





Government of the District of Columbia Department of Insurance, Securities and Banking

Stephen C. Taylor Commissioner

Notice of Cancellation and Nonrenewal Update for Property and Casualty Insurers Operating in the District of Columbia - March 9, 2018

The purpose of this Notice is to remind insurers of their obligation to inform insureds of their rights and options to participate in the District's Assigned Risk Plans.

Specifically, all notices of cancellation or nonrenewal shall advise the insured of:

- 1. Appeal rights and procedures
- 2. Reason(s) relied upon for the action
- 3. Possible eligibility for a residual market plan or similar plan

Additionally, auto insurers shall advise insureds that:

- 4. Failure to maintain insurance may result in revocation or suspension of the vehicle registration; and
- 5. Other coverage may be available through their agent or another insurer

All notices of cancellation or nonrenewal should adhere to the proper time frame for notification and should be issued with the applicable information. Failure to comply with this requirement by June 1, 2018 will render your notice of cancellation or nonrenewal defective.

| Required Time Frame for Non-Renewals and Cancellations – Auto | | | | | |
|--|-----------------------|-----------------------------------|--|--|---------------------------------|
| | Non-Renewal | Non-Renewal for Non-Payment | Cancellation When Policy Effective for 60 Days or Less | Cancellation When Policy Effective for 61 Days or More | Cancellation for Non-Payment |
| Auto | 30 Days Notice | 15 Days Notice | No Notice | 30 Days Notice | 15 Days Notice |
| Required Time Frame for Non-Renewals and Cancellations – Other Than Auto | | | | | |
| | Non-Renewal | Non-Renewal For Non-Payment | Cancellation When Policy Effective for 30 Days or Less | Cancellation When Policy Effective for 31 Days or More | Cancellation for Non-Payment |
| Homeowners | 30 Days Notice | 30 Days Notice | No Notice | 30 Days Notice | 30 Days Notice |
| Workers' Compensation | 30 <u>Days Notice</u> | 30 Days Notice | No Notice | 30 Days Notice | 30 Days Notice |
| Other P&C Lines ¹ | 30 <u>Days Notice</u> | 30 <u>Days Notice</u> | No Notice | 30 <u>Days Notice</u> | 30 <u>Days Notice</u> |

If you have any questions regarding this notice, please contact the Department's property and casualty policy analyst at 202-727-8000 or email <u>disb@dc.gov</u>.

For more information or to contact the District's Assigned Risk Plans, follow the links below:

<u>District Placement Facility</u> | <u>D.C. Automobile Insurance Plan</u> | <u>Workers' Compensation Residual Market Plan</u>

¹Other lines do not include coverage offered by captive insurers or surplus line insurers.