

Name and Address of Insurance Company:	NOTICE OF CANCELLATION OF THE MASSACHUSETTS AUTOMOBILE INSURANCE POLICY	
Date of this Notice:	VIN Number	Registration Number
NAME AND ADDRESS OF INSURED:	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX
	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX
	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX
	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX
	XXXXXXXXXXXXXXXXXX	XXXXXXXXXX
	Effective Date of Cancellation:	

Policy Number:

Specific Reason(s) for Cancellation (Company must specify the particular reason(s) and must state the substance of the matter(s) relied on for cancellation):

[Free form area – Cancel Reason Here]

You are hereby notified that the designated Massachusetts Automobile Insurance Policy, issued to you by the above company is hereby cancelled in accordance with its terms at 12.01 A.M. on the effective date of cancellation stated above.

Section 113A of Chapter 175 of the General Laws requires 20 days advance written notice of cancellation.

The premiums earned on this policy to the effective date of cancellation will be adjusted to accordance with the terms of the policy.

In accordance with the provisions of Section 113A of Chapter 175 of the General Laws notice of this cancellation will be sent to the Registrar of Motor Vehicles of the Commonwealth of Massachusetts on the effective date of cancellation stated above.

By: _____
Authorized Representative

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

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 be not 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 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 occur, the registration for your motor vehicle will be revoked on the effective date of cancellation shown in this notice.

RIGHT OF APPEAL AFTER CANCELLATION

If you have failed to take appropriate action as above indicated under items 1, 2, or 3, before the effective date of cancellation, you have the right to file a written complaint with the Commissioner of Insurance, within ten days after the effective date of cancellation of your policy.

The filing of such a complaint shall not affect the operation of the cancellation; and your license plates should not be used on or after the effective date of cancellation but should be returned to an office of the Registry of Motor Vehicles at once. If a finding is made in your favor the insurance will be reinstated, the Registrar will be notified and license plates and a certificate of registration will again be issued to you.

IMPORTANT NOTICE

The action noted on the preceding page is based wholly or partly on information obtained from a consumer report(s) from the following organization:

Please be advised that this organization simply provided us with the consumer report. They did not make the adverse decision and cannot explain why the decision was made.

You have the right to obtain a free copy of your consumer report directly from the consumer reporting agency within 60 days of the date of this notice. If you question the accuracy or completeness of the information provided by the consumer reporting agency, you have the right to dispute directly with them.

Thank you for insuring with us.

Metropolitan Property and Casualty Insurance Company

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Date of this Notice:	VIN Number	Registration Number
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	Effective Date of Cancellation:	

Policy Number:

Specific Reason(s) for Cancellation (Company must specify the particular reason(s) and must state the substance of the matter(s) relied on for cancellation):

[Free form area – Cancel Reason Here]

You are hereby notified that the designated Massachusetts Automobile Insurance Policy, issued to you by the above company is hereby cancelled in accordance with its terms at 12.01 A.M. on the effective date of cancellation stated above.

Section 113A of Chapter 175 of the General Laws requires 20 days advance written notice of cancellation.

The premiums earned on this policy to the effective date of cancellation will be adjusted to accordance with the terms of the policy.

In accordance with the provisions of Section 113A of Chapter 175 of the General Laws notice of this cancellation will be sent to the Registrar of Motor Vehicles of the Commonwealth of Massachusetts on the effective date of cancellation stated above.

By: _____
Authorized Representative

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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 be not 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 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 occur, the registration for your motor vehicle will be revoked on the effective date of cancellation shown in this notice.

RIGHT OF APPEAL AFTER CANCELLATION

If you have failed to take appropriate action as above indicated under items 1, 2, or 3, before the effective date of cancellation, you have the right to file a written complaint with the Commissioner of Insurance, within ten days after the effective date of cancellation of your policy.

The filing of such a complaint shall not affect the operation of the cancellation; and your license plates should not be used on or after the effective date of cancellation but should be returned to an office of the Registry of Motor Vehicles at once. If a finding is made in your favor the insurance will be reinstated, the Registrar will be notified and license plates and a certificate of registration will again be issued to you.

**NOTICE OF NON-RENEWAL OF YOUR
MASSACHUSETTS AUTOMOBILE INSURANCE POLICY**

DATE:	REGISTRATION # (CAR 1):	REGISTRATION # (CAR 2):
NAME AND ADDRESS OF POLICYHOLDER:	V.I. NUMBER (CAR 1):	V.I. NUMBER (CAR 2):
	POLICY EXPIRATION DATE AT 12:01 A.M.:	
	POLICY NUMBER:	

We are notifying you that your policy will not be renewed when it expires.

Massachusetts law provides that no insurance company shall refuse to renew a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, marital status or principal place of garaging of the vehicle.

OUR REASON(S) FOR NOT RENEWING YOUR POLICY:

NAME OF COMPANY: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ADDRESS: 700 QUAKER LANE, WARWICK, RHODE ISLAND 02887

IMPORTANT NOTICE

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, Section 113D to issue a motor vehicle liability policy or to execute a motor vehicle liability bond as surety.

To Agents and Brokers

If this notice is sent to any agent or broker, the agent or broker must forward it to the insured within fifteen days of its receipt, unless another company has executed a new certificate of insurance. Failure to do so may result in revocation of your insurance agent's or broker's license.

**NOTICE OF NON-RENEWAL OF YOUR
MASSACHUSETTS AUTOMOBILE INSURANCE POLICY**

DATE:	REGISTRATION # (CAR 1):	REGISTRATION # (CAR 2):
NAME AND ADDRESS OF POLICYHOLDER:	V.I. NUMBER (CAR 1):	V.I. NUMBER (CAR 2):
	POLICY EXPIRATION DATE AT 12:01 A.M.:	
	POLICY NUMBER:	

We are notifying you that your policy will not be renewed when it expires.

Massachusetts law provides that no insurance company shall refuse to renew a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, marital status or principal place of garaging of the vehicle.

OUR REASON(S) FOR NOT RENEWING YOUR POLICY:

NAME OF COMPANY: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ADDRESS: 700 QUAKER LANE, WARWICK, RHODE ISLAND 02887

IMPORTANT NOTICE

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.

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To Agents and Brokers

If this notice is sent to any agent or broker, the agent or broker must forward it to the insured within fifteen days of its receipt, unless another company has executed a new certificate of insurance. Failure to do so may result in revocation of your insurance agent's or broker's license.

**NOTICE OF CANCELLATION OF THE
MASSACHUSETTS AUTOMOBILE INSURANCE POLICY**

NAME AND ADDRESS OF INSURANCE COMPANY:	VIN NUMBER:	REGISTRATION NUMBER:
DATE OF THIS NOTICE:		
NAME AND ADDRESS OF POLICYHOLDER:	EFFECTIVE DATE OF CANCELLATION:	

POLICY NUMBER:

Specific Reason(s) for Cancellation (Company must specify the particular reason(s) and must state the substance of the matter(s) relied on for cancellation):

You are hereby notified that the designated Massachusetts Automobile Insurance Policy, issued to you by the above company is hereby cancelled in accordance with its terms at 12:01 A.M. on the effective date of cancellation stated above.

Section 113A of Chapter 175 of the General Laws requires 10 days advance written notice of cancellation.

The premiums earned on this policy to the effective date of cancellation will be adjusted to accordance with the terms of the policy.

In accordance with the provisions of Section 113A of Chapter 175 of the General Laws notice of this cancellation will be sent to the Registrar of Motor Vehicles of the Commonwealth of Massachusetts on the effective date of cancellation stated above.

By: _____
Authorized Representative

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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 be not 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 renewed; or

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RIGHT OF APPEAL AFTER CANCELLATION

If you have failed to take appropriate action as above indicated under items 1, 2, or 3, before the effective date of cancellation, you have the right to file a written complaint with the Commissioner of Insurance, within ten days after the effective date of cancellation of your policy.

The filing of such a complaint shall not affect the operation of the cancellation; and your license plates should not be used on or after the effective date of cancellation but should be returned to an office of the Registry of Motor Vehicles at once. If a finding is made in your favor the insurance will be reinstated, the Registrar will be notified and license plates and a certificate of registration will again be issued to you.