

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE**

**CHAPTER 482-1-136
NOTICE REQUIREMENTS FOR COVERAGE RESTRICTIONS OF EXISTING POLICIES
AT RENEWAL AND FOR NON-RENEWAL OF COVERAGE**

482-1-136-.05 Notice Requirements.

(1) Every insurer shall provide written notice of a coverage restriction and of a non-renewal of coverage, as defined herein, to the Commissioner no less than one hundred and fifty (150) days prior to the effective date of the proposed coverage restriction or non-renewal of coverage. The notice shall include the types of policies, the type of restriction or restrictions, whether the policies in their entirety are being non-renewed, the category or group of policyholders to be affected, the number of policyholders to be affected, and the names of the Alabama counties in which policyholders to be affected reside.

(2) Every insurer shall provide written notice of a coverage restriction, as defined herein, to the named insured on a policy receiving a coverage restriction no less than one hundred and twenty (120) days prior to the date of renewal and written notice of a non-renewal of coverage, as defined herein, no less than one hundred and twenty (120) days prior to the date the policy is set to expire.

(3) The notice requirements set forth in paragraphs (1) and (2) of this section apply each time an insurer makes a decision to impose a coverage restriction and/or non-renew coverage to a separate and/or additional category or group of existing insureds pursuant to this Chapter.

Author: Commissioner of Insurance

Statutory Authority: Code of Ala. 1975, §27-2-17.

History: New Rule: December 21, 2005; effective December 31, 2005. Filed with LRS December 21, 2005. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** March 30, 2007; effective April 9, 2007. Filed with LRS March 30, 2007. Rule is not subject to the Alabama Administrative Procedure Act.