

Renewability Provisions

C.O.N.G.

- **Cancellable** - company can cancel at any time, but must give insured 45 days notice
- **Optionally renewable** - renewable at company's option
- **Non-Cancellable** - company can't cancel or raise the premium
- **Guaranteed Renewable** - company guarantees to renew and can only increase the premium by class, ex. - all women age 20-24, all men age 50 -55