

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

**PERSONAL AUTO CANCELLATION AND NONRENEWAL FORM FILING
COMPLIANCE QUESTIONNAIRE**

COMPANY	Co. File No.
Company Contact:	Phone Number:
E-Mail Address:	

Instructions: All applicable items must be answered. Responses in the shaded area indicate non-compliance with Section 3425 of the Insurance Law. Form, page and paragraph references that bring the submission into compliance must be included. Failure to complete all items, or responses in the shaded area, will result in this filing being returned without further review.

I. CANCELLATIONS:

- a. The policy provides notice if cancellation occurs during the first 60 days of the policy period:
 - 1. 15 days notice if cancellation is for non-payment of premium [§3425(a)(10)] YES NO
 - 2. 20 days notice if cancellation is for other reason [Vehicle & Traffic Law §313.1(a)] YES NO
 - 3. Notice will include reason for cancellation §3425(b) YES NO
- b. After the first 60 days, or if a renewal policy:
 - 1. 15 days notice if cancellation is for non-payment of premium. [§3425(a)(10)] YES NO
 - 2. 20 days notice if for other permissible reason [Vehicle & Traffic Law §313.1(a)] YES NO
 - 3. Can be only for reasons permitted by §3425(c)(1):
 - i. non-payment. YES NO
 - ii. suspension or revocation of an operator's driver's license during the policy period. YES NO
 - iii. fraud or material misrepresentation in obtaining the policy or presenting a claim. YES NO
- c. All notices must be mailed to insured at the address shown in the policy. YES NO

II. CONDITIONAL CONTINUATION [§3425(d)(2)]

- a. Policy provides that in lieu of cancellation, insurer may condition continuation of policy on:
 - 1. Change in limits YES NO
 - 2. Elimination of any coverage not required by law YES NO
- b. Must provide at least 20 days advance notice prior to effective date of change YES NO
- c. Notice must be mailed to insured at the address shown in the policy YES NO

III. NONRENEWALS/CONDITIONAL RENEWALS [§3425(d)(1)]

- a. Notice must give a minimum of 45 and maximum of 60 days notice. YES NO
- b. Conditional Renewal notice must be sent in the event of:
 - 1. Change of Limits YES NO
 - 2. Elimination of any coverage YES NO
- c. All notices must include the reason for nonrenewal/conditional renewal YES NO
- d. All notices must be mailed to insured at the address shown in the policy YES NO

NOTE: All citations in Brackets are to the applicable Section 3425 of the Insurance Law.