

Underwriting Period by State

State	"Underwriting Period"	Acceptable Reasons	Notification Requirements	Statute(s)
Alabama	The state does not specifically provide a new policy underwriting period for commercial insureds. Auto – 60 days .	New policies and all policies may be canceled mid-term for any valid reason.	20 days	27-23-21
Alaska	The state's new policy underwriting period is 60 days . Except commercial insurance.	New policies may be canceled for any valid reason.	20 days / 60 days commercial ins.	21-36-210(d)(2)
Arizona	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	20-1673
Arkansas	The state's new policy underwriting period is 60 days . For property, there is a 90 day 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
California	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	20 days	INS Div. 1 Part 1 Chapter 11 676
Colorado	Varies by line: Auto coverage - 60 days ; Homeowners' coverage - 30 days (if the insurer has notified the insured of an underwriting period); Medical Malpractice - 60 days . Other lines of coverage (Fire and allied lines) are not 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
Connecticut	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	700-38a-324
Delaware	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	30 days	18-41-4123
Florida	The state's new policy underwriting period is 90 days .	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.
Georgia	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	33-24-44(d)
Hawaii	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 – 60 days .	canceled for valid underwriting reasons.		
Idaho	The state's new policy underwriting period is 60 days .	New policies can be canceled for any valid reason.	30 days	41-1842
Illinois	The state's new policy underwriting period is 60 days .	New policies may be canceled of any valid reason.	30 days	215 ILCS 5/Article IX: 143.16a
Indiana	The state's new policy underwriting period is 90 days (60 days for HO and Auto) .	New policies may be canceled for any valid reason.	10, 20 or 30 depending on reason	27-1-31-2 27-7-12-13
Iowa	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	515:127 515.129A
Kansas	The state's new policy underwriting period is 90 days .	New policies may be canceled for any valid reason.	30 days	K.S.A. 40-2,120
Kentucky	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid underwriting reason.	14 days	304.20-040 (Auto) 304.20-320
Louisiana	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	30 days	RS 22:1266(B)(2)
Maine	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	24A-2908.8
Maryland	The state's new policy underwriting period is 45 days . To have these days available, the insurance carrier must have provided the insured with a " Notice of Underwriting Period ."	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)
Massachusetts	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	5 or 10 days	Part I – Title XXII - Chapter 175- Section 99
Michigan	The state's new policy underwriting period is 55 days .	New policies may be canceled for any valid underwriting reason.	20 days	500.2123
Minnesota	The state's new policy underwriting period is 90 days (60 days for HO policies) .	New policies may be canceled for any valid reason not precluded by statute.	10 days	60A.36.3
Mississippi	No new policy underwriting period for commercial policies specifically granted in statute. Auto – 60 days .	The insurance carrier has a right to cancel with written notice, presumably for any valid reason.	30 days	83-5-28 83-11-3
Missouri	The state's new policy underwriting period	New policies may be canceled for any valid	30 days	375.002.2

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

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Texas	The state's new policy underwriting period is 59 (60) days. 90 days 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
Utah	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	Title 31A-21- 303(2)(e)
Vermont	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	45 days	Title 8: Chapter 105-3879
Virginia	Virginia does not allow an underwriting period for new policies written for commercial entities. Homeowners – 90 days . Auto – 60 days .	New policies may be canceled for any valid underwriting reason.	45 days	38.2-231 38.2-2114 38.2-2212
Washington	The state does not specifically provide a new policy underwriting period for commercial insureds. Auto – 60 days .	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
West Virginia	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	30 days	33-17A-5
Wisconsin	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days	631.36(2)(c)
Wyoming	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	45 days	26-35-202
Washington DC	The district's new policy underwriting period is 30 days .	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.