

90 (B) for one year if the agreed term is longer than one year.

91 (b) Except as provided in Subsections (4)(c) and (5), the right to renewal under
92 Subsection (4)(a) is extinguished if:

93 (i) at least 30 days [~~prior to~~] before the policy expiration or anniversary date a notice of
94 intention not to renew the policy beyond the agreed expiration or anniversary date is delivered
95 or sent by first-class mail by the insurer to the policyholder at the policyholder's last-known
96 address;

97 (ii) not more than 45 nor less than 14 days [~~prior to~~] before the due date of the renewal
98 premium, the insurer delivers or sends by first-class mail a notice to the policyholder at the
99 policyholder's last-known address, clearly stating:

100 (A) the renewal premium;

101 (B) how the renewal premium may be paid, including the due date for payment of the
102 renewal premium; [~~and~~]

103 (C) that failure to pay the renewal premium [~~by the due date~~] extinguishes the
104 policyholder's right to renewal; and

105 (D) ~~H~~→ **subject to Subsection (4)(e), ←H** that the extinguishment of the right to
105a renew for nonpayment of premium is

106 effective no sooner than H→ at least ←H 10 days after delivery or first class mailing of a
106a written notice to the

107 policyholder that the policyholder has failed to pay the premium when due;

108 (iii) the policyholder has:

109 (A) accepted replacement coverage; or

110 (B) requested or agreed to nonrenewal; or

111 (iv) the policy is expressly designated as nonrenewable.

112 (c) Unless the conditions of Subsection (4)(b)(iii) or (iv) apply, an insurer may not fail
113 to renew an insurance policy as a result of a telephone call or other inquiry that:

114 (i) references a policy coverage; and

115 (ii) does not result in the insured requesting payment of a claim.

116 (d) Failure to renew under this Subsection (4) is subject to Subsection (5).

116a ~~H~~→ **(e)(i) During the period that begins when the notice described in Subsection**
116b **(4)(b)(ii)(D) is delivered or mailed and ends when the premium is paid, coverage exists and**
116c **premiums are due.**

116d **(ii) If after receiving the notice required by Subsection (4)(b)(ii)(D) a policyholder fails**
116e **to pay the renewal premium, the coverage is extinguished as of the date the renewal** ☉

116f ☛ premium is originally due.

116g (iii) Delivery of the notice required by Subsection (4)(b)(ii)(D) includes electronic
116h delivery in accordance with Section 31A-21-316.

116i (iv) An insurer is not subject to Subsection (4)(b)(ii)(D) if it provides notice of the
116j extinguishment of the right to renew for failure to pay premium at least 15 days, but no
116k longer than 45 days, before the day the renewal payment is due.

116l (v) Subsection (4)(b)(ii)(D) does not apply to a policy that provides coverage for
116m 30 days or less. ←H

117 (5) Notwithstanding Subsection (4), an insurer may not fail to renew the following
118 personal lines insurance policies solely on the basis of:

119 (a) in the case of a motor vehicle insurance policy:

120 (i) a claim from the insured that: