

State	Can a not-for-cause termination notice be emailed?	Comment
Alabama	Email notices are permitted	
Arkansas	Notices must be mailed	<p>Ark. Code Ann. 23-64-515(d), that requires:</p> <p>(1) Within fifteen (15) days after making the notification required by subsections (a)-(c) of this section, the insurer shall mail a copy of the notification to the producer at his or her last known address. If the producer is terminated for cause for any of the reasons listed in Â§ 23-64-512, the insurer shall provide a copy of the notification to the producer at his or her last known address by certified mail, return receipt requested, postage prepaid or by overnight delivery using a nationally recognized carrier.</p>
California	Email notices are permitted	<p>Section 769 (a) of the California Insurance Code states, in part, where the broker-agent represents the insurer has been in place for at least one year, the insurer is to provide 120 daysâ€™ advanced notice to an agency or brokerage in specific conditions that are explained in the statute. The delivery method of such written notice is not specified. Consequently, the email delivery method is ok for California.</p>
Connecticut	Email notices are permitted	<p>As regards our statute 38a-709 regarding appointments, our legal dept has advised that “given that we do not have any provision requiring that termination notices be mailed, as we have for ex. on notices for policy cancellation, email type of written notice is acceptable.”</p>
Delaware	Email notices are permitted	Send the email for termination not for cause to licensing@state.de.us
District of Colum	Email notices are permitted	
Florida	Notices must be mailed unless the insurance carrier contract permits email notification	If there is a contract between the producer and the carrier, and the contract states the notification can be via email, then email is permissible.
Georgia	Email notices are permitted	

Hawaii	Notices must be mailed	<p>1. If an insurer, authorized representative of the insurer or a producer terminates appointment with a producer, we accept paper form (Form T) via email. We also accept appointment termination via NIPR</p> <p>2. We require an insurer, authorized representative of the insurer or a producer to mail a notice of appointment termination to the terminated producer at the producer's last known address pursuant to Haw. Rev. Stat Â§431:9A-115. There is no language of email allowed in our statute.</p>
Idaho	Email notices are permitted	NOTICES ARE REQUIRED BUT CAN BE AN ELECTRONIC CANCELLATION WHEN NOT FOR CAUSE--SO THE RESULTING RECORD UPDATE IS CONSIDERED NOTICE
Illinois	Email notices are permitted	Notice should be from the insurance company and not an agency or third party.
Iowa	Email notices are permitted	Written notice is required. Either means of notification may be used as long as the Company can demonstrate compliance of the law.
Kansas	Email notices are permitted	<p>Per Legal Staff - Kansas does not have a statutory requirement for the type/method of notification.</p> <p>As a matter of contract law and practicality, a company must notify a producer if the contract is terminated and the producer is no longer authorized to represent the company, but there is no statutory requirement.</p>
Kentucky	Notices must be mailed	KRS 304.9-280 (5) (a) Within fifteen (15) days after making the notification required for termination without cause, the insurer shall mail a notice of the termination to the licensee at his or her last known address by first-class mail. The notice of termination shall include and indicate the reasons for termination provided to the commissioner.
Louisiana	Email notices are permitted	
Maine	Notices must be mailed	http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec1420-N.html
Maryland	Notices must be mailed	

Massachusetts	Notices must be mailed	<p>Massachusetts has it's own appointment/termination/renewal system known as OPRA; appointment terminations are performed on OPRA by insurers. Please see M.G.L.c. 175, section 162T https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter175/Section162T</p> <p>In addition, M.G.L.c. 175 section 163 is when an insurer must provide written notice 180 days in advance of a P & C terminaton. Please see https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter175/Section163</p>
Michigan	Notices must be mailed	The Code is specific to the insurer notifying the producer via mail at the last known address. Unless there is a legislative change, we would require notice by US mail.
Minnesota	Email notices are permitted	Per Robert Commodore, We see nothing in the statutes that would prohibit notice by email. Statute just states that notice must be in writing.
Mississippi	Notices must be mailed	83-17-77(4)(a) requires insurer mailing notification to producer at last known address. We will review this requirement.
Montana	Email notices are permitted	We would prefer the appointment term be processed through NIPR but we do offer a paper form if needed. That form can be scanned and emailed.
Nebraska	Notices must be mailed	Nebraska statute 44-4062 (6)(a) requires that the notification be sent by mail (US Mail).
Nevada	Notices must be mailed	Within 15 days after notifying the Commissioner under subsection 1 or 2, the insurer shall mail a copy of the notification to the producer of insurance at his or her last known address. If the termination was for an activity described in subsection 2, the copy must be sent by certified mail, return receipt requested, or by overnight delivery using a nationally recognized carrier.
New Jersey	Email notices are permitted	Does not apply - Appointment notifications and not for cause terminations are submitted electronically using the NIPR system.
New Hampshire	No appointment termination notices are required	Termination of appointments are processed electronically through NIPR and it's authorized business partners.

New Mexico	Notices must be mailed	The New Mexico Insurance Code does not address electronic notification. Please review Article 12 of the New Mexico Insurance Code.
North Carolina	Notices must be mailed	The applicable statute reads that "...the insurer shall mail a copy of the notification to the producer at the producer's last known address."
North Dakota	Email notices are permitted	
Ohio	Notices must be mailed	Ohio Revised Code requirement
Oklahoma	Notices must be mailed	
Pennsylvania	Notices must be mailed	
South Carolina	Email notices are permitted	The insurer has to notify the producer, but it does not dictate how they have to notify the producer.
South Dakota	Email notices are permitted	South Dakota mandates electronic processing
Tennessee	Email notices are permitted	Notice to either the last known physical address or email address of the producer is sufficient to meet the notice requirements of TN Code 56-6-117(e)(1) for " not for cause " insurance producer appointment terminations.
Texas	Email notices are permitted	Texas would prefer that the sender be clearly identified as the insurance carrier and that the subject line of an email message read "Appointment Termination Notice"
Utah	Email notices are permitted	Pursuant to UAC R590-244-11, appointment terminations must be submitted electronically using Sircon or NIPR.
Vermont	Notices must be mailed	For appointment termination without cause, per 8 VSA § 4813m(d)(1), insurers shall, within 15 days of notification to the commissioner as required by 8 VSA §4813m(b), mail a copy of the termination notice to the producer at his or her last known address. Enhanced(certified, return receipt requested, etc.) mailing methods are required if the producer is terminated for cause.
Virginia	Notices must be mailed	Statutory required by mail. Â§ 38.2-1834.1. (C1).
Washington	Email notices are permitted	Written notice has been define in WA law as including email, so yes, this is permitted in WA. However, the insurer is reminded that proper records of the notice are also required.
West Virginia	Notices must be mailed	This requirement is by statute.

