40-3-31 Fire and casualty insurance; automobile liability policies; notices of cancellation or nonrenewal; requirements.

(a) Each company writing a private passenger automobile liability policy, with the exception of a policy written through the Kansas automobile insurance plan, shall include, in filings submitted to this department, all forms designed to give direct notice of cancellation or nonrenewal to an insured. Filings may be made either independently or through a licensed rating organization with which the insurer is affiliated.

(b) The notice of cancellation or nonrenewal, or accompanying forms, shall include words similar to the following statements:

(1) Within 10 days after receiving a written request, this company will furnish, the reason for the cancellation or nonrenewal in writing. This statement is required only when reasons for cancellation or nonrenewal are not sent with the cancellation or nonrenewal notice.

(2) (When cancellation or nonrenewal is for any reason other than nonpayment of premium.) The provisions of K.S.A. 40-278 require that you be advised that liability limits sufficient to meet the financial responsibility requirements of the state may be available through the Kansas automobile insurance plan. Each agent writing automobile liability insurance for this company has been informed, and must be able to assist, in the preparation of the necessary forms for the Kansas automobile insurance plan.