

[fullname]
[mailing add]

Policy Number: [number]

Name and Address of Insurance Company:	NOTICE OF EXPIRATION OF POLICY ASSIGNMENT MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICY (MP 00 02 10 13)	
	Date of this Notice:	
	Policy Expiration Date as of 12:01 a.m.:	
Name and Address of Insured:	Policy Number:	
	Registration Number (Car 1)	Registration Number (Car 2)
	Vehicle Identification Number (Car 1)	Vehicle Identification Number (Car 2)

We are notifying you that your policy will not be renewed when it expires because our three-year obligation to provide insurance to you expires at that time.

We encourage you to contact your insurance agent or other insurance companies to find replacement coverage for your vehicle(s). Massachusetts law prohibits insurance companies from refusing to issue a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of the operator's age, sex, race, occupation, marital status, education, homeownership, income, credit, or principal place of garaging the vehicle.

IMPORTANT NOTICE TO POLICYHOLDERS

You must have compulsory motor vehicle insurance in order to keep your motor vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles that we do not intend to renew your policy because your policy assignment period with us is expiring.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your motor vehicle registration if it does not receive a new certificate of insurance covering your motor vehicle before your current policy expires. You may contact your insurance agent or an insurance company directly to obtain new insurance from a company that the insurance agent represents.

If no insurance company is willing to insure you, you may continue to be eligible to obtain motor vehicle insurance through the Massachusetts Automobile Insurance Plan (MAIP). Almost all insurance agents and all insurance companies are authorized to help you apply for insurance through the MAIP. If you

apply for insurance through the MAIP, you will not be able to choose an insurer, but you will be assigned to a different insurance company than the one to which you were previously assigned. You will be able to obtain coverage through the MAIP that is identical to the insurance coverage that is provided under your current policy.

This notice shall not be deemed a refusal under Section 113D of Chapter 175 of the General Laws of the Commonwealth of Massachusetts to issue a motor vehicle liability policy or to execute a motor vehicle liability bond as surety.

[fullname]
[mailing add]

Policy Number: [number]

{Text to be sent with Cause Cancel actions only} CANCELLATION NOTICE
{Text to be sent with Non Renew Actions Only} NON-RENEWAL NOTICE

Dear [salutation]:

After a careful review of your policy records, we have determined that we are unable to continue your insurance policy with [current company].

Per the Massachusetts Automobile Insurance Plan, we have taken this action for the following reason(s):

Therefore, we must notify you as follows:

THE INSURANCE PROVIDED BY THE POLICY AS NUMBERED ABOVE IS HEREBY TERMINATED
AS OF 12:01 A.M. ON [expire].

We regret that circumstances require this action. Any refund due to you will be sent in the form of a check or electronically returned to your credit card or bank account as quickly as possible. If any premium is due for coverage provided through [expire], we will send you a bill for the outstanding balance.

Sincerely,

[uw name]

[encl]

{Text to be sent with Cause Cancel Actions Only}

IMPORTANT NOTICE TO POLICYHOLDERS: Please read carefully the information below which outlines your legal rights relative to this cancellation.

Right to Appeal

You have a right of appeal to the Governing Committee of the [current state] Automobile Insurance Plan.

INFORMATION ABOUT MINIMUM INSURANCE REQUIREMENTS

Massachusetts law requires that every motor vehicle registered in Massachusetts carry minimum motor vehicle liability insurance. The Registrar of Motor Vehicles will revoke your registration and license plates on the effective date of cancellation shown in this notice unless:

1. We reinstate your required minimum motor vehicle insurance; or
2. Before the date of cancellation shown in this notice you obtain minimum motor vehicle insurance from another insurance company. The new insurance company must notify the Registrar before the date of cancellation in this notice that it has insured your motor vehicle.

If you are unable to obtain motor vehicle insurance from another insurance company, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply for motor vehicle insurance through the plan. If you apply for motor vehicle insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the coverage that was not renewed; or

3. Before the effective date of cancellation shown in this notice you file with the Commissioner of Insurance a written complaint on a form prescribed and furnished by the Commissioner of Insurance. The form is available on the Division of Insurance website by searching "Cancellation Appeal Form" at www.mass.gov/doi or can be obtained by calling the Division's Consumer Service Section at 617-521-7777.

Unless one of the three above actions occurs, the registration for your motor vehicle will be revoked on the effective date of cancellation shown in this notice.

{Text to be sent with Non Renew Actions Only}

Right to Appeal

You have a right of appeal to the Governing Committee of the [current state] Automobile Insurance Plan.

IMPORTANT NOTICE TO POLICYHOLDERS:

You must have compulsory motor vehicle insurance in order to keep your motor vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles and you of our intent to non-renew your motor vehicle insurance policy.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your motor vehicle registration if it does not receive a new certificate of insurance covering your motor vehicle before your current policy expires. You may contact an insurance company directly, or work with a licensed insurance agent to obtain new insurance from a company that the insurance agent represents.

If no insurance company is willing to insure you, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply to the plan. If you apply for insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the insurance coverage that was not renewed.

This notice shall not be deemed a refusal under M.G.L. c. 175, § 113D to issue a motor vehicle liability policy or execute a motor vehicle liability bond as surety.

[fullname]
[mailing add]

Policy Number: [number]

{Text to be sent with Cause Cancel actions only} CANCELLATION NOTICE
{Text to be sent with Non Renew Actions Only} NON-RENEWAL NOTICE

Dear [salutation]:

After a careful review of your policy records, we have determined that we are unable to continue your insurance coverage for the [yr mk model VIN].

Per the Massachusetts Automobile Insurance Plan, we have taken this action for the following reason(s):

Therefore, we must notify you as follows:

THE INSURANCE ON YOUR [YR MK MDL VIN] PROVIDED BY [CURRENT COMPANY] ON YOUR POLICY AS NUMBERED ABOVE IS HEREBY TERMINATED AS OF 12:01 A.M. ON [expire].

Your updated policy documents will follow shortly. We regret that circumstances require this action and urge you to obtain other insurance on the [yr mk mdl VIN] by [expire].

Sincerely,

[uw name]

[encl]

{Text to be sent with Cause Cancel Actions Only}

IMPORTANT NOTICE TO POLICYHOLDERS: Please read carefully the information below which outlines your legal rights relative to this cancellation.

Right to Appeal

You have a right of appeal to the Governing Committee of the [current state] Automobile Insurance Plan.

INFORMATION ABOUT MINIMUM INSURANCE REQUIREMENTS

Massachusetts law requires that every motor vehicle registered in Massachusetts carry minimum motor vehicle liability insurance. The Registrar of Motor Vehicles will revoke your registration and license plates on the effective date of cancellation shown in this notice unless:

1. We reinstate your required minimum motor vehicle insurance; or
2. Before the date of cancellation shown in this notice you obtain minimum motor vehicle insurance from another insurance company. The new insurance company must notify the Registrar before the date of cancellation in this notice that it has insured your motor vehicle.

If you are unable to obtain motor vehicle insurance from another insurance company, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply for motor vehicle insurance through the plan. If you apply for motor vehicle insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the coverage that was not renewed; or

3. Before the effective date of cancellation shown in this notice you file with the Commissioner of Insurance a written complaint on a form prescribed and furnished by the Commissioner of Insurance. The form is available on the Division of Insurance website by searching "Cancellation Appeal Form" at www.mass.gov/doi or can be obtained by calling the Division's Consumer Service Section at 617-521-7777.

Unless one of the three above actions occurs, the registration for your motor vehicle will be revoked on the effective date of cancellation shown in this notice.

{Text to be sent with Non Renew Actions Only}

Right to Appeal

You have a right of appeal to the Governing Committee of the [current state] Automobile Insurance Plan.

IMPORTANT NOTICE TO POLICYHOLDERS:

You must have compulsory motor vehicle insurance in order to keep your motor vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles and you of our intent to non-renew your motor vehicle insurance policy.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your motor vehicle registration if it does not receive a new certificate of insurance covering your motor vehicle before your current policy expires. You may contact an insurance company directly, or work with a licensed insurance agent to obtain new insurance from a company that the insurance agent represents.

If no insurance company is willing to insure you, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply to the plan. If you apply for insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the insurance coverage that was not renewed.

This notice shall not be deemed a refusal under M.G.L. c. 175, § 113D to issue a motor vehicle liability policy or execute a motor vehicle liability bond as surety.

[fullname]
[mailing add]

Policy Number: [number]

Name and Address of Insurance Company:	NOTICE OF EXPIRATION OF POLICY ASSIGNMENT MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICY	
	Date of this Notice:	
	Policy Expiration Date as of 12:01 a.m.:	
Name and Address of Insured:	Policy Number:	
	Registration Number (Car 1)	Registration Number (Car 2)
	Vehicle Identification Number (Car 1)	Vehicle Identification Number (Car 2)

We are notifying you that your policy will not be renewed when it expires because our three-year obligation to provide insurance to you expires at that time.

We encourage you to contact your insurance agent or other insurance companies to find replacement coverage for your vehicle(s). Massachusetts law prohibits insurance companies from refusing to issue a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of the operator's age, sex, race, occupation, marital status, education, homeownership, income, credit, or principal place of garaging the vehicle.

IMPORTANT NOTICE TO POLICYHOLDERS

You must have compulsory motor vehicle insurance in order to keep your motor vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles that we do not intend to renew your policy because your policy assignment period with us is expiring.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your motor vehicle registration if it does not receive a new certificate of insurance covering your motor vehicle before your current policy expires. You may contact your insurance agent or an insurance company directly to obtain new insurance from a company that the insurance agent represents.

If no insurance company is willing to insure you, you may continue to be eligible to obtain motor vehicle insurance through the Massachusetts Automobile Insurance Plan (MAIP). Almost all insurance agents and all insurance companies are authorized to help you apply for insurance through the MAIP. If you apply for insurance through the MAIP, you will not be able to choose an insurer, but you will be assigned to a different insurance company than the one to which you were previously assigned. You will be able to

obtain coverage through the MAIP that is identical to the insurance coverage that is provided under your current policy.

This notice shall not be deemed a refusal under Section 113D of Chapter 175 of the General Laws of the Commonwealth of Massachusetts to issue a motor vehicle liability policy or to execute a motor vehicle liability bond as surety.