

- (II) HEALTH INSURANCE;
- (III) MOTOR VEHICLE LIABILITY INSURANCE; OR
- (IV) SURETY INSURANCE.

(C) REQUIRED.

(1) WHENEVER AN INSURER CANCELS OR REFUSES TO RENEW A POLICY SUBJECT TO THIS SECTION, THE INSURER MUST PROVIDE TO THE APPLICANT A STATEMENT OF THE ACTUAL REASON FOR THE CANCELLATION OR REFUSAL TO RENEW, OR NOTICE THAT THE ACTUAL REASON WILL BE PROVIDED ON REQUEST, IF:

(I) THE AUTHORIZED PREMIUM HAS BEEN TENDERED OR PAID;
AND

(II) A WRITTEN REQUEST FOR THE ACTUAL REASON HAS BEEN MADE WITHIN 30 DAYS AFTER RECEIPT OF THE STATEMENT OF INTENTION TO CANCEL OR NOT RENEW, WHETHER OR NOT THE APPLICANT SUBSEQUENTLY IS ACCEPTED UNDER A PLAN DESCRIBED IN SUBSECTION (B)(1) OF THIS SECTION.

(2) PARAGRAPH (1) OF THIS SUBSECTION APPLIES TO THE CANCELLATION OF OR REFUSAL TO RENEW A BINDER THAT HAS BEEN IN EFFECT FOR AT LEAST 15 DAYS OR AN ACTUAL POLICY THAT HAS BEEN ISSUED.

(D) PRIVILEGED.

A STATEMENT OF ACTUAL REASON OR STATEMENT REFUSING AN APPLICATION IS PRIVILEGED AND DOES NOT CONSTITUTE GROUNDS FOR AN ACTION AGAINST THE INSURER, ITS REPRESENTATIVES, OR ANOTHER PERSON THAT IN GOOD FAITH PROVIDES TO THE INSURER INFORMATION ON WHICH THE STATEMENT IS BASED.

(E) COPY TO COMMISSIONER.

A COPY OF THE STATEMENT OF ACTUAL REASON OR STATEMENT REFUSING AN APPLICATION MUST BE PROVIDED TO THE COMMISSIONER.

(F) TIME OF STATEMENT.

IF REQUESTED, THE STATEMENT OF ACTUAL REASON OR STATEMENT REFUSING AN APPLICATION MUST BE MADE BY THE INSURER OR ITS QUALIFIED AGENT WITHIN 10 DAYS AFTER RECEIPT OF THE REQUEST BY THE INSURER.

(G) STATEMENT NOT REQUESTED.

IF NOT REQUESTED, THE STATEMENT OF ACTUAL REASON OR STATEMENT REFUSING AN APPLICATION MUST CONTAIN NOTICE TO THE APPLICANT THAT:

(1) THE APPLICANT MAY REQUEST THE ACTUAL REASON FOR THE REFUSAL TO ISSUE, CANCELLATION, OR REFUSAL TO RENEW IF THE APPLICANT MAKES THE REQUEST WITHIN 30 DAYS AFTER RECEIPT OF THE STATEMENT OF REFUSAL TO ISSUE OR INTENTION TO CANCEL OR NOT RENEW; AND