



Conditional Renewal Notification Requirements by State

Christopher J. Boggs

Conditional renewal statutes and administrative rules are called “conditional” because the majority of these statutes apply only when there is a change in a provision or condition that adversely affects the insured. The adverse conditions that trigger these statutes vary greatly from state to state.

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
Alabama	(2) Every insurer shall provide written notice of a coverage restriction, as defined herein, to the named insured on a policy receiving a coverage restriction no less than one hundred and twenty (120) days prior to the date of renewal and written notice of a non-renewal of coverage, as defined herein, no less than one hundred and twenty (120) days prior to the date the policy is set to expire.	120 Days	27-14-20 IR: 482-1-36
Alaska	<p>21-36-235: Notice of premium or coverage changes upon renewal.</p> <p>(a) Except as provided in AS 21.36.305, if the renewal premium is increased more than 10 percent for a reason other than an increase in coverage or exposure base, or if after renewal there will be a material restriction or reduction in coverage not specifically requested by the insured, written notice shall be mailed to the insured and to the agent or broker of record as required by AS 21.36.260</p> <p style="padding-left: 20px;">(1) at least 20 days before expiration of a personal insurance policy; or</p> <p style="padding-left: 20px;">(2) at least 45 days before expiration of a business or commercial policy.</p> <p>(b) If notice before expiration of the policy is not given as required by (a) of this section, the existing policy shall continue until the insurer provides notice for the time period required by (a) of this section for that policy.</p> <p>(c) This section does not apply to workers' compensation insurance or to business or commercial policies issued under AS 21.34 (<i>Surplus Lines Insurance</i>).</p> <p>21.36.305: Premium increases on personal automobile insurance policies.</p> <p>(a) An insurer may not increase the premium on a personal automobile insurance policy unless the increase applies to all insureds of the same class.</p> <p>(b) An insurer may not increase the premium or add a surcharge to a personal automobile insurance policy because of the issuance of a citation for a moving traffic violation unless the insured or another person who resides in the insured's household and is covered by the policy has been convicted of the violation or has entered a plea of no contest to the violation.</p> <p>(c) The director shall adopt regulations to determine circumstances under which an insurer may increase the premium or add a surcharge to a personal automobile insurance policy.</p> <p>(d) An insurer that increases the premium or adds a surcharge to a personal automobile insurance policy may only make the increase or surcharge effective on the renewal date of the policy.</p> <p>(e) An insurer that increases the premium or adds a surcharge to a personal automobile insurance policy shall give written notice of the increase or surcharge at least 20 days before it takes effect, stating the reason for the change and the right of appeal under AS 21.39.090. This subsection does not apply to</p> <p style="padding-left: 20px;">(1) premium increase resulting from a change requested by an insured, if the insured is notified at the time the request is made that the amount of the insured's premium will change as a result of the requested policy change; or</p>	<p>Personal Insurance: 20 days</p> <p>Business or Commercial: 45 days</p> <p>Auto: 20 days (if premium increased or surcharge applied)</p>	<p>21-36-235</p> <p>21-36-305</p>

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	(2) rate approved by the director if the insurer gives written notice of a premium increase to the insured at least 20 days before the renewal date of the affected policy.		
Arizona	<p>Renewal of policy by certificate or endorsement Any insurance policy terminating by its terms at a specified expiration date and not otherwise renewable, may be renewed or extended at the option of the insurer upon a currently authorized policy form at the premium rate then required therefor for a specific additional period or periods by certificate or by endorsement of the policy, and without requiring the issuance of a new policy.</p> <p>Mailing or delivery of notice of intention not to renew to insured; time; term of policy</p> <p>A. Unless the insurer, at least thirty days in advance of the end of the policy period, mails or delivers to the named insured at the address shown in the policy, notice of its intention not to renew the policy or to condition its renewal upon reduction of limits or elimination of coverages, the insurer shall not fail to renew the policy upon payment of the premium due on the effective date of the renewal, in accordance with the then existing rating manual of the insurer. For the purposes of this section, any policy written for a term of less than one year may be renewed for a term of one year if the notice is not given as required by this subsection. For the purposes of this subsection, a policy with no fixed expiration date shall be deemed written for successive policy periods of one year.</p> <p>B. This section shall not apply if the insured has accepted replacement coverage or has agreed to nonrenewal.</p> <p>Cancellation, nonrenewal and reduction of limits for reasons other than nonpayment of premium; notices to insured; refund of unearned premium A notice by the insurer to the policyholder of nonrenewal, cancellation or reduction in the limits of liability or coverage for reasons other than nonpayment of premium shall be mailed to the named insured with the insurer obtaining proof of mail by United States certified mail, United States post office certificate of mailing or first class mail using intelligent mail barcode or another similar tracking method used or approved by the United States postal service at least ten days before the effective date of the nonrenewal, cancellation or reduction in limits of liability or coverage, except that notice of nonrenewal under section 20-1631, subsection E shall be mailed at least forty-five days before the effective date of the nonrenewal.</p> <p>Definition of motor vehicle; cancellation of or failure to renew coverage; limitations; limitation of liability; exceptions; insurance producers</p> <p>K. Notwithstanding any law to the contrary, the issuance at renewal of revised policy provisions to modify an existing policy by adding coverages or policy provisions, modifying coverages or policy provisions, or eliminating coverages or policy provisions is not a nonrenewal or cancellation of the policy if the modification of a basic coverage does not eliminate the</p>	<p>30 days</p> <p>Auto: 10 days</p>	<p>20-1121 20-1654 20-1632 A. 20-1631 K. & L.</p>

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	<p>essential benefit of that basic coverage....</p> <p>L. For the purposes of this section, "fail to renew" or "nonrenewal" does not include the issuance and delivery of a new policy within the same insurer or an insurer under the same ownership or management as the original insurer as provided in this subsection....</p>		
Arkansas	<p>Notice required prior to expiration of property insurance policy.</p> <p>(a) Except for nonpayment of premium, the insurer shall give either a written notice of nonrenewal or an offer of renewal at least thirty (30) days prior to the expiration of the policy's existing term.</p> <p>(b) The insurer shall send the insured a written notice and the insurance producer written or electronic notice of the offer of renewal under subsection (a) of this section, indicating the new premium and providing a description of any change in deductible or policy provision in the renewal policy</p> <p>Notice required before renewal or nonrenewal.</p> <p>(a)(1) Except as provided in subsection (e) of this section, the insurer shall give either a written notice of nonrenewal or an offer of renewal at least thirty (30) days before the expiration of the policy's existing term.</p> <p>(2)(A) The insurer shall send the insured a written notice and the insurance producer written or electronic notice of the offer of renewal under subdivision (a)(1) of this section.</p> <p>(B) The notice required under subdivision (a)(2)(A) of this section shall:</p> <p style="padding-left: 20px;">(i) State the new premium for the renewal policy; and</p> <p style="padding-left: 20px;">(ii) Provide a description of any change in deductible or policy provisions in the renewal policy.</p> <p>Standards.</p> <ul style="list-style-type: none"> • At least thirty (30) days' advance notice in writing of the premium to be charged on the policy anniversary date must be given to the insured and the agent of record if the insured has furnished the information necessary to calculate the premium; • When an insurer revises its rates or rules and the revision results in a premium increase equal to or greater than twenty-five percent (25%) on any renewal policy issued for a term of twelve (12) months or less, the insurer shall mail or deliver to the insured's agent not less than thirty (30) days prior to the effective date of renewal, and to the insured not less than ten (10) days prior to the effective date of renewal, notice specifically stating the insurer's intention to increase the premium by an amount equal to or greater than twenty-five percent (25%). (If the notice is not given as stated in this section, the insurer is required to extend the existing policy thirty (30) days from the date the notice is mailed or delivered. The premium for the policy as extended in such circumstances shall be no more than the pro rata premium of the existing policy.) 	<p>Property: 30 days</p> <p>Auto: 30 days</p> <p>Rate Change 25% or more: 30 days to agent; 10 days to insured</p>	<p>23-79-307 23-88-105 23-89-305</p>
California	<p>660(e): "Renewal" or "to renew" means to continue coverage with either the insurer which issued the policy or an affiliated insurer, as defined in Section 1215, for an additional policy period upon</p>	<p>Any Reason Other than Below:</p>	<p>Chapter 10: 660(e), 663(a)</p>

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	<p>expiration of the current policy period of a policy, provided that if coverage is continued with an affiliated insurer, it shall be the same or broader coverage as provided by the present insurer, and the insured shall be notified in writing at least <u>20 days</u> prior to expiration of the current policy period of all of the following: (1) That the insurer has determined that it will not offer renewal of the policy with the present insurer, (2) That it is offering replacement in an affiliated insurer, and (3) That the insured may obtain in writing the reasons for the change in insurers if he or she requests in writing not later than one month following the expiration of the policy period the reason or reasons for the change in insurers.</p> <p>663(a): Before policy expiration, an insurer shall deliver or mail to the named insured, at the address shown on the policy, at least <u>20 days</u> before expiration, a written or verbal offer of renewal of the policy, contingent upon payment of premium as stated in the offer.</p> <p>676.2(c): After a policy has been in effect for more than 60 days, or if the policy is a renewal, effective immediately upon renewal, no increase in the rate upon which the premium is based, reduction in limits, or change in the conditions of coverage shall be effective during the policy period unless a written notice is mailed or delivered to the named insured and the producer of record at the mailing address shown on the policy, at least <u>30 days</u> prior to the effective date of the increase, reduction, or change.</p> <p>678(a)(1): (a) At least <u>45 days</u> prior to policy expiration, an insurer shall deliver to the named insured or mail to the named insured at the address shown in the policy, either of the following: (1) An offer of renewal of the policy contingent upon payment of premium as stated in the offer.</p>	<p>20 days</p> <p>Changing Insurance Carriers in Family: 20 days</p> <p>Reduction in Limits or Elimination of Coverage: 45 days</p> <p>Increase in Rate: 30 days</p>	<p>Chapter 11: 676.2(c), 678(a)(1)</p>
<p>Colorado</p>	<p>10-4-109.5. (1): No insurer shall increase the premium unilaterally or decrease the coverage benefits previously provided as contained in a medical malpractice policy unless such insurer mails by first-class mail to the named insured, at the last address shown in the insurer's records, at least ninety days' advance notice, accompanied by the reason therefor, of the company's intention to increase the premium unilaterally or decrease the coverage benefits provided on renewal.</p> <p>10-4-110.5.(1): No insurer shall increase the premium unilaterally or decrease the coverage benefits on renewal of a policy of insurance that provides coverages on commercial exposures such as general comprehensive liability, municipal liability, automobile liability and physical damage, fidelity and surety, fire and allied lines, inland marine, errors and omissions, excess liability, products liability, police liability, professional liability, or false arrest insurance unless the insurer mails by first-class mail to the named insured, at the last address shown in the insurer's records, at least forty-five days in advance a notice, accompanied by the reasons therefor, stating the renewal terms and the amount of premium due. If the insurer fails to furnish the renewal terms and the statement of the amount of</p>	<p>Medical Malpractice: 90 Days</p> <p>Other Lines: 45 days</p>	<p>10-4-109.5(1) 10-4-110.5(1)</p>

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	premium due at least forty-five days prior to the expiration date of the policy, the insurer shall automatically extend the existing policy for a period of forty-five days and the premium for this extended period shall be prorated based on the premium applicable to the existing policy. If the insurer fails to meet the requirements of this section prior to the expiration date of the existing policy, the insurer shall be deemed to have renewed the insured's policy for an identical policy period at the same terms, conditions, and premium as the existing policy.		
Connecticut	A premium billing notice for any policy subject to the requirements of sections 38a-663 to 38a-696, inclusive, except a workers' compensation policy, shall be mailed or delivered to the insured ... not less than thirty days in advance of the policy's renewal or anniversary date, except ... such notice shall not be required for a commercial risk policy if the premium for the ensuing policy period is to increase less than ten per cent on an annual basis . The premium billing notice shall be based on the rates and rules applicable to the ensuing policy period and shall include a notice of transfer when the policy has been transferred from an insurer to an affiliate of such insurer pursuant to the provisions of subdivision (3) of subsection (a) of this section. The provisions of this subsection shall apply to any such policy for which the annual premium was less than fifty thousand dollars for the preceding annual policy period.	30 Days Any increase in premium (except commercial policies less than 10%)	700-38a-323(b)
Delaware	At least 30 days before the end of a policy period, as described in § 4121(a) of this title, an insurer shall deliver or mail to the named insured, at the last known address of the named insured, either of the following: (1) Written notice of the insurer's offer to renew the policy if the applicable premium for the policy is received within a specified billing period. The transfer of a policyholder between authorized insurers within the same insurance group is not a cancellation or nonrenewal if the policyholder's premium does not increase and the policyholder does not experience a reduction in coverage. A policyholder so transferred must be provided with written notice of the transfer. The notice required under this subsection shall be made no less than 20 days before the effective date of the proposed transfer. The notice may be a part of a renewal form sent to the policyholder renewing the coverage by the new insurer.	30 Days Auto Transfer Within Company: 20 Days	18-41-4122 (c) 18-41-3903 (c)
Florida	An insurer issuing a policy providing coverage for workers' compensation and employer's liability insurance, property, casualty, except mortgage guaranty, surety, or marine insurance, other than motor vehicle insurance subject to s. 627.728, shall give the first-named insured at least 45 days' advance written notice of ... the renewal premium. This requirement applies only if the insured has furnished all of the necessary information so as to enable the insurer to develop the renewal premium prior to the expiration date of the policy to be renewed. With respect to any personal lines or commercial residential property insurance policy, including, but not limited to, any homeowner, mobile home owner, farmowner, condominium association, condominium unit owner, apartment building, or other policy covering a residential structure or its	45 Days	Title XXXVII: 627. 4133

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	<p>contents, the insurer shall give the first-named insured at least 45 days' advance written notice of the renewal premium.</p> <p>Effective August 1, 2007, with respect to any residential property insurance policy, every notice of renewal premium must specify: 1.The dollar amounts recouped for assessments by the Florida Hurricane Catastrophe Fund, the Citizens Property Insurance Corporation, and the Florida Insurance Guaranty Association. The actual names of the entities must appear next to the dollar amounts; and 2. The dollar amount of any premium increase that is due to an approved rate increase and the total dollar amount that is due to coverage changes.</p> <p>Upon expiration of the policy term, an insurer may transfer a commercial lines policy to another authorized insurer that is a member of the same group or owned by the same holding company as the transferring insurer. The transfer constitutes a renewal of the policy and may not be treated as a cancellation or a nonrenewal of the policy. The insurer must provide notice of its intent to transfer the policy at least 45 days before the effective date of the transfer along with the financial rating of the authorized insurer to which the policy is being transferred. Such notice may be provided in the notice of renewal premium. This subsection does not apply to a policy providing residential property insurance coverage, except for farmowners insurance and commercial general liability policies providing farm coverage or commercial property policies providing farm coverage.</p>		
Georgia	A notice of an increase in premiums, other than an increase in premiums due to a change in risk or exposure, including a change in experience modification or resulting from an audit of auditable coverages, which exceeds 15 percent of the current policy's premium, or a notice of change in any policy provision which limits or restricts coverage shall be delivered to the insured in person or by depositing the notice in the United States mail, to be dispatched by at least first-class mail to the last address of record of the insured, at least 45 days prior to the termination date of such policy. In those instances where an increase in premium exceeds 15 percent, the notice to the insured shall indicate the dollar amount of the increase.	45 Days	33-24-47
Hawaii	No statutory provisions found.		
Idaho	Notice of premium or coverage changes. An insurer shall mail or deliver to the named insured, at the last known mailing address, written notice of a total premium increase greater than ten percent (10%) which is the result of a comparable increase in premium rates, changes in deductibles, reductions in limits, or reductions in coverages at least thirty (30) days prior to the expiration date of the policy. If the insurer fails to provide such thirty (30) day notice, the coverage provided to the named insured shall remain in effect until thirty (30) days after such notice is given or until the effective date of replacement coverage obtained by the named insured, whichever first occurs.	30 Days	41-1842(5)
Illinois	In the event of an increase in the renewal premium of 30% or more, change in deductibles or change in coverage that materially alters any policy to which subsection b of Section 143.17a applies, the	60 Days	215 ILCS 5/Article IX:

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	company shall adhere to the provisions set forth in subsection b of Section 143.17a. A company making an assignment or transfer of a policy among or between insurers within an insurance holding company system or insurers under common management or control, or as a result of a merger, acquisition, or restructuring of an insurance company, shall have delivered to the named insured notice of such assignment or transfer at least 60 days prior to the renewal date. An exact and unaltered copy of the notice shall also be sent to the insured's producer, if known, and agent of record. The assignment or transfer of a policy or policies of insurance among or between insurers shall not occur without the producer or agent of record, or both, having a signed agency contract with the entity to which the policy or policies are to be assigned or transferred.		143.11b
Indiana	(p) If coverage under a commercial property or commercial casualty insurance policy is changed, upon renewal of the policy, the insurer shall provide to the policyholder and insurance producer through which the policyholder obtains the coverage a written notice that the policy has been changed.	30 Days (not clear – this appears correct.	27-1-22-4(p)
Iowa	A Material changes in commercial lines policies or contracts — notice required. 1. If an insurer has an increase in the premium rates of twenty-five percent or more, an increase in the deductible of twenty-five percent or more, or a material reduction in the limits or coverage of the policy or contract, the insurer shall notify the named insured by a letter of explanation of the changes by mail at least forty-five days prior to the expiration date of the policy or contract. However, a premium charge that is assessed after the beginning date of the policy or contract period for which the premium is due shall not be deemed a premium increase for the purposes of this section. 2. If the insurer fails to meet the notice requirements of this section, the named insured has the option of continuing the policy or contract for the remainder of the notice period plus an additional thirty days at the premium rate of the existing policy or contract. A post office department certificate of mailing to the named insured at the address shown in the policy or contract is proof of receipt of the mailing.	45 Days	515:128A
Kansas	Within the limitation specified in K.S.A. 2009 Supp. 40-970, and amendments thereto, no rate increase may be implemented with regard to an individual existing policy, unless such increase is applied at the time of a renewal or conditional renewal of an existing policy and the insurer mails or delivers to the named insured, at the address shown in the policy, a written notice that clearly and conspicuously discloses its intention to change the rate, at least 30 days in advance of the end of the insured's policy period. A notice of renewal or conditional renewal that clearly and conspicuously discloses the renewal premium applicable to the policy shall be deemed to comply with this section.	30 Days	40-973
Kentucky	304.14-240 Renewal of policy. Any insurance policy terminating by its terms at a specified expiration date and not otherwise renewable, may be renewed or extended at the option of the insurer, upon a currently authorized policy form and at the premium rate then required therefor, for a specific additional period or periods by a certificate or by indorsement of the policy, and without requiring the issuance of a new policy. By	30 days Premium Increase >25%: 75 Days (Does not	304.14-240 304.20-035 304.20-040(8) (Auto) 304.20-320(4)

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	<p>agreement between the insurer and insured, the policy may be delivered electronically.</p> <p>304.20-035 Notice of renewal premiums of property or casualty policy. At least thirty (30) days, seven (7) days in the case of a policy with a policy period of thirty (30) days or less, before the end of the policy period of a property or casualty insurance policy, the insurer shall mail or deliver to the named insured, at the last known address of the named insured, notice of the renewal premium or a bill for the renewal premium and the insurer shall mail or deliver to its agent, if any, a notice of the amount and due date of the renewal premium. In order to comply with this requirement, the insurer may extend the period of coverage of the current policy at the expiring premium.</p> <p>304.20-040 Cancellation, nonrenewal, or termination of automobile insurance – Definitions – Scope --Penalties. (8) If the insurer has manifested its willingness to renew by mailing or delivering a renewal notice, bill, certificate, or policy to the first-named insured at his or her last known address at least thirty (30) days before the end of the current policy period with the amount of the renewal premium charge and its due date clearly set forth therein, then the policy shall expire and terminate without further notice to the insured on the due date, unless the renewal premium is received by the insurer or its authorized agent on or before that date. When any policy terminates pursuant to this subsection because the renewal premium was not received on or before the due date, the insurer shall, within fifteen (15) days, deliver or mail to the first-named insured at his or her last known address a notice that the policy was not renewed and the date on which the coverage under it ceased to exist.</p> <p>304.20-320 Declinations -- Cancellations -- Nonrenewals -- Terminations -- Notice of premium required. (4) No insurer shall increase the premium for a property or casualty insurance policy subject to KRS 304.20-300 to 304.20-350 more than twenty-five percent (25%) of the premium for the preceding policy term for like coverage and like risks unless at least seventy-five (75) days before the end of the policy period as described in KRS 304.20-310(1), the insurer shall mail or deliver to the named insured, at the last known address of the named insured, a notice for the renewal premium amount and the insurer shall mail or deliver to its agent, if any, a duplicate notice of the premium amount. In order to comply with this requirement, the insurer may extend the period of coverage of the current policy at the expiring premium.</p>	<p>apply to Auto or Residual Market policies)</p>	
Louisiana	<p>An insurer shall mail or deliver to the named insured at the mailing address shown on the policy written notice of any rate increase, change in deductible, or reduction in limits or coverage at least thirty days prior to the expiration date of the policy. If the insurer fails to provide such thirty-day notice, the coverage provided to the named insured at the expiring policy's rate, terms, and conditions shall remain in effect until notice is given or until the effective date of replacement</p>	<p>30 Days</p>	<p>RS 22:1267 E.(1)</p>

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	coverage obtained by the named insured, whichever first occurs. For the purposes of this Subsection, notice is considered given thirty days following date of mailing or delivery of the notice. If the insured elects not to renew, any earned premium for the period of extension of the terminated policy shall be calculated pro rata at the lower of the current or previous year's rate. If the insured accepts the renewal, the premium increase, if any, and other changes shall be effective the day following the prior policy's expiration or anniversary date.		
Maine	<p>§2908. Cancellation and nonrenewal</p> <p>4. If an insurer offers or purports to renew a contract, but on <u>less favorable terms</u> to the insured or at <u>higher rates</u> or a <u>higher rating plan</u>, the new terms or rates and rating plan may take effect on the renewal date, if the insurer has provided the insured 30 days notice. If the insurer has not so notified the contract holder, the contract holder may elect to cancel the renewal policy within the 30-day period after receipt of the notice or delivery. Earned premium for the period of coverage for such time as the renewal contract may have been in force, shall be calculated pro rata at the lower of the current or previous year's rate. If the insured accepts the renewal, the premium increase, if any, and other changes shall be effective immediately following the prior policy's expiration or anniversary date. This section does not apply if the change is a rate, form or plan filed with the superintendent and applicable to the entire class of business to which the policy belongs or to a premium increase based on the altered nature or extent of the risk insured against.</p> <p>§3007. Cancellation and nonrenewal</p> <p>4. If an insurer offers or purports to renew a contract, but on <u>less favorable terms</u> to the insured or at <u>higher rates</u>, and a <u>higher rating plan</u>, the new terms or rates and rating plan may take effect on the renewal date if the insurer has provided the insured notice as required by this section. If the insurer has not so notified the contract holder, the contract holder may elect to cancel the renewal policy within the 30-day period after receipt of the notice or delivery. Earned premium for the period of coverage for such time as the renewal contract may have been in force shall be calculated pro rata at the lower of the current or previous year's rate. If the insured accepts the renewal, the premium increase, if any, and other changes shall be effective immediately following the prior policy's expiration or anniversary date. This section does not apply if the change is a rate, form or plan filed with the superintendent and applicable to the entire class of business to which the policy belongs or to a premium increase based on the altered nature or extent of the risk insured against.</p>	30 Days	24A-2908 24A-3007
Maryland	<p>27-607</p> <p>At least 45 days prior to the renewal date of a policy subject to this section, the insurer shall send a notice to the named insured and the insurance producer, if any, by first class mail stating both the amount of the renewal policy premium and the amount of the expiring policy premium. (This section applies only to policies of personal insurance and insurance issued under the Maryland Property</p>	45 Days	27-607 27-608

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	<p>Insurance Availability Act).</p> <p>27-608</p> <p>(b) Unless an insurer has given notice of its intention not to renew a policy subject to this section, if the insurer seeks to increase the renewal policy premium, the insurer shall send a notice to the named insured and insurance producer, if any, not less than 45 days prior to the renewal date of the policy.</p> <p>(c) Subject to subsection (d) of this section, a notice under this section shall include:</p> <ol style="list-style-type: none"> (1) both the expiring policy premium and the renewal policy premium; and (2) the telephone number for the insurer or insurance producer, if any, together with a statement that the insured may call to request additional information about the premium increase. <p>(d) (1) If an insurer seeks to increase the renewal policy premium and the insurer’s rating methodology requires the insured to provide information to calculate the renewal policy premium, an insurer shall provide a reasonable estimate of the renewal policy premium if:</p> <ol style="list-style-type: none"> (i) the insurer has requested the required information from the insured; and (ii) the insurer has not received the requested information. <p>(2) A reasonable estimate under this subsection shall be based upon the information available to the insurer at the time the notice is sent.</p> <p>(e) The requirements of this section do not apply to the extent that the premium increase results from:</p> <ol style="list-style-type: none"> (1) an increase in the units of exposure; (2) the application of an experience rating plan; (3) the application of a retrospective rating plan; (4) a change made by the insured that increases the insurer’s exposure; or (5) an audit of the insured. <p>(f) A notice required by this section shall be sent by first-class mail and may be sent together with the renewal policy.</p> <p>(g) An insurer shall be considered to have met the notice requirement of this section if, not less than 45 days before the effective date of the renewal policy, the insurer has sent:</p> <ol style="list-style-type: none"> (1) (i) to the named insured, a renewal policy that includes the renewal policy premium; and (ii) to the independent insurance producer, if any: <ol style="list-style-type: none"> 1. a copy of the renewal policy that includes the renewal policy premium through postal or electronic mail; or 2. at the same time as the insurer sends the renewal policy to the insured, a notice of the availability of the renewal policy through the insurer’s online electronic system; (2) to the named insured and insurance producer, if any, a written notice of renewal or continuation of coverage that includes the renewal or continuation premium; or (3) to the named insured and insurance producer, if any, a renewal offer that includes a 		

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State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	reasonable estimate of the renewal policy premium.		
Massachusetts	No statutory provisions found.		
Michigan	No statutory provisions found.		
Minnesota	<p>60A.351 RENEWAL OF INSURANCE POLICY WITH ALTERED RATES. If an insurance company licensed to do business in this state offers or purports to offer to renew any commercial liability and/or property insurance policy at less favorable terms as to the dollar amount of coverage or deductibles, higher rates, and/or higher rating plan, the new terms, the new rates and/or rating plan may take effect on the renewal date of the policy if the insurer has sent to the policyholder notice of the new terms, new rates and/or rating plan at least 30 days prior to the expiration date. If the insurer has not so notified the policyholder, the policyholder may elect to cancel the renewal policy within the 60-day period after receipt of the notice. Earned premium for the period of coverage, if any, shall be calculated pro rata upon the prior rate. This section does not apply to ocean marine insurance, accident and health insurance, reinsurance, and coverage under the federal Terrorism Risk Insurance Act. This section does not apply if the change relates to guide "a" rates or excess rates also known as "consent to rates" or if there has been any change in the risk insured.</p> <p>65A.29 Subd. 7. Renewal; notice requirement. No insurer shall...reduce limits of coverage, or eliminate any coverage in a homeowner's insurance policy unless it mails or delivers to the insured, at the address shown in the policy, at least 60 days' advance notice of its intention. The notice must contain the specific underwriting or other reason or reasons for the indicated action and must state the name of the insurer and the date the notice is issued.</p>	30 Days Homeowners: 60 Days	60A-351 65A.29 (Homeowners)
Mississippi	<p>(1) A cancellation, reduction in coverage or nonrenewal of liability insurance coverage, fire insurance coverage or single premium multiperil insurance coverage is not effective as to any coverage issued or renewed after June 30, 1989, unless notice is mailed or delivered to the insured and to any named creditor loss payee by the insurer not less than thirty (30) days prior to the effective date of such cancellation, reduction or nonrenewal. This section shall not apply to nonpayment of premium unless there is a named creditor loss payee, in which case at least ten (10) days' notice is required.</p> <p>(2) The provisions of subsection (1) shall be incorporated into each liability, fire and multiperil policy issued or renewed after June 30, 1989; and if such provisions are not expressly stated in the policy, such provisions shall be deemed to be incorporated in the policy.</p>	30 days	83-5-28
Missouri	An insurer shall send an insured written notice of an automobile policy renewal at least fifteen days prior to the effective date of the new policy.	Auto: 15 Days	379.118 (Auto Policy)
Montana	33-15-1106. Renewal with altered terms.	45 Days	33-15-1106

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>(1) If an insurer offers or purports to renew a policy but on less favorable terms, at a higher rate, or at a higher rating plan, the new terms, rate, or rating plan take effect on the policy renewal date only if the insurer has mailed or delivered notice of the new terms, rate, or rating plan to the insured at least 45 days before the expiration date.</p> <p>(2) This section does not apply if the increase in the rate or the rating plan, or both, results from a classification change based on the altered nature or extent of the risk insured against.</p> <p>33-15-1105:</p> <p>(2) An insurer shall give notice of premium due not more than 60 days or less than 30 days before the due date of a renewal premium. The notice must clearly state the effect of nonpayment of the premium on or before the due date.</p>	Premium Due (without other changes): Between 30 and 60 Days	33-15-1105(2)
Nebraska	<p>44-531:</p> <p>(1) If an insurer reduces or eliminates any coverage in or introduces a more restrictive condition as part of a policy in force delivered or issued for delivery in this state and subject to sections 44-514 to 44-521 or section 44-522 or 44-523 prior to renewal of the policy and other than at the request of the named insured or as required by law, the insurer shall send to the named insured a notice explaining clearly what coverage has been reduced or eliminated or what condition has been restricted. The notice may be in a printed or electronic form if the named insured requested the electronic form and there was an agreement to that effect with the insurer prior to such request. If the named insured does not receive the notice, the reduction or elimination of coverage or restrictive condition shall not become part of the policy. It shall be a rebuttable presumption that all insureds received the notice if it was sent by email or first-class mail to the named insured's last-known email address or mailing address contained in the policy.</p> <p>(2) Notice of any reduction or elimination of coverage or restrictive condition as part of a policy in force delivered or issued for delivery in this state and subject to sections 44-514 to 44-521 or section 44-522 or 44-523 and other than at the request of the named insured or as required by law shall be sent to each agency that holds an agency contract with the insurer prior to the introduction into the marketplace of a policy containing the reduction or elimination of coverage or restrictive condition.</p> <p>(3) Nothing in this section shall restrict the right of the parties to an insurance contract to amend the contract, during the policy term but not during the renewal process, pursuant to an endorsement attached to the policy if requested by a named insured under the policy. An endorsement attached to a policy pursuant to this subsection requires no further notice beyond such endorsement.</p>	No guidance provided	44-531
Nevada	<p>Renewal with altered terms.</p> <p>1. Except as otherwise provided in subsection 2, an insurer shall not renew a policy on different terms, including different rates, unless the insurer notifies the insured in writing of the different terms or rates at least 30 days before the expiration of the policy. If the insurer fails to provide</p>	30 Days	57.687B.350

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>adequate and timely notice, the insurer shall renew the policy at the expiring terms and rates:</p> <p>(a) For a period that is equal to the expiring term if the agreed term is 1 year or less; or</p> <p>(b) For 1 year if the agreed term is more than 1 year.</p> <p>2. The provisions of this section do not apply to a change in the rate for a policy of industrial insurance which is based on:</p> <p>(a) A change to a prospective loss cost filed by the Advisory Organization pursuant to NRS 686B.177 that is applicable to the risk; or</p> <p>(b) A correction based on the experience that is applicable to the risk in accordance with the Uniform Plan for Rating Experience filed with the Commissioner pursuant to NRS 686B.177.</p>		
New Hampshire	<p>RSA 417-C:4</p> <p>I. Any renewal premium increase in excess of 25 percent is considered a nonrenewal and controlled by the provisions of RSA 417-C:3.</p> <p>II. Any renewal premium increase of 25 percent or less shall not be implemented until the insured has had a minimum of 30 days' notice of the renewal premium. If all or any part of the 30 day notice is not in advance of the expiration or anniversary date, renewal coverage shall be provided, on a pro rata basis, at the rates or premiums in effect under the expiring policy until the 30 days' notice requirement has been fulfilled. This paragraph shall not apply if the insured accepts the renewal policy.</p> <p>III. Development of renewal premium for the purpose of determining the percentage of change from expiring premium shall be based on the same coverages, conditions, and ratable exposures as those contained in the expiring policy.</p> <p>RSA 417-C:3</p> <p>No insurer shall increase renewal premiums more than 25 percent for a 12-month renewal term or refuse to renew a policy at its expiration or anniversary if written for a term of more than one year unless such insurer or its agent shall mail or physically (not electronically) deliver to the named insureds at the address shown in the policy, advance notice of the proposed renewal premium or its intention not to renew. The notice shall be at least 60 days in advance of the policy's scheduled expiration or anniversary date. This section shall not apply if the insurer has manifested its willingness to renew with a premium increase of no more than 25 percent, or in case of nonpayment of premium, or if the insured fails to pay any advance premium required by the insurer for renewal. However, notwithstanding the failure of an insurer to comply with this section, any coverage shall terminate on the effective date of any other coverage acquired by the insured to the extent the acquired coverage substantially duplicates coverages of the renewal. Renewal of a policy shall not constitute a waiver or estoppel with respect to grounds for cancellation which existed before the effective date of such renewal.</p>	<p>30 Days</p> <p>Or</p> <p>60 Days: If premium increase >25%, or a decrease in breadth of coverage, or a decrease in limits, or a change in deductibles</p>	<p>RSA 417-C:4;</p> <p>RSA 417-C:3</p>
New Jersey	<p>11:1-20.2 Renewal, nonrenewal and cancellation notice requirements</p> <p>(b) Except as provided in N.J.A.C. 11:1-20.2(m) with respect to medical malpractice liability insurance</p>	<p>No less than 30</p>	<p>NJAC 11:1-20.2</p>

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>policies, no notice of nonrenewal shall be valid unless it is mailed or delivered by the insurer to the insured not more than 120 days nor less than 30 days prior to the expiration of the policy.</p> <p>(c) Except as provided in N.J.A.C. 11:1-20.2(m) with respect to medical malpractice liability insurance policies, with respect to payment of the renewal premium, notice of the amount of the renewal premium and any change in contract terms shall be given to the insured in writing not more than 120 days nor less than 30 days prior to the due date of the premium and shall clearly state the effect of nonpayment of the premium by the due date.</p> <p>17:30D-24 Notwithstanding the provisions of section 1 of P.L.1968, c.131 (C.17:29C-1) to the contrary, each notice of renewal or nonrenewal by an insurer authorized to transact medical malpractice liability insurance in this State shall be mailed or delivered by the insurer to the insured not less than 60 days prior to the expiration of the policy and, in the case of a nonrenewal, shall contain the reason for the nonrenewal.</p>	<p>Days and no more than 120 days.</p> <p>Medical Malpractice: 60 Days</p>	17:30D-24
New Mexico	<p>13.8.4.10 NOTICE OF CHANGE IN LIMITS: Written notice of any change in the required limits of underlying coverage for an “umbrella” or “excess liability” policy shall be mailed or delivered to the insured not less than thirty (30) days prior to the expiration date of the affected policy.</p> <p>13.8.4.11 CHANGE IN POLICY FORM: An insurer shall provide written notice to its agents or its insureds of any change in policy form not less than thirty (30) days prior to the effective date of the change. Change in policy form means any change of limitation, restriction in coverage, or change in deductible.</p> <p>13.8.4.12 NOTICE OF CHANGE IN INSURER: If an insurer, upon expiration of a policy of insurance, transfers the policy to an affiliated insurer, the following notification requirements shall apply.</p> <p>A. For personal insurance policies, the transferring insurer shall send the insured a written notice of change of insurer. Such notice shall be mailed to the insured not less than thirty (30) days prior to the expiration date of the policy and shall include the name and contact information of the insurer accepting the transferred policy, the reason for the transfer, the dollar amount of any increase or decrease in premium resulting from the transfer and any restrictions or changes in coverage terms or provisions resulting from the transfer.</p> <p>B. For other than personal insurance policies, the transferring insurer shall provide written notice of change of insurer to the agent or the insured prior to the expiration date of the policy and shall include the name and contact information of the insurer accepting the transferred policy and the reason for the transfer.</p>	30 Days	13.8.4.10 13.8.4.11 13.8.4.12
New York	<p>3426(e) (e) (1) A covered policy shall remain in full force and effect pursuant to the same terms, conditions and rates unless written notice is mailed or delivered by the insurer to the first-named</p>	Commercial: Min. 60 days max	N.Y. ISC. LAW § 3426(e)

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>insured, at the address shown on the policy, and to such insured's authorized agent or broker, indicating the insurer's intention:</p> <p>(B) to condition its renewal upon change of limits, change in type of coverage, reduction of coverage, increased deductible or addition of exclusion, or upon increased premiums in excess of ten percent (exclusive of any premium increase generated as a result of increased exposure units, pursuant to subsection (d) of this section, or as a result of experience rating, loss rating, retrospective rating or audit), except that with respect to an excess liability policy, the insurer may also, consistent with regulations promulgated by the superintendent, condition its renewal upon requirements relating to the underlying coverage, in which event the conditional renewal notice shall be treated as an effective notice of nonrenewal if such requirements are not satisfied as of the later of the expiration date of the policy or sixty days after mailing or delivery of such notice; or</p> <p>(C) that the policy will not be renewed or will not be renewed upon the same terms, conditions or rates; such alternative renewal notice must be mailed or delivered on a timely basis and advise the insured that a second notice shall be mailed or delivered at a later date indicating the insurer's intention as specified in subparagraph (A) or (B) of this paragraph and that coverage shall continue on the same terms, conditions and rates as the expiring policy, until the later of the expiration date or sixty days after the second notice is mailed or delivered; such alternative renewal notice also shall advise the insured of the availability of loss information pursuant to subsection (g) of this section and, upon written request, the insurer shall furnish such loss information within twenty days consistent with the provisions of such subsection.</p> <p>3425(d)</p> <p>(c) (1) Unless the insurer, at least forty-five but not more than sixty days in advance of the end of the policy period, mails or delivers to the named insured, at the address shown in the policy, a written notice of its intention not to renew a covered policy, or to condition its renewal upon change of limits or elimination of any coverages, the named insured shall be entitled to renew the policy upon timely payment of the premium billed to the insured for the renewal. The specific reason or reasons for nonrenewal or conditioned renewal shall be stated in or shall accompany the notice. This paragraph shall not apply when the named insured, an agent or broker authorized by the named insured, or an insurer of the named insured, has mailed or delivered written notice to the insurer that the policy has been replaced or is no longer desired.</p> <p>(3) At its discretion, the insurer may, in lieu of renewing the policy in the form as last issued, substitute at the annual renewal date another approved policy form which contains at least substantially equivalent value in the aggregate of benefits, as determined by the superintendent. Notice of intention to substitute a different policy form on a renewal shall</p>	<p>120 days</p> <p>Personal Lines/Auto: Min. 45 days max 60 days</p>	<p>& 3425(d) (Personal Lines/Auto)</p>

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>be made in the same manner as is prescribed in paragraph one of this subsection for a conditioned renewal but with respect to automobile insurance policies shall not be subject to the percentage limitations contained in subsection (f) of this section applicable to a conditioned renewal. Notice of intention to substitute a different policy form shall be accompanied by a full and clear comparison of the differences between the policy form as last issued and the substitute policy form.</p> <p>(e) With respect to personal lines insurance policies, no notice of nonrenewal or conditional renewal of a covered policy shall be issued to become effective during the required policy period unless it is based upon a ground for which the policy could have been cancelled.</p>		
North Carolina	<p>(a) If an insurer intends to renew a policy, the insurer must furnish to the insured the renewal terms and a statement of the amount of premium due for the renewal policy period. This section applies only if the insurer intends to decrease coverage, increase deductibles, impose any kind of surcharge, or increase the premium rate in the renewal policy.</p> <p>(b) If the policy being renewed was written for a term of one year or less, the renewal terms and statement of premium due must be given or mailed not less than 45 days before the expiration date of that policy. If the policy being renewed was written for a term of more than one year or for an indefinite term, the renewal terms and statement of premium due must be given or mailed not less than 45 days before the anniversary date of that policy. The renewal terms and statement of premium due must be given or mailed to the insured and any designated mortgagee or loss payee at their addresses shown in the policy, or, if not indicated in the policy, at their last known addresses.</p> <p>(c) If the insurer fails to furnish the renewal terms and statement of premium due in the manner required by this section, the insured may cancel the renewal policy within the 30-day period following receipt of the renewal terms and statement of premium due. For refund purposes, earned premium for any period of coverage shall be calculated pro rata upon the premium applicable to the policy being renewed instead of the renewal policy. If an insurer fails to comply with the 45-day notice requirement of this section, the insured is entitled to the option of coverage under the policy being renewed and at the same cost of that policy until 45 days have elapsed after the insurer has provided the insured with the notice.</p> <p>(d) If a policy has been issued for a term longer than one year, and for additional consideration a premium has been guaranteed for the entire term, it is unlawful for the insurer to increase that premium or require policy deductibles or other policy or coverage provisions less favorable to the insured during the term of the policy.</p> <p>(e) Copies of the notice required by this section shall also be given or mailed to any designated mortgagee or loss payee and may also be given or mailed to the agent or broker of record.</p>	45 Days	58-41-25
North Dakota	<p>1. Subject to subsection 2, if the insurer offers or purports to renew a policy at less favorable terms as to the dollar amount of coverage or deductibles or increases the rates in excess of <i>fifteen percent</i>, the new terms and new rates may take effect on the renewal date if the insurer has sent to the</p>	10 Days	26.1-30.1-07

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>policyholder notice of the new terms and rates at least ten days prior to the expiration date. If the insurer has not so notified the policyholder, the policyholder may elect to cancel the renewal policy within the ten-day period after receipt of the notice. Earned premium for the period of coverage, if any, must be calculated on a pro rata basis and the rates must be based on the previous policy term.</p> <p>2. Subsection 1 does not apply if the change relates to guide "A" rates or excess rates also known as "consent to rate".</p>		
Ohio	<p>(A) An insurer who intends to condition renewal of a policy of commercial property insurance, commercial fire insurance, or commercial casualty insurance other than fidelity and surety bonds, medical malpractice insurance, and automobile insurance as defined in section 3937.30 of the Revised Code, upon a substantial increase in premium shall mail a notice of such intention to the agent of record and to the insured, at the insured's last known address, at least thirty days prior to the expiration date of the policy.</p> <p>(B) If the notice is mailed less than thirty days before the expiration date of the policy, the insured's coverage then in effect remains in effect until thirty days after the date of mailing the notice. The insurer shall notify the insured of the amount of the premium for the time after the expiration date that the existing coverage may remain in effect, and the insured shall pay such premium unless the insured notifies the insurer in writing that the insured does not want the coverage then in effect to be extended past the expiration date. The premium must be calculated using the rates originally applicable to the insured's coverage then in effect.</p> <p>If the insured accepts the increased premium, such change is effective immediately following the expiration of the insured's coverage then in effect.</p>	30 Days	3937.27
Oklahoma	<p>36-3639. Application of cancellation requirements to certain policies - Definitions - Notice and reasons for cancellation or nonrenewal - Notice of premium increases.</p> <p>E. An insurer shall give to the named insured at the mailing address shown on the policy, written notice of premium increase, change in deductible, reduction in limits or coverage at least forty-five (45) days prior to the expiration date of the policy. If the insurer fails to provide such notice, the premium, deductible, limits and coverage provided to the named insured prior to the change shall remain in effect until notice is given or until the effective date of replacement coverage obtained by the named insured, whichever first occurs. If notice is given by mail, said notice shall be deemed to have been given on the day said notice is mailed. If the insured elects not to renew, any earned premium for the period of extension of the terminated policy shall be calculated pro rata at the lower of the current or previous year's rate. If the insured accepts the renewal, the premium increase, if any, and other changes shall be effective the day following the prior policy's expiration or anniversary date.</p> <p>This subsection shall not apply to:</p>	<p>Commercial: 45 Days</p> <p>Personal Lines: 30 Days</p>	<p>36-1-3639(E)</p> <p>36-1-3639.1(B)</p>

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<ol style="list-style-type: none"> 1. Changes in a rate or plan filed with or approved by the Insurance Commissioner or filed pursuant to the Property and Casualty Competitive Loss Cost Rating Act and applicable to an entire class of business; or 2. Changes based upon the altered nature or extent of the risk insured; or 3. Changes in policy forms filed with or approved by the Insurance Commissioner and applicable to an entire class of business. <p>36-3639.1. Personal residential insurance - Cancellation, nonrenewal or increase in premium for filing first claim - Notice.</p> <p>B. An insurer shall give to the named insured at the mailing address shown on a homeowner's policy, a written renewal notice that shall include new premium, new deductible, new limits or coverage at least thirty (30) days prior to the expiration date of the policy. If the insurer fails to provide such notice, the premium, deductible, limits and coverage provided to the named insurer prior to the change shall remain in effect until notice is given or until the effective date of replacement coverage obtained by the named insured, whichever occurs first. If notice is given by mail, the notice shall be deemed to have been given on the day the notice is mailed. If the insured elects not to renew, any earned premium for the period of extension of the terminated policy shall be calculated pro rata at the lower of the current or previous year's rate. If the insured accepts the renewal, the premium increase, if any, and other changes shall be effective the day following the prior policy's expiration or anniversary date.</p>		
Oregon	<p>Renewal; nonrenewal.</p> <p>(1) If an insurer offers or purports to renew a commercial liability policy, but on terms less favorable to the insured or at higher rates, the new terms or rates may take effect on the renewal date, if the insurer provides the insured, and the insurance producer if any, 45 days' written notice. If the insurer does not provide such notice, the insured may cancel the renewal policy within 45 days after receipt of the notice or delivery of the renewal policy. Earned premium for the period of time the renewal policy was in force shall be calculated pro rata at the lower of the current or previous year's rate. If the insured accepts the renewal, any premium increase or changes in terms shall be effective immediately following the prior policy's expiration date.</p> <p>(3) Subsection (1) of this section does not apply:</p> <ol style="list-style-type: none"> (a) If the change is a rate, form or plan filed with the Director of the Department of Consumer and Business Services and applicable to the entire line of insurance or class of business to which the policy belongs; or (b) To a premium increase based on the altered nature or extent of the risk insured against. 	45 Days	742.706
Pennsylvania	<p>113.82. Notice of premium increase.</p> <ol style="list-style-type: none"> (a) Insurers shall provide the named insured advance notice of any increase in renewal premium at least 30 days before the upcoming policy renewal date. (b) An insurer may authorize its agents to provide the notice of premium increase to the named 	30 Days	Title 31: 113-82 Title 31: 59-9

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>insured. The insurer is responsible for the agent’s failure to provide a notice of premium increase 30 days or more in advance of policy renewal.</p> <p>(c) A notice of premium increase shall be provided to the named insured when a policy is issued by an insurer of a group of affiliated insurers that supersedes a policy issued by an insurer from the same group of affiliated insurers, and the premium will increase as a result of the superseding policy.</p> <p>(d) Insurers are responsible for documenting that advance notice was provided to the named insured. Insurers may satisfy this requirement by doing one of the following:</p> <ol style="list-style-type: none"> (1) Maintaining a copy of the advance written notice provided to the named insured. (2) Documenting its file to reflect the date and time advance notice was provided to the named insured. (3) Providing documentation from its agent reflecting compliance with either paragraph (1) or (2). (4) Providing other documentation such as renewal offers or other methods which are accepted and common within the industry as would reasonably demonstrate compliance. The documentation will be evaluated at the sole discretion of the Department. <p>59.9. Nonapplicability of the Acts.</p> <p>(a) Some insurers affect a renewal of their outstanding policies of insurance merely by sending a renewal premium notice to the insured in advance of the expiration date of his policy. The insured need only make a timely payment of the premium due in order to keep his policy in force. In such a situation the mailing by the insurer of the renewal premium notice does constitute such a manifestation of willingness by the insurer to renew as to come within the purview of section 5(c)(1) of The Unfair Insurance Practices Act (40 P. S. § 1171.5(c)(1)) if mailed not less than 30 days in advance of the expiration date of the policy. If the insurer has manifested its willingness to renew by mailing a renewal notice or issuing a renewal policy and the insured fails to pay the renewal premium when due, the policy shall terminate in accordance with its terms. No further notice to the insured by the insurer of an intention not to renew for nonpayment of premium shall be necessary.</p> <p>61.10. Nonapplicability of the acts.</p> <p>(a) Some insurers affect a renewal of their outstanding policies of automobile insurance merely by sending a renewal premium notice to the insured a reasonable period of time in advance of the expiration date of his policy. The insured need only make a timely payment of the premium due in order to keep his policy in force. In such a situation the mailing by the insurer of the renewal premium notice does constitute such a manifestation of willingness by the insurer to renew as to come within the purview of section 6(1) of act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. § 1008.6(1)). If the insured fails to pay the renewal premium when due, the policy shall terminate in accordance with its terms. No further notice to the insured by the insurer of an intention not to</p>		<p>(Personal Lines)</p> <p>Title 31: 61.10 (Auto)</p>

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	renew for nonpayment of premium shall be necessary.		
Rhode Island	<p>27-29-17.3 Notice of premium or coverage changes. – (a) An insurer shall provide to the first-named insured at the mailing address shown on the policy, and to the insurance producer of record, written notice of any premium increase in excess of ten percent (10%) and shall also provide the exact renewal premium, at least sixty (60) days prior to the expiration date of the policy unless the premium increase is the result of an audit or the increase is the result of an increase in exposure at the request of the insured. Not less than sixty (60) days written notice, as provided herein, shall be required for any coverage elimination, reduction, diminution or increased deductible not at the request of the insured and in this case the notice shall itemize and describe the coverage changes and shall be separate from the renewal policy. If the insurer fails to provide such notice, the coverage provided to the named insured shall remain in effect until notice is provided or until the effective date of replacement coverage obtained by the named insured, whichever occurs first. For the purposes of this section, notice is considered given sixty (60) days following date of giving of the notice. If the named insured elects not to renew, any earned premium for the period of extension of the terminated policy shall be calculated pro-rata at the lower of the current or previous year's rate. If the insured accepts the renewal, the premium increase, if any, and other changes shall be effective the day following the prior policy's expiration or anniversary date.</p> <p>(b) This section shall not apply to changes based upon the altered nature or extent of the risk insured.</p> <p>(c) For the purposes of this section, notice to the insurance producer of record shall not apply to an insurance producer of record who:</p> <ol style="list-style-type: none"> (1) Is an employee of the insurer; or (2) Is a non-employee exclusive agent of the insurer; provided, however, notice, as required by this section, shall in all applicable cases, be provided to the named insured. <p>27-8-11 Regulations on cancellation and renewal. [Effective July 1, 2015]. – (a) In addition to, and not in lieu of, any other power the commissioner has to issue rules and regulations, the commissioner of insurance may promulgate, in accordance with the procedure established in chapter 35 of title 42, reasonable rules and regulations concerning cancellation and renewal of liability and property damage insurance for automobiles rated as private passenger automobiles, homeowners insurance, residential fire insurance, or any components thereof. Those regulations may require that the insurer shall furnish to the named insured the reason, or reasons, for cancellation or nonrenewal. Those regulations shall also require that the insurer furnish, at least thirty (30) days prior to renewal, written notice of any coverage reductions, elimination, or increased deductibles not made at the request of the insured. The notice shall itemize and describe the policy coverage reductions, elimination, or increased deductibles and shall be captioned "NOTICE OF REDUCTION IN COVERAGE". The policyholder shall be notified that the policy renewal contains the "NOTICE OF REDUCTION IN COVERAGE" by one of the following manners:</p>	<p>60 Days</p> <p>Personal Lines: 30 Days</p>	<p>27-29-17.3</p> <p>27-8-11 (Personal Lines)</p>

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>(1) By mailing the "NOTICE OF REDUCTION IN COVERAGE" separate from the renewal policy package mailing; or</p> <p>(2) By printing "NOTICE OF REDUCTION IN COVERAGE ENCLOSED" on the renewal policy package envelope and including said reductions in the first few pages of the renewal policy package; or</p> <p>(3) By printing "NOTICE OF REDUCTION IN COVERAGE ENCLOSED" on the first page of the renewal policy package; or</p> <p>(4) If the renewal policy package is made available by email, the email notifying the policyholder of the renewal shall contain a statement that the policy contains a "NOTICE OF REDUCTION IN COVERAGE" and said reductions shall be in the first few pages of the renewal policy package.</p>		
South Carolina	<p>38-75-750. Requirements for renewal of policies.</p> <p>(a) If an insurer intends to renew a policy, the insurer shall furnish renewal terms and a statement of the amount of premium or estimated premium due for the renewal policy period in the manner required by this section.</p> <p>(b) If the policy being renewed (hereinafter "original policy") is written for a term of one year or less, the renewal terms and statement of premium or estimated premium due must be furnished to the insured not less than thirty days prior to the expiration date of the original policy.</p> <p>(c) If the original policy is written for a term of more than one year or for an indefinite term, the renewal terms and statement of premium or estimated premium due must be furnished to the insured not less than thirty days prior to the anniversary date of the original policy.</p> <p>(d) The insurer may satisfy its obligation to furnish renewal terms and statement of premium or estimated premium due by either of the following methods:</p> <p style="padding-left: 20px;">(1) mailing or delivering renewal terms and statement to the insured at his address shown in the policy or, if not reflected therein, at his last known address, not less than thirty days prior to expiration or anniversary; or</p> <p style="padding-left: 20px;">(2) mailing or delivering renewal terms and statement to the agent of record, if any, not less than forty-five days prior to expiration or anniversary, along with instructions that the agent furnish the renewal terms and statement to the insured not less than thirty days prior to expiration or anniversary.</p> <p>(e) If the insurer fails to furnish the renewal terms and statement of premium or estimated premium due in the manner required by this section, the insured may elect to cancel the renewal policy within the thirty-day period following receipt of the renewal terms and statement of premium or estimated premium due. Earned premium for any period of coverage must be calculated pro rata based upon the premium applicable to the original policy and not the premium applicable to the renewal policy.</p> <p>38-75-755. Notification to applicants or renewing policyholders.</p> <p>(A) All insurers, at the issuance of a new policy and at each renewal, clearly shall notify the applicant or policyholder of a personal lines residential property insurance policy of the availability and the</p>	30 Days (45 Days if mailing to agent)	38-75-750 38-75-755 38-77-123

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>range of each premium discount, credit, other rate differential, or reduction in deductibles for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have been installed or implemented, including information related to catastrophe savings accounts. The notice must describe generally what measures the policyholders may take to reduce their windstorm premium.</p> <p>(B)(1) All insurers, at the issuance of a new policy and at each renewal, shall notify the applicant or policyholder of a personal lines residential property insurance policy of the following:</p> <ul style="list-style-type: none"> (a) whether or not the insured has coverage for flood or mold. The disclosure also shall state that insurance is available through the National Flood Insurance Program and that excess flood insurance may be available through an additional policy; (b) a distinction between replacement cost for losses and actual cash value, the use of depreciation in determining payment for losses, and that the policy may contain time limitations for repairs to be completed in order to receive full replacement cost for the losses; (c) that the policy determines the process for providing the insurer with a notification of a loss and the requirements of Section 38-59-10; (d) that the insured may have the option to increase the deductible and thus lower the potential premium cost paid; (e) whether a separate deductible is required for hurricane, wind, or named storm damage, as opposed to some other type of loss, and if so, include an example which illustrates how the deductible functions for a policy valued at one hundred thousand dollars and this illustration will include a clear explanation of the event which will trigger the deductible to the requirements of South Carolina Code of Regulations 69-56. <p>(2) The director or his designee shall prescribe the form and manner for insurer notices or disclosures issued pursuant to this subsection.</p> <p>(3) Any disclosure provided pursuant to this section shall be for informational purposes only and shall not amend, extend, or alter coverage provided in a policy. Any notice or disclosure provided shall not be admissible in any action brought concerning a policy except for the sole purpose of showing that the notice was or was not provided pursuant to this section.</p> <p>(C) All insurers, at the issuance of a new policy and at each renewal of a commercial property insurance policy, shall include a notice that advises the policyholder that a reduction in premium may be available if the policyholder has taken steps to prevent or reduce damage from windstorm and that the policyholder may contact its agent, broker, or insurer for additional information.</p>		
South Dakota	No statutory provisions found.		
Tennessee	<p>56-7-118. Notice of premium increase.</p> <p>Any insurance company that increases its premiums shall give thirty (30) days' notice of any increase to a customer who has an account paid by bank draft or pre-authorized check.</p>	30 Days premium increase if paid by bank draft	56-7-118 56-7-1806

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>56-7-1806. Revision of rates.</p> <p>(a) In the event an insurance company intends to increase the premiums of a commercial risk policy by an amount that is more than twenty-five percent (25%) and the increase in premium is the result of comparing policies of equivalent exposures, the insurance company shall mail or deliver to the named insured and producer at the address shown on the policy, not less than sixty (60) days prior notice of its intention to increase the premiums, specifying the percentage of the increase.</p> <p>(b) Unless notice is provided as described in subsection (a), the insurer is required to extend the existing policy sixty (60) days from the date the notice is provided.</p> <p>(c) The premium for the policy provided in those circumstances shall be not more than a pro rata basis of the existing policy.</p>	60 Days – increase in premium more than 25%	
Texas	<p>Sec. 2002.001. ENDORSEMENTS REDUCING AMOUNT OF COVERAGE.</p> <p>An insurer may not use an endorsement to a policy form to which Article 5.35, Subchapter B, or Subchapter B, Chapter 2301, applies that reduces coverage that would otherwise be provided under the policy unless:</p> <p>(1) the insured requests the endorsement; or</p> <p>(2) the insurer provides the policyholder with a written explanation of the change made by the endorsement not later than the 30th day before the date on which the policy expires.</p> <p>Sec. 2002.102. NOTICE OF RENEWAL.</p> <p>(a) An insurer, including a farm mutual insurance company, county mutual insurance company, Lloyd's plan, or reciprocal or interinsurance exchange, that renews a homeowners insurance policy, fire and residential allied lines insurance policy, farm and ranch owners insurance policy, or farm and ranch insurance policy must provide the policyholder with written notice of any difference between each form of the policy offered to the policyholder on renewal and the form of the policy held immediately before renewal.</p> <p>(b) A notice provided under this section must be written in plain language.</p> <p>(c) The commissioner may adopt rules as necessary to implement this section.</p>	30 Days (reduction in coverage)	<p>Title 10; Subtitle D; Section 2002.001</p> <p>Title 10; Subtitle D; Section 2002.102</p>
Utah	<p>(6) (a) (i) Subject to Subsection (6)(b), if the insurer offers or purports to renew the policy, but on less favorable terms or at higher rates, the new terms or rates take effect on the renewal date if the insurer delivered or sent by first-class mail to the policyholder notice of the new terms or rates at least 30 days prior to the expiration date of the prior policy.</p> <p>(ii) If the insurer did not give the prior notification described in Subsection (6)(a)(i) to the policyholder, the new terms or rates do not take effect until 30 days after the notice is delivered or sent by first-class mail, in which case the policyholder may elect to cancel the renewal policy at any time during the 30-day period.</p> <p>(iii) Return premiums or additional premium charges shall be calculated proportionately on the basis that the old rates apply.</p>	30 Days	Title 31A-21-303

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>(b) Subsection (6)(a) does not apply if the only change in terms that is adverse to the policyholder is:</p> <ul style="list-style-type: none"> (i) a rate increase generally applicable to the class of business to which the policy belongs; (ii) a rate increase resulting from a classification change based on the altered nature or extent of the risk insured against; or (iii) a policy form change made to make the form consistent with Utah law. 		
Vermont	<p>(a) If the insurer has the necessary information to issue the renewal policy, the insurer shall confirm in writing at least 45 days prior to expiration its intention to renew the policy and the premium at which the policy is to be renewed. The insured shall have the right to renew the policy at this premium.</p> <p>(b) An insurer not complying with subsection (a) of this section shall grant its insured renewal coverage at the rate or premium in effect under the expiring or expired policy or at rates lawfully in effect on the expiration date, which have been approved by the commissioner. This shall be done on a pro rata basis and shall continue for 45 days after the insurer confirms renewal coverage and premium. This subsection shall not apply if the insured accepts the renewal policy.</p> <p>(c) An insurer may transfer a policy to an affiliate, as defined by subdivision 3681(1) of this title, upon expiration of the policy without providing notice of nonrenewal, provided that:</p> <ul style="list-style-type: none"> (1) the rating by A. M. Best or a similarly qualified rating service of the affiliate is equal to or better than the transferring insurer; (2) there is no diminution in the terms and conditions of coverage; and (3) notice of the transfer is provided to the insured at least 45 days prior to the transfer by first class mail, and in connection with such notice the insurer: <ul style="list-style-type: none"> (A) complies with any requirements of federal law relating to notice of adverse credit determination; (B) includes in the notice of transfer a telephone number of the insurer, or the producer, if any, and a toll free telephone number of the insurer in the case of personal lines policies, where the insured can learn additional information concerning the transfer and the reasons for the transfer; and (C) complies with the other provisions of this section relating to renewal policies. 	45 Days	Title 8: Chapter 105-3882
Virginia	<p>C. No reduction in coverage for personal injury or property damage liability initiated by an insurer and no insurer-initiated increase in the premium greater than 25 percent of (i) a policy of insurance defined in § 38.2-117 or 38.2-118 insuring a business entity; (ii) a policy of insurance that includes as a part thereof insurance defined in § 38.2-117 or 38.2-118 insuring a business entity; (iii) a policy of motor vehicle insurance against legal liability of the insured as defined in § 38.2-124 insuring a business entity; or (iv) a policy of miscellaneous casualty insurance as defined in subsection B of § 38.2-111 insuring a business entity, and which in the case of a reduction in coverage is subject to § 38.2-1912, shall be effective unless the insurer delivers or mails to the first named insured at the address shown on the policy, or delivers electronically to the address provided by the first named</p>	45 Days	38.2-231

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>insured, a written notice of such reduction in coverage or premium increase not later than 45 days prior to the effective date of same. The increase in premium shall be the difference between the renewal premium and the premium charged by the insurer at the effective date of the expiring policy. Such notice shall:</p> <ol style="list-style-type: none"> 1. Be in a type size authorized under § 38.2-311; 2. State the date, which shall not be less than 45 days after the delivery or mailing of the notice of reduction in coverage or increase in premium, on which such reduction in coverage or increase in premium shall become effective; 3. Advise the first named insured of the specific reason for the increase and the amount of the increase, or, if in the case of a reduction in coverage, the specific reason for the reduction and the manner in which coverage will be reduced, or that such information may be obtained from the agent or the insurer; 4. Advise the first named insured of its right to request in writing, within 15 days of receipt of the notice, that the Commissioner of Insurance review the action of the insurer. <p>D. If an insurer does not provide notice in the manner required in subsection C, coverage shall remain in effect until 45 days after written notice of reduction in coverage or increase in premium is mailed or delivered to the first named insured at the address shown on the policy, or delivered electronically to the address provided by the first named insured, unless the named insured obtains replacement coverage or elects to cancel sooner in either of which cases coverage under the prior policy shall cease on the effective date of the replacement coverage or the elected date of cancellation as the case may be. If the named insured fails to accept or rejects the changed policy, coverage for any period that extends beyond the expiration date will be under the prior policy's rates, terms and conditions as applied against the renewal policy's limits, rating exposures, and additional coverages. If the named insured accepts the changed policy, the reduction in coverage or increase in premium shall take effect upon the expiration of the prior policy.</p> <p>E. Notice of reduction in coverage or increase in premium shall not be required if:</p> <ol style="list-style-type: none"> 1. The insurer, after written demand, has not received, within 45 days after such demand has been mailed or delivered to the first named insured at the address shown on the policy, or delivered electronically to the address provided by the first named insured, sufficient information from the named insured to provide the required notice; 2. Such notice is waived in writing by the named insured; 3. The insurer delivers or mails to the first named insured a renewal policy or a renewal offer not less than 45 days prior to the effective date of the policy or, in the case of a medical malpractice insurance policy, not less than 90 days prior to the effective date of the policy; 4. The policy is issued to a large commercial risk as defined in subsection C of § 38.2-1903.1 but excluding policies of medical malpractice insurance; or 5. The policy is retrospectively rated, where the premium is adjusted at the end of the policy period to reflect the risk's actual loss experience. 		

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
Washington	<p>(1)(b) At least twenty days prior to its expiration date, the insurer has communicated, either directly or through its agent, its willingness to renew in writing to the named insured and has included in that writing a statement of the amount of the premium or portion thereof required to be paid by the insured to renew the policy, and the insured fails to discharge when due his or her obligation in connection with the payment of such premium or portion thereof;</p> <p>(2) Any insurer failing to include in the notice required by subsection (1)(b) of this section the amount of any increased premium resulting from a change of rates and an explanation of any change in the contract provisions shall renew the policy if so required by that subsection according to the rates and contract provisions applicable to the expiring policy. However, renewal based on the rates and contract provisions applicable to the expiring policy shall not prevent the insurer from making changes in the rates and/or contract provisions of the policy once during the term of its renewal after at least twenty days' advance notice of such change has been given to the named insured.</p>	20 Days	48.18.2901
West Virginia	<p>33-17A-4. Notification and reasons for a transfer, declination or termination.</p> <p>(c) At least thirty days before the end of a policy period, as described in subsection (c), section three of this article, an insurer shall deliver or send by first class mail to the named insured at the last known address of the named insured, notice of its intention regarding the renewal of the property insurance policy. (Applies to only policies insuring residences.)</p>	Residential Property: 30 Days	33-17A-4(c) (Residential property)
Wisconsin	<p>(a) General. Subject to pars. (b) and (d), if the insurer offers or purports to renew the policy but on less favorable terms or at higher premiums, the new terms or premiums take effect on the renewal date if the insurer sent by 1st class mail or delivered to the policyholder notice of the new terms or premiums at least 60 days prior to the renewal date. If the insurer notifies the policyholder within 60 days prior to the renewal date, the new terms or premiums do not take effect until 60 days after the notice is mailed or delivered, in which case the policyholder may elect to cancel the renewal policy at any time during the 60-day period. The notice shall include a statement of the policyholder's right to cancel. If the policyholder elects to cancel the renewal policy during the 60-day period, return premiums or additional premium charges shall be calculated proportionately on the basis of the old premiums. If the insurer does not notify the policyholder of the new premiums or terms as required by this subsection prior to the renewal date, the insurer shall continue the policy for an additional period of time equivalent to the expiring term and at the same premiums and terms of the expiring policy, except as permitted under sub. (2) or (3).</p> <p>(b) Exception. Paragraph (a) does not apply if the only change that is adverse to the policyholder is a premium increase and if either of the following applies to the premium increase:</p> <ol style="list-style-type: none"> 1. The premium increase is less than 25% and is generally applicable to the class of business to which the policy belongs. 2. The premium increase results from a change based on action by the insured that alters the nature or extent of the risk insured against, including but not limited to a change in the classification or the units of exposure or increased policy coverage. 	60 Days	631.36(5)

Conditional Renewal Notification Requirements by State

State	Statutory Provisions	Notification Requirements	Statute(s) / Regulation(s)
	<p>(c) Anniversary alteration. Subject to par. (d), an insurer may alter the terms or premium of a policy issued for a term longer than one year or for an indefinite term on the anniversary date only if notice of less favorable terms or premiums is sent by 1st class mail or delivered to the policyholder at least 60 days prior to the anniversary date. If the insurer notifies the policyholder within 60 days prior to the anniversary date, the new terms or premiums do not take effect until 60 days after the notice is mailed or delivered, in which case the policyholder may elect to cancel the policy at any time during the 60-day period. The notice shall include a statement of the policyholder's right to cancel. If the policyholder elects to cancel the policy during the 60-day period, return premiums or additional premium charges shall be calculated proportionately on the basis of the old premiums. If the insurer does not notify the policyholder of the new premiums or terms as required by this subsection prior to the anniversary date, the insurer shall continue the policy until the next anniversary date or the renewal date, whichever is earlier, at the same premiums and terms as for the previous period, except as permitted under sub. (2) or (3).</p> <p>(d) Estimate. An insurer may give notice under par. (a) or (c) of a new premium by stating the actual amount or percentage increase to be charged. If the insurer cannot reasonably determine the actual amount or percentage increase 60 days prior to the renewal or anniversary date, the notice shall include a good faith estimate of the increase based on information that the insurer can reasonably obtain. If an estimate is stated, the insurer shall renew or continue the policy at a premium that does not exceed the increase stated in the notice except as permitted under sub. (5) (b).</p>		
Wyoming	<p>(a) If an insurer intends to renew a policy, but on less favorable terms or at higher rates, the insurer shall furnish to the insured and the agent of record, if any, renewal terms and a statement of the amount of premium due for the renewal policy period in accordance with this section.</p> <p>(b) The renewal terms and statement of premium due shall be given pursuant to W.S. 26-35-101 not less than forty-five (45) days, or if the policy is a professional health care malpractice liability policy not less than ninety (90) days, prior to the expiration or anniversary date of the original policy. For rates regulated pursuant to W.S. 26-14-106(a) and (b), sixty (60) days notice of the renewal terms and premium due shall be required if the insurer notified the insured of its proposed changes at the time the insurer filed with the insurance commissioner.</p> <p>(c) If the insurer fails to furnish the renewal terms and statement of premium due in the manner required by this section, the insured may elect to cancel the renewal policy within the forty-five (45) day period following receipt of the renewal terms and statement of premium due. Earned premium for any period of coverage shall be calculated pro rata based upon the premium applicable to the original policy and not the premium applicable to the renewal policy.</p>	<p>45 Days</p> <p>Medical Malpractice: 90 Days</p> <p>60 Days (Rate Change)</p>	26-35-204
Washington DC	No statutory provisions found.		