

Underwriting Period by State

Last updated July 29, 2019

State	"Underwriting Period"	Acceptable Reasons	Notification Requirements	Statute(s)
Alabama	The state does not specifically provide a new policy underwriting period for commercial insureds. Home and PAP – 60 days .	New policies and all policies may be canceled mid-term for any valid reason .	10 days	27-23-21
Alaska	The state's new policy underwriting period is 60 days . Except commercial insurance has no statutory guideline.	New policies may be canceled for any valid reason.	10 days fraud/ 30 days other reason. 20 PAP (for specific reasons)	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 30 days (Com. Prop; BAP; CGL)	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.	10 days 20 days (PAP, Com. Prop., BAP, CGL)	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. WC not subject to underwriting period.	20 days 30 days (Com. Prop., BAP, CGL)	INS Div. 1 Part 1 Chapter 11 676, 676.2, 676.6, 676.8
Colorado	Varies by line: PAP coverage - 60 days ; Homeowners' coverage - 30 days (if the insurer has notified the insured of an underwriting period); 60 days - Medical Malpractice-. Other lines of coverage (Fire and allied lines) are not specifically granted an underwriting period in the state's statute but are in policy language – 60 days.	When allowed, policies may be canceled for any valid reason.	10 days PAP 30 days HO, Com. Prop., BAP, CGL	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, 30 or 45 days	700-38a-324
Delaware	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	5-30 days (HO) 10 days PAP, BAP 30 days CGL	18-41-4123

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Florida	The state's new policy underwriting period is 90 days . 60 BAP. PAP cannot be cancelled	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 45 days BAP 30 days WC	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 policies. Homeowners PAP and BAP – 60 days .	Policies may be canceled for valid underwriting reasons.	10 days 30 days: PAP, Com. Prop., BAP, CGL	431:10C-111 431:10-226.5
Idaho	The state's new policy underwriting period is 60 days .	New policies can be canceled for any valid reason.	30 days PAP – 10 days	41-1842
Illinois	The state's new policy underwriting period is 60 days (maybe 61)	New policies may be canceled of any valid reason.	30 days	215 ILCS 5/Article IX: 143.16, 143.16a
Indiana	The state's new policy underwriting period is 90 days for other than HO and PAP. HO and PAP is 60 days .	New policies may be canceled for any valid reason.	10, 20 or 30 depending on reason and coverage	27-1-31-2 27-7-6-4 27-7-12-13
Iowa	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	30 days 10 days CGL	515:127 515.129A
Kansas	The state's new policy underwriting period is 90 days. 60 days PAP	New policies may be canceled for any valid reason.	30 days	K.S.A. 40-2,120 K.A.R. 40-3-15
Kentucky	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid underwriting reason.	14 days 20 days PAP	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 60 days: Com. Prop., BAP, CGL, WC	RS 22:1266(B)(2) RS 22:1267C.(1)
Maine	The state's new policy underwriting period is 60 days . 90 days for HO (120 for secondary residences)	New policies may be canceled for any valid reason.	20 days 10 days: Com. Prop., BAP, CGL 30 days WC	24A-2908.8

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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 . BAP 90 days.	New policies may be canceled for any valid reason.	5 or 10 days (Mortgagee gets 20 days) 20 days: PAP and BAP 30 days: Com. Prop and CGL	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 10 days Com. Prop. 30 days CGL	500.2123
Minnesota	The state's new policy underwriting period is 90 days (60 days for HO and Auto policies) .	New policies may be canceled for any valid reason not precluded by statute.	20 days 10 days PAP 30 days Com. Prop., BAP, CGL 60 days WC	60A.36.3 65A.29
Mississippi	No new policy underwriting period for commercial policies specifically granted in statute. HO and PAP – 60 days .	The insurance carrier has a right to cancel with written notice, presumably for any valid reason.	30 days 10 days PAP	83-5-28 83-11-3
Missouri	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	30 days Up to 60 days for all commercial	375.002.2
Montana	The state's new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days 45 days (BAP, HO & PAP) 60 days Com. Prop. 20 days WC	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 10 days PAP 30 days BAP	44-522(3)

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Nevada	The state’s new policy underwriting period is 70 days .	New policies may be canceled for any valid reason.	10 days 30 days commercial	57.687B.320
New Hampshire	The state’s new policy underwriting period is 90 days . 60 days PAP.	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.	10 or 30 days 20 days PAP	17:29C-7(d) N.J.A.C. 11:1-20.3
New Mexico	The state’s new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	10 days (must fall within the 60 days for PAP and HO.)	59A-18-29 Admin Code: 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.	30 days 20 days PAP	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.	30 days 60 days PAP	58-41-15(c)
North Dakota	The state’s new policy underwriting period is 90 days (Commercial Coverage). 60 days PAP.	New policies may be canceled for any valid reason.	30 days 10 days PAP, BAP, Com. Prop., CGL	26.1-30.1-04
Ohio	The state’s new policy underwriting period is 90 days (Commercial). 60 days for HO.	New policies may be canceled for any valid reason.	10 or 30 days	3937.25
Oklahoma	The state’s new policy underwriting period is 45 days . 60 days PAP	New policies may be canceled for any valid reason.	10 days 30 days Commercial Lines	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 or 30 days based on reason	742.710
Pennsylvania	The state’s new policy underwriting period is 60 days .	New policies may be canceled for any valid reason.	30 days 15 days PAP	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 . PAP is 90 days .	New policies may be canceled for any valid reason.	30 days 15 days PAP	38-75-730(c) 38-77-121
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 58-11-47
Tennessee	The state’s new policy underwriting period is 60 days .	New policies may be canceled for any valid underwriting reason.	10 days 30 days commercial lines	56-7-1803 56-7-1804

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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 or 30 days depending on the reason.	Texas Admin Code: Title 28-Part 1- Chapter 5-Sub H- Rule 5.7002 / Rule 5.7014 Insurance Code: Title 5 – 551.052
Utah	The state's new policy underwriting period is 60 days.	New policies may be canceled for any valid reason.	10 days personal 30 days commercial	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.	15 or 45 days based on reason.	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.	10 or 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. HO and PAP 60 days.	All mid-term cancellations 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.	10 days 30 days PAP, Com. Prop., CGL	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 30 days WC	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 10 days PAP 30 days BAP, CGL	26-35-202
Washington DC	The district's new policy underwriting period is 30 days. 60 days PAP and BAP	New policies may be canceled for any valid reason.	30 days 15 days PAP	26A-306

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