

# State of Delaware



DONNA LEE H. WILLIAMS  
INSURANCE COMMISSIONER

841 SILVER LAKE BLVD.  
DOVER, DELAWARE 19904-2465  
(302) 739 - 4251  
FACSIMILE (302) 739 - 5280

## Department of Insurance

### AUTO BULLETIN NO. 3

#### LATE ISSUANCE OF RENEWAL POLICIES

Original No. 76-2  
Adopted March 18, 1987  
Amended April 15, 1992

Notice is taken of complaints concerning the late receipt of renewal policies; that is, renewals received less than 30 days prior to the expiration or renewal date of the policy.

To enable the insured to have a reasonable period to obtain the necessary premium the insurer shall bill the insurer at least 30 days prior to the policy renewal date.

If the insurer fails to give said 30-day notice then the insured's agent shall be given an automatic 60-day flat cancellation privilege, such 60 day term to commence on the day the policy arrives at the agent's office.

The above will enable the agent to grant the additional time necessary to either collect the premium or return the policy to the insurer for nonpayment.