

PART II. AUTOMOBILE INSURANCE

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CHAPTER 61. NOTICES FOR AND APPEALS OF CANCELLATIONS AND REFUSAL TO RENEW CERTAIN AUTOMOBILE INSURANCE POLICIES

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Authority

The provisions of this Chapter 61 issued under section 320 of The Insurance Company Law of 1921 (40 P. S. § 443); sections 206, 506, 1501 and 1502 of The Administrative Code of 1929 (71 P. S. §§ 66, 186, 411 and 412); the act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. §§ 1008.1—1008.11); and section 5 of the Unfair Insurance Practices Act (40 P. S. § 1171.5), unless otherwise noted.

Source

The provisions of this Chapter 61 adopted January 31, 1975, 5 Pa.B. 186, unless otherwise noted.

Notes of Decisions*General—No Effect*

Because the Insurance Department did not adopt any regulations under Article XX of The Insurance Company Law of 1921 (40 P. S. §§ 991.2001—991.2013), and the previous law under which Chapter 61 was promulgated was replaced by Article XX, Chapter 61 no longer has the force and effect of law. Cases interpreting Chapter 61 no longer have precedential effect unless they are also related to statutory provisions that are now found in Article XX. *Cain v. Insurance Department*, 811 A.2d 38 (Pa. Cmwlth. 2002); appeal denied 822 A.2d 705 (Pa. 2003).

Because the Insurance Department did not adopt any regulations under Article XX of The Insurance Company Law of 1921 (40 P. S. §§ 991.2001—991.2013), and the previous law under which Chapter 61 was promulgated was replaced by Article XX, Chapter 61 no longer has the force and effect of law. Cases interpreting Chapter 61 no longer have precedential effect unless they are also related to statutory provisions that are now found in Article XX. *Beitler v. Department of Insurance*, 811 A.2d 30 (Pa. Cmwlth. 2002), appeal denied 839 A.2d 353 (Pa. 2003).

Cross References

This chapter cited in 31 Pa. Code § 66.153 (relating to notice of termination).

§ 61.1. Purpose.

The purpose of this chapter is to implement the provisions of the act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. §§ 1008.1—1008.11).

§ 61.2. Applicability.

The provisions of this chapter apply to all policies of insurance delivered or issued for delivery in this Commonwealth insuring a natural person as named insured or one or more related individuals resident of the same household, and under which the insured vehicles therein designated are of the following types only:

- (1) A motor vehicle of the private passenger or station wagon type that is not rented to others.
- (2) Another four-wheel motor vehicle with a gross weight not exceeding 9,000 pounds which is not principally used in the occupation, profession, or business of the insured other than farming. However, this may not apply to any policy issued under an automobile assigned risk plan, nor to any policy insuring more than four automobiles, nor to any policy covering garage, automobile sales agency, repair shop, service station, or public parking place operation hazards.

§ 61.3. Separate insurers.

Each member of a group of affiliated insurers shall be considered a separate insurer for purposes of the act. Therefore, if one insurer, which is a member of a group of affiliated insurers, cancels or refuses to renew a particular policy but at the same time offers to arrange insurance for the applicant or insured with another

member of the same group, there will be considered to have been a cancellation or refusal to renew by the first insurer.

§ 61.4. Notice of cancellation or refusal to renew.

Forms of notices of cancellation or refusal to renew shall be filed with and approved by the Insurance Commissioner prior to use.

§ 61.5. Notice of cancellation or refusal to renew; requirements.

Notices of cancellation or refusal to renew shall meet the following requirements:

(1) The form shall be clearly labeled: “Notice of Cancellation or Refusal to Renew.”

(2) The form shall be given to the insured.

(3) The date, not less than 30 days after the date of delivery or mailing, on which the cancellation or refusal to renew is to become effective shall be clearly indicated. If the cancellation or nonrenewal is due to nonpayment of premium the effective date may be 15 days from the date of delivery or mailing.

(4) Space shall be provided for the insurer to provide the specific reasons for the cancellation or refusal to renew. In the alternative, the insurer may include a statement that the reasons will be supplied upon the written request of the insured. The statement shall specify that the request shall be mailed or delivered to the insurer not less than 20 days prior to the effective date. The statement shall further indicate that the insurer will supply the reasons within 5 days of its receipt of the request.

(5) If the cancellation or refusal to renew is based upon nonpayment of premium and the insurer notifies the insured less than 30 days prior to the effective date of the cancellation or nonrenewal, the insurer shall give the insured a period of at least 10 days to request the specific details of the reason for such cancellation or nonrenewal.

(6) The reasons for the cancellation shall be clear and complete. Upon request of the insured if the cancellation is for nonpayment of premium the insurer shall specify the amount of premium due, the date when it was due and to whom it was to be paid. If the premium was financed, the name and address of the organization financing the premium shall also be given. If the cancellation is because the driver's license or motor vehicle registration of the named insured has been under suspension or revocation the notice shall specify the date of such revocation or suspension and the name of the administrative or judicial body ordering such action. The reasons for nonrenewal shall be clear and complete. They shall be stated such that a person of average intelligence and education can understand them.

(7) The form shall include advice that the insured has a right to request review of the insurer's action as provided in § 61.6 (relating to appeal procedures) within 10 days of receipt of the reasons for cancellation or nonrenewal. In so doing the notice shall include the following:

(i) Advice that review may be requested by signing a copy of the form in a space provided and sending it to one of the regional offices of the Insurance Department.

(ii) The addresses of the four regional offices of the Insurance Department.

(8) If the reasons for the cancellation or nonrenewal are not included in the notice, the notice shall include advice that the insured has a right to request review of the insurer's action within 10 days of receipt of the specific reason for the insurer's action. The statement of the insurer's reasons shall also comply with the requirements in paragraph (7).

(9) The form must include advice to the insured that he or she may be eligible for insurance under the Pennsylvania Automobile Insurance Plan.

(10) Each provision of the notice shall be set forth in clear and understandable terms. To assure adequate notice, the notice shall be set in roman type no smaller than ten point modern type, two points leaded, except where a larger type size is required.

(11) A recommended form of notice which would meet the requirements of the foregoing provisions is given in Appendix A.

(12) A recommended form of notice which would meet the requirements of the foregoing provisions if the notice states that reasons for nonrenewal or cancellation will be supplied upon request of the insured is given in Appendix B.

(13) A recommended form of a statement to the insured of the reasons for the cancellation or nonrenewal of the policy if the reasons were not given in the notice to the insured is set forth in Appendix C.

Source

The provisions of this § 61.5 amended October 14, 1977, 7 Pa.B. 201. Immediately preceding text appears at serial page (19079).

Notes of Decisions

Notice of Cancellation

The cancellation notice requirements specified by the Commissioner's regulation, 31 Pa. Code § 61.5 and Appendices A—C to Chapter 61, are not applicable where the insurer demands proper premium and the insured refuses to pay even though aware that the premium is due, since the refusal to pay is an "overt action" indicating the insured's intention to cancel, bringing the matter within the exclusion from statutory coverage under 40 P.S. § 1008.6(2). *Federal Kemper Insurance Co. v. Insurance Department*, 500 A.2d 796 (Pa. Cmwlth. 1985).

Notice of Nonrenewal

Automobile insurer's notice of nonrenewal of policy, which included three additional accidents which occurred beyond the 36-month period during which accidents may be considered as basis for renewal, was not defective as failing to satisfy specificity requirements for reasons for nonrenewal. *State Farm Mutual Automobile Insurance Company v. Insurance Department*, 578 A.2d 999 (Pa. Cmwlth. 1990).

Cross References

This section cited in 31 Pa. Code § 61.14 (relating to foreign language requirement).

§ 61.6. Appeal procedures.

(a) An insured may request review by the Insurance Commissioner of the action of the insurer in cancelling or refusing to renew his policy by making written request therefore. This may be done by signing a copy of the "Notice of Cancellation or Refusal to Renew," and sending it to one of the regional offices of the Insurance Department at one of the addresses given on the notice.

(b) Upon receipt of the request both the insured and the insurer will be notified that an investigation has been undertaken and they may be contacted to secure additional information as required.

(c) Upon completion of the investigation a copy of the investigative report will be supplied to both the insured and the insurer. Within 10 days of receipt of the report either party may submit written comments for consideration by the Insurance Commissioner.

(d) At the time written comments are submitted, if either the insured or the insurer desires a formal administrative hearing, the request shall be made. If so,

a hearing will be scheduled as soon as possible. If not, the matter will be decided on the basis of the written comments and the investigative report.

(e) Hearings will be held in accordance with the following procedures:

(1) Upon receipt of a request for a formal administrative hearing, notice of the time and place of the hearing will be sent by certified mail to the insurer and insured, not less than 5 days prior to the hearing.

(2) The hearing will be recorded on tape with a stenographer. The tape and stenographer's notes shall be prepared such that a full verbatim transcription may thereafter be made. The tape will be retained for a period of 90 days following issuance of the Insurance Commissioner's final order in the case.

(3) Parties will be afforded a reasonable time following the hearing to submit written briefs in support of their position.

(4) Relevant evidence of reasonable probative value will be admitted into the record of the proceeding and reasonable examination and cross-examination will be permitted.

(5) The provisions of 1 Pa. Code Part II (relating to general rules of administrative practice and procedure) may be used where conducive to speedy and fair proceedings.

(f) Upon completion of a hearing, if held, or upon receipt of the written comments, the Insurance Commissioner will issue an order in conformance with his findings.

Source

The provisions of this § 61.6 amended January 16, 1976, 6 Pa.B. 78. Immediately preceding text appears at serial page (19080).

Notes of Decisions

Arbitration

An adjudication on the failure of an insurance carrier to renew an automobile policy was rendered by the Insurance Commissioner. Therefore, the appointment of another presiding officer for the Insurance Department some time after the conclusion of the insured's hearing was irrelevant. *Kramer v. Insurance Department*, 654 A.2d 203 (Pa. Cmwlth. 1995).

The Department of Insurance properly refused to hold a formal administrative hearing to review the cancellation of insured's automobile insurance policy based on the insured's failure to request a formal hearing before the Insurance Commission within 10 days from the date the insured received the Investigative Report/Order. *Marconi v. Insurance Department*, 641 A.2d 1240 (Pa. Cmwlth. 1994).

An insurer was denied administrative due process, where the Commissioner-based determination of timeliness on a period beginning with the date that investigative reports were mailed. The time frame for making such requests begins not on the date the reports and orders were mailed, but on the date they were received as required by regulation. *Teachers Ins. Co. v. Insurance Commissioner*, 623 A.2d 388 (Pa. Cmwlth. 1993).

Cross References

This section cited in 31 Pa. Code § 61.5 (relating to notice of cancellation or refusal to renew; requirements).

§ 61.7. Policies in effect during review by Insurance Commissioner of cancellation, or refusal to renew and refusal to write auto insurance policies.

Policies of automobile insurance subject to its provisions shall remain in effect until the conclusion of the review by the Insurance Commissioner, unless the action of the insurers was taken because of nonpayment of premium.

§ 61.8. Car pools.

A motor vehicle which is used for car pool purposes may not be considered to be used as a public or livery conveyance for passengers, provided that the owner of the motor vehicle does not receive any remuneration from his passengers for the service other than a reasonable reimbursement for expenses.

§ 61.9. Residence.

If an insurer determines not to renew a policy of automobile insurance because the insured no longer resides in this Commonwealth, the insurer may not be required to comply with the requirement of section 5(5) of act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. § 1008.5(5)) or of this chapter.

§ 61.10. Nonapplicability of the acts.

(a) Some insurers affect a renewal of their outstanding policies of automobile insurance merely by sending a renewal premium notice to the insured a reasonable period of time in advance of the expiration date of his policy. The insured need only make a timely payment of the premium due in order to keep his policy in force. In such a situation the mailing by the insurer of the renewal premium notice does constitute such a manifestation of willingness by the insurer to renew as to come within the purview of section 6(1) of act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. § 1008.6(1)). If the insured fails to pay the renewal premium when due, the policy shall terminate in accordance with its terms. No further notice to the insured by the insurer of an intention not to renew for nonpayment of premium shall be necessary.

(b) Mere nonpayment of the premium by the insured will not be considered "such action" as to come within the purview of section 6(2) of act of June 5, 1968 (P. L. 140 No. 78) (40 P. S. § 1008.6(2)). Some more affirmative act on the part of the insured shall be necessary, such as a statement by the insured to his agent that he does not want his policy to be renewed or an obtaining by the insured of another policy which he intends shall supersede his current policy.

(c) The 60-day period referred to in section 6(3) of act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. § 1008.6(3)) is intended to provide to insurers a reasonable period of time, if desired, to investigate thoroughly a particular risk while extending coverage during the period of investigation. Should an insurer, after the investigation, conclude that it does not wish to remain on the risk, it may cancel

the policy, provided that its action is not in violation of section 3 of act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. § 1008.3). A cancellation of the policy is exempt from the purview of act of June 5, 1968 (P. L. 140, No. 78) by the provisions of section 6(3) thereof except as otherwise provided by this subsection and section 3 of the act of June 5, 1968 (P. L. 140, No. 78). However, for purposes of review by the Department in order to determine whether the action by the insurer is in violation of section 3 of act of June 5, 1968, (P. L. 140, No. 78) (40 P. S. § 1008.3), the cancellation shall be considered to be a refusal to write. Therefore, an individual who has been cancelled by an insurer during this 60-day period may obtain from the insurer the reasons for the action of the insurer and may request a review by the Insurance Department as set forth in section 8(b) of the act of June 5, 1968 (P. L. 140, No. 78) (40 P. S. § 1008.8(b)).

Notes of Decisions

Insurance Properly Canceled

An insurance company's acceptance of an insured's check, especially a check sent in advance of the insured's receipt of a payment invoice or renewal premium notice, does not effect a waiver of its right to refuse to renew. To hold otherwise would permit wholesale circumvention of the nonrenewal provisions of Act 78; any time an insured had a second nonexcludable accident within a 36-month period, the insured could circumvent nonrenewal merely by dashing off a check to the insurance company in the amount of his or her last premium, safe in the knowledge that the insurer would probably cash it without immediate inquiry. *Musto v. Insurance Department*, 683 A.2d 1325 (Pa. Cmwlth. 1996).

"Such Action"

Where an insurer can show that the premium was proper, the company demanded it, the insured knew it was due but still did not pay it, and the insured's conduct is not "mere nonpayment of the premium" under 31 Pa. Code § 61.10(b) but is an "overt action" which under 40 P. S. § 1008.6(2) excludes the matter from coverage under the statute (40 P. S. §§ 1008.1—1008.11). *Federal Kemper Insurance Co. v. Insurance Department*, 500 A.2d 796 (Pa. Cmwlth. 1985).

Suspended Driver's License

Even though the insurer took action to cancel insurance within 60 days of the issuance of a binder, the insurer may not cancel or fail to renew an insurance policy as a result of the suspension of the insured's drivers license based solely on his conviction for underage drinking. *State Farm Mutual Automobile Insurance Company v. Insurance Department*, 598 A.2d 1344 (Pa. Cmwlth. 1991).

§ 61.11. Notice of representative.

Each insurer shall file with the Insurance Department within 30 days of the effective date of this chapter the names of its representatives who are to be notified in the event that an insured or an applicant requests the Insurance Department to review a cancellation, refusal to renew or refusal to write involving that insurer.

§ 61.12. Filing fees; judicial review.

No filing fee will be charged at the time that a request for review is made.

§ 61.13. Records; cancellation, refusal to write or renew.

(a) Each insurer shall maintain records of the number of cancellations and refusals to write or renew policies and the reasons therefor, and shall file with the Insurance Department, within 60 days following June 30 and December 31, a report summarizing the record of all such actions during the 6-month period ending on these dates.

(b) The report required by the provisions of subsection (a) shall be in substantially the form set forth in Appendix D.

(c) Records and reports shall include instances in which an agent himself has, on behalf of a specific insurer, refused to write a policy for a particular applicant, even though the agent has not in fact contacted that insurer prior to refusing to write the policy.

(d) A mere request by an individual for a price quotation on a policy of automobile insurance with a particular insurer does not constitute an application for a policy.

Cross References

This section cited in 31 Pa. Code § 68.304 (relating to notice of refusals to write by agents and brokers).

§ 61.14. Foreign language requirement.

Each insurer shall assure that the notice required by § 61.5 (relating to notice of cancellation or refusal to renew; requirements) shall be given to each policyholder effected. In the event the insurer, or its agent, knows or has reason to believe that a policyholder will be unable to read the notice, the insurer shall assure that the notice is communicated to the policyholder by an appropriate foreign language equivalent or oral communication in a language understood by the policyholder.

APPENDIX A

***NOTICE OF CANCELLATION OR NON-RENEWAL OF INSURANCE BECAUSE THE _____ * INSURANCE COMPANY HAS DECIDED (to cancel) (not to renew) YOUR POLICY, PENNSYLVANIA LAW REQUIRES THAT YOU BE GIVEN A COPY OF THIS NOTICE. READ IT CAREFULLY.

(Name and Address of Insured)*

Your automobile insurance policy, policy number _____ *, (is being cancelled) (will not be renewed) by the _____ Insurance Company.

**THIS (cancellation) (non-renewal) MEANS THAT THIS POLICY WILL NO LONGER BE IN FORCE ON _____ *. (date)

YOU HAVE, THEREFORE, AT LEAST ____ DAYS TO GET NEW COVERAGE IF YOU WANT TO DO SO.

**THE REASON FOR THIS (cancellation) (non-renewal) IS:

**YOU HAVE THE RIGHT TO REQUEST THE PENNSYLVANIA INSURANCE COMMISSIONER TO REVIEW THIS ACTION BY THE _____ * INSURANCE COMPANY. TO DO THIS, SIGN AND SEND A COPY OF THIS FORM WITHIN TEN DAYS TO THE PENNSYLVANIA INSURANCE COMMISSIONER AT ONE OF THESE OFFICES:

Pa. Insurance Commissioner—Reviews
1400 Broad and Spring Garden Streets
Philadelphia, PA 19130
Tel.: (215) 238-7240

Pa. Insurance Commissioner—Reviews
300 Liberty Avenue
Pittsburgh, PA 15222
Tel.: (412) 565-5020

Pa. Insurance Commissioner—Reviews
408 Finance Building
Harrisburg, PA 17120
Tel.: (717) 787-2317

Pa. Insurance Commissioner—Reviews
P. O. Box 6142
505 Commerce Building
916 12th and State Streets
Erie, PA 16512
Tel.: (814) 454-2818

I request the Pennsylvania Insurance Commissioner review the (cancellation) (non-renewal) of this insurance policy.

(Signature of Insured)

**IF YOU HAVE TROUBLE GETTING NEW INSURANCE, ANY INSURANCE AGENT OR BROKER MAY GET THIS COVERAGE FOR YOU THROUGH THE PENNSYLVANIA AUTOMOBILE INSURANCE PLAN IF YOU ARE ELIGIBLE FOR IT.

NOTE: *This information must be supplied by the insurer sending the notice.
**Must be printed in at least 10 point type, all capitals.
***Must be printed in roman type no smaller or less legible than 14 point modern type, all capitals.

Cross References

This appendix cited in 31 Pa. Code § 61.5 (relating to notice of cancellation or refusal to renew; requirements).

APPENDIX B

***NOTICE OF (Cancellation) (Non-Renewal) of INSURANCE BECAUSE THE _____ *
INSURANCE COMPANY HAS DECIDED (to cancel) (not to renew) YOUR POLICY, PENN-
SYLVANIA LAW REQUIRES THAT YOU BE GIVEN A COPY OF THIS NOTICE. READ IT
CAREFULLY.

(Name and Address of Insured)*

Your automobile insurance policy, policy No. _____ *, (is being cancelled)
(will not be renewed) by the _____ Insurance Company.

**IF YOU WANT SPECIFIC REASONS WHY THE COMPANY IS (cancelling) (refusing to renew)
YOUR POLICY YOU MUST WRITE TO THE COMPANY WITHIN _____ DAYS. YOU CAN
DO THIS BY SIGNING YOUR NAME BELOW.

SEND ME THE SPECIFIC REASONS WHY MY POLICY WAS (cancelled) (not renewed).

(Signature)

If you want the reasons, sign one copy of this form and send to the company in an envelope
addressed to:

* _____ Insurance Company
(address)

If you do this we will send you the specific reasons why your policy is being cancelled or non-
renewed within five days.

**YOU HAVE THE RIGHT TO REQUEST THE PENNSYLVANIA INSURANCE COMMISSIONER TO
REVIEW THIS ACTION BY THE _____ * INSURANCE COMPANY.
TO DO THIS, SIGN AND SEND A COPY OF THIS FORM WITHIN TEN DAYS TO THE PENNSYL-
VANIA INSURANCE COMMISSIONER AT ONE OF THESE OFFICES:

Pa. Insurance Commissioner—Reviews
1400 Broad and Spring Garden Streets
Philadelphia, PA 19130
Tel.: (215) 238-7240

Pa. Insurance Commissioner—Reviews
300 Liberty Avenue
Pittsburgh, PA 15222
Tel.: (412) 565-5020

Pa. Insurance Commissioner—Reviews
408 Finance Building
Harrisburg, PA 17120
Tel.: (717) 787-2317

Pa. Insurance Commissioner—Reviews
P. O. Box 6142
505 Commerce Building
916 12th and State Streets
Erie, PA 16512
Tel.: (814) 454-2818

I request that the Pennsylvania Insurance Commissioner review the (cancellation) (non-renewal) of
this insurance policy.

(Signature of Insured)

**IF YOU HAVE TROUBLE GETTING NEW AUTO INSURANCE ANY INSURANCE AGENT OR
BROKER MAY GET THIS COVERAGE FOR YOU THROUGH THE PENNSYLVANIA AUTO
INSURANCE PLAN (which handles assigned risks) IF YOU ARE ELIGIBLE FOR IT.

NOTE: *This information must be supplied by the insurer sending the notice.
**Must be printed in at least 10 point type, all capitals.
***Must be printed in roman type no smaller or less legible than 14 point modern type, all
capitals.

Cross References

This appendix cited in 31 Pa. Code § 61.5 (relating to notice of cancellation or refusal to renew;
requirements).

APPENDIX C

***NOTICE OF REASONS FOR CANCELLATION OR NON-RENEWAL BECAUSE THE _____ * INSURANCE COMPANY HAS DECIDED (to cancel) (not to renew) YOUR POLICY, PENNSYLVANIA LAW REQUIRES THAT YOU BE GIVEN A COPY OF THIS NOTICE. READ IT CAREFULLY.

(Name and Address of Insured)*

**The _____ * Insurance Company (is cancelling) (will not renew) your auto insurance policy, policy No. _____ for the following reasons:

**This means that you will have no insurance on your auto after _____*.

**YOU HAVE THE RIGHT TO REQUEST THE PENNSYLVANIA INSURANCE COMMISSIONER TO REVIEW THIS ACTION BY THE _____ * INSURANCE COMPANY. TO DO THIS, SIGN AND SEND A COPY OF THIS FORM WITHIN TEN DAYS TO THE PENNSYLVANIA INSURANCE COMMISSIONER AT ONE OF THESE OFFICES:

Pa. Insurance Commissioner—Reviews
1400 Broad and Spring Garden Streets
Philadelphia, PA 19130
Tel.: (215) 238-7240

Pa. Insurance Commissioner—Reviews
300 Liberty Avenue
Pittsburgh, PA 15222
Tel.: (412) 565-5020

Pa. Insurance Commissioner—Reviews
408 Finance Building
Harrisburg, PA 17120
Tel.: (717) 787-2317

Pa. Insurance Commissioner—Reviews
P. O. Box 6142
505 Commerce Building
916 12th and State Streets
Erie, PA 16512
Tel.: (814) 454-2818

I request that the Pennsylvania Insurance Commissioner review the (cancellation) (non-renewal) of this insurance policy.

(Signature of Insured)

**IF YOU HAVE TROUBLE GETTING NEW AUTO INSURANCE, ANY INSURANCE AGENT OR BROKER MAY GET THIS COVERAGE FOR YOU THROUGH THE PENNSYLVANIA AUTO INSURANCE PLAN (which handles assigned risks) IF YOU ARE ELIGIBLE FOR IT.

NOTE: *This information must be supplied by the insurer sending the notice.
**Must be printed in at least 10 point type, all capitals.
***Must be printed in roman type no smaller or less legible than 14 point modern type, all capitals.

Cross References

This appendix cited in 31 Pa. Code § 61.5 (relating to notice of cancellation or refusal to renew; requirements).

APPENDIX D

Name of Insurer _____

Time Period for which Report Submitted _____

| Reason | Cancellation—Refusal to Renew Number of Cancellations | Number of Refusals to Renew |
|---|--|--------------------------------|
| (a) Request of Insured | | |
| (b) Nonpayment of Premium | | |
| (c) Suspension or Revocation of License or Motor Vehicle Registration | | |
| (d) Termination of Agency | | |
| (e) Other (explain) | | |

| Reason | Refusals to Write (including Declinations within first sixty days) Number |
|--------------------------------------|---|
| (a) Health | |
| (b) Accident Frequency | |
| (c) Driving Record | |
| (d) Misrepresentation on Application | |
| (e) Other (explain) | |

Cross References

This appendix cited in 31 Pa. Code § 61.13 (relating to records; cancellation, refusal to write or renew).

[Next page is 61-1.]