

## Underwriting Period by State

State	"Underwriting Period"	Acceptable Reasons	Notification Requirements	Statute(s)
<b>Alabama</b>	The state does not specifically provide a new policy underwriting period for commercial insureds. Auto – <b>60 days</b> .	New policies and all policies may be canceled mid-term for any valid reason.	20 days	27-23-21
<b>Alaska</b>	The state's new policy underwriting period is <b>60 days</b> . Except commercial insurance.	New policies may be canceled for any valid reason.	20 days / 60 days commercial ins.	21-36-210(d)(2)
<b>Arizona</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	20-1673
<b>Arkansas</b>	The state's new policy underwriting period is <b>60 days</b> . For property, there is a <b>90 day</b> period related to the arson questionnaire.	No specific guidance in statute; appears new auto policies may be canceled for any reason. Property policies require valid underwriting reasons.	20 days	23-66-206 23-89-303 23-88-210
<b>California</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	20 days	INS Div. 1 Part 1 Chapter 11 676
<b>Colorado</b>	Varies by line: Auto coverage - <b>60 days</b> ; Homeowners' coverage - <b>30 days</b> (if the insurer has notified the insured of an underwriting period); Medical Malpractice - <b>60 days</b> . Other lines of coverage (Fire and allied lines) are <b>not</b> granted an underwriting period in the state's statute.	When allowed, policies may be canceled for any valid reason.	Various	10-4-602 10-4-110.7 10-4-107 10-4-109.7
<b>Connecticut</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	700-38a-324
<b>Delaware</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	30 days	18-41-4123
<b>Florida</b>	The state's new policy underwriting period is <b>90 days</b> .	New policies may be canceled for any valid reason; reasons must be specified unless cancelling for material misrepresentation or failure to comply with underwriting requirements.	20 days	Title XXXVII: 627. 4133(b)2.
<b>Georgia</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	33-24-44(d)
<b>Hawaii</b>	No new policy underwriting period statutorily granted for commercial P&C	All mid-term cancellations are subject to the same guidelines. Policies may be	10 days	431:10C-111 431:10-226.5

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	policies. Auto – <b>60 days</b> .	canceled for valid underwriting reasons.		
<b>Idaho</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies can be canceled for any valid reason.	30 days	41-1842
<b>Illinois</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled of any valid reason.	30 days	215 ILCS 5/Article IX: 143.16a
<b>Indiana</b>	The state's new policy underwriting period is <b>90 days (60 days for HO and Auto)</b> .	New policies may be canceled for any valid reason.	10, 20 or 30 depending on reason	27-1-31-2 27-7-12-13
<b>Iowa</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	515:127 515.129A
<b>Kansas</b>	The state's new policy underwriting period is <b>90 days</b> .	New policies may be canceled for any valid reason.	30 days	K.S.A. 40-2,120
<b>Kentucky</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid underwriting reason.	14 days	304.20-040 (Auto) 304.20-320
<b>Louisiana</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	30 days	RS 22:1266(B)(2)
<b>Maine</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	24A-2908.8
<b>Maryland</b>	The state's new policy underwriting period is <b>45 days</b> . To have these days available, the insurance carrier must have provided the insured with a " <b>Notice of Underwriting Period</b> ."	New policies can be canceled for any valid underwriting reason. The carrier must provide the specific reasons for the cancellation.	15 days	27-603 27-613 (Auto)
<b>Massachusetts</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	5 or 10 days	Part I – Title XXII - Chapter 175- Section 99
<b>Michigan</b>	The state's new policy underwriting period is <b>55 days</b> .	New policies may be canceled for any valid underwriting reason.	20 days	500.2123
<b>Minnesota</b>	The state's new policy underwriting period is <b>90 days (60 days for HO policies)</b> .	New policies may be canceled for any valid reason not precluded by statute.	10 days	60A.36.3
<b>Mississippi</b>	No new policy underwriting period for commercial policies specifically granted in statute. Auto – <b>60 days</b> .	The insurance carrier has a right to cancel with written notice, presumably for any valid reason.	30 days	83-5-28 83-11-3
<b>Missouri</b>	The state's new policy underwriting period	New policies may be canceled for any valid	30 days	375.002.2

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	is <b>60 days</b> .	reason.		
<b>Montana</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	33-15-1103(3)
<b>Nebraska</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	60 days	44-522(3)
<b>Nevada</b>	The state's new policy underwriting period is <b>70 days</b> .	New policies may be canceled for any valid reason.	30 days	57.687B.320
<b>New Hampshire</b>	The state's new policy underwriting period is <b>90 days</b> .	New policies may be canceled for any valid reason.	10 days	XXXVII-417-B:3
<b>New Jersey</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid underwriting reason.	20 days	17:29C-7(d)
<b>New Mexico</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	15 days	13.8.4.8
<b>New York</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	20 days	N.Y. ISC. LAW § 3426
<b>North Carolina</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	15 days	58-41-15(c)
<b>North Dakota</b>	The state's new policy underwriting period is <b>90 days</b> .	New policies may be canceled for any valid reason.	10 days	26.1-30.1-04
<b>Ohio</b>	The state's new policy underwriting period is <b>90 days</b> .	New policies may be canceled for any valid reason.	30 days	3937.25
<b>Oklahoma</b>	The state's new policy underwriting period is <b>45 days</b> .	New policies may be canceled for any valid reason.	10 days	Title 36: 36-3637
<b>Oregon</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	742.710
<b>Pennsylvania</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	30 days	Title 31: 59-9
<b>Rhode Island</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	30 days	IR38 Section 4
<b>South Carolina</b>	The state's new policy underwriting period is <b>120 days</b> . (Auto is <b>90 days</b> .)	New policies may be canceled for any valid reason.	30 days	38-75-730(c)
<b>South Dakota</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	20 days	58-33-61
<b>Tennessee</b>	The state's new policy underwriting period	New policies may be canceled for any valid	10 days	56-7-1803

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	is <b>60 days</b> .	underwriting reason.		56-7-1804
<b>Texas</b>	The state's new policy underwriting period is <b>59 (60) days. 90 days</b> if the policy is written on a home or farm owner or for the state or other governmental entity.)	New policies may be canceled for any valid underwriting reason.	10 days	Texas Admin Code: Title 28-Part 1- Chapter 5-Sub H- Rule 5.7002 / Rule 5.7014
<b>Utah</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	Title 31A-21- 303(2)(e)
<b>Vermont</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	45 days	Title 8: Chapter 105-3879
<b>Virginia</b>	Virginia does <b>not</b> allow an underwriting period for new policies written for commercial entities. Homeowners – <b>90 days</b> . Auto – <b>60 days</b> .	New policies may be canceled for any valid underwriting reason.	45 days	38.2-231 38.2-2114 38.2-2212
<b>Washington</b>	The state does not specifically provide a new policy underwriting period for commercial insureds. Auto – <b>60 days</b> .	All mid-term cancelations must meet the same statutory guidelines. Policies may be canceled for valid underwriting reasons.	45 days (5/20 days for property policies)	48.18.290 48.18.291
<b>West Virginia</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	30 days	33-17A-5
<b>Wisconsin</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	10 days	631.36(2)(c)
<b>Wyoming</b>	The state's new policy underwriting period is <b>60 days</b> .	New policies may be canceled for any valid reason.	45 days	26-35-202
<b>Washington DC</b>	The district's new policy underwriting period is <b>30 days</b> .	New policies may be canceled for any valid reason.	30 days	26A-306

*Disclaimer: This reference sheet is not to be construed as nor is this legal advice or legal interpretation of each state's general statute. Consult with counsel to assure compliance with individual state statutes.*