy is a renewal, during its policy period or the one hundred eighty days immediately preceding the effective date of the renewal policy. <p>Other Lines: No specific limitations regarding mid-term cancellations found in statute. Insurance code states that the specific reason must be provided.</p>	<p>Nonpayment: 10 days</p> <p>Other Reasons: 45 days</p> <p>Auto: Reasons other than nonpayment: 20 days</p> <p>(Fire Insurance Policies: 5 days)</p> <p>(Medical Malpractice Policies: 90 days)</p>	<p>48.18.290 48.18.291</p>
West Virginia	<p>Auto:</p> <ul style="list-style-type: none"> The named insured fails to make payments of premium for the policy or any installment of the premium when due; The policy is obtained through material misrepresentation; The insured violates any of the material terms and conditions of the policy; The named insured or any other operator, either residing in the same household or who customarily operates an automobile insured under the policy: <ul style="list-style-type: none"> Has had his or her operator's license suspended or revoked during the policy period including suspension or revocation for failure to comply with the provisions of article five-a, chapter seventeen-c of this code, regarding consent for a chemical test for intoxication: <i>Provided</i>, That when a license is suspended for sixty days by the Commissioner of the Division of Motor Vehicles because a person drove a motor vehicle while under the age of 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 30 days</p> <p>(Malpractice: 90 days)</p>	<p>33-6A-1 33-17A-5 33-20C-2</p>

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
West Virginia	<p>twenty-one years with an alcohol concentration in his or her blood of two hundredths of one percent or more, by weight, but less than eight hundredths of one percent, by weight, pursuant to subsection (l), section two of said article, the suspension may not be grounds for cancellation; or</p> <ul style="list-style-type: none"> ○ Is or becomes subject to epilepsy or heart attacks and the individual cannot produce a certificate from a physician testifying to his or her ability to operate a motor vehicle; ● The named insured or any other operator, either residing in the same household or who customarily operates an automobile insured under such policy, is convicted of or forfeits bail during the policy period for any of the following reasons: <ul style="list-style-type: none"> ○ Any felony or assault involving the use of a motor vehicle; ○ Negligent homicide arising out of the operation of a motor vehicle; ○ Operating a motor vehicle while under the influence of alcohol or of any controlled substance or while having an alcohol concentration in his or her blood of eight hundredths of one percent or more, by weight; ○ Leaving the scene of a motor vehicle accident in which the insured is involved without reporting it as required by law; ○ Theft of a motor vehicle or the unlawful taking of a motor vehicle; ○ Making false statements in an application for a motor vehicle operator's license; ○ Three or more moving traffic violations committed within a period of twelve months, each of which results in three or more points being assessed on the driver's record by the Division of Motor Vehicles, whether or not the insurer renewed the policy without knowledge of all such violations. Notice of any cancellation made pursuant to this subsection shall be mailed to the named insured either during the current policy period or during the first full policy period following the date that the third moving traffic violation is recorded by the Division of Motor Vehicles. <p>Property Insurance:</p> <ul style="list-style-type: none"> ● Nonpayment of premium; ● Conviction of the insured of any crime having as one of its necessary elements an act increasing any hazard insured against; ● Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy; ● Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against; ● The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed; 		

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
West Virginia	<ul style="list-style-type: none"> A violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against; A determination by the commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this state; Real property taxes owing on the insured property have been delinquent for two or more years and continue delinquent at the time notice of cancellation is issued; The insurer which issues said policy of insurance ceases writing the particular type or line of insurance coverage contained in said policy throughout the state or should such insurer discontinue operations within the state; or Substantial breach of the provisions of the policy. <p>Malpractice:</p> <ul style="list-style-type: none"> The named insured fails to discharge any of his or her obligations to pay premiums for the policy or any installment of the policy within a reasonable time of the due date; The policy was obtained through material misrepresentation; The insured violates any of the material terms and conditions of the policy; or Reinsurance is unavailable. The insurer shall supply sufficient proof of the unavailability to the commissioner. <p>Other Lines: No specific limitations found in the statutes. Specific reasons must be provided.</p>		
Wisconsin	<ul style="list-style-type: none"> Nonpayment of premium; Material misrepresentation; Substantial breach of contractual duties, conditions or warranties; or Attainment of age specified as the terminal age for coverage, in which case the insurer may cancel...accompanied by a tender of a proportional return of premium. 	10 days	631.36
Wyoming	<p>All P&C Lines:</p> <ul style="list-style-type: none"> Failure to pay a premium when due; Material misrepresentation of fact which if known to the company would have caused the company not to issue the policy; Substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the policy; or Substantial breaches of contractual duties, conditions or warranties. 	<p>Nonpayment: 10 days</p> <p>Other Reasons: 45 days</p>	26-35-202

Mid-Term Cancellations by State

State	Acceptable Reasons to Cancel Mid-Term	Notification Requirements	Statute(s) / Regulation(s)
Washington DC	<p>Auto:</p> <ul style="list-style-type: none"> Refused or failed to pay a premium due under the terms of the policy; Been subjected to suspension of his or her operator's permit at any time during the policy period if he or she is the named insured in an operator's policy; Been subjected to suspension of the registration of a motor vehicle designated in his or her owner's or automobile policy at any time during the policy period, if as a result of that suspension no motor vehicle specifically described in that owner's policy is validly registered; Made a material and willful misstatement or omission of fact to the insurer or its employees, agents or brokers in connection with any application to or claim against that insurer; or The motor vehicle or other interest of the insured shall have been transferred to a person other than the insured or beneficiary, unless the transfer is permissible under the terms of the policy, or unless the motor vehicle, interest or use thereof shall have materially changed with respect to its insurability. <p>Other Lines:</p> <ul style="list-style-type: none"> The insured has refused or failed to pay a premium due under the terms of the policy; The insured has made a material and willful misstatement or omission of fact to the insurer or its employees, agents, or brokers in connection with any application to or claim against that insurer; or The property or other interest of the insured shall have been transferred to a person other than the insured or beneficiary, unless the transfer is permissible under the terms of the policy, or unless the property, interest or use thereof shall have materially changed with respect to its insurability. 	30 days	26A-300 26A-301