FORMS & RATES BULLETIN NO. 19 (REVISED)

TO: ALL PROPERTY/CASUALTY INSURERS

RE: PROPERTY/CASUALTY SCHEDULE RATING PLANS AND DEVIATIONS – ALL LINES OF INSURANCE

DATED: December 19, 1997 (Original) 
January 22, 2019 (Revised)

The original version of Forms and Rate Bulletin No. 19 provided as follows:

It has come to the attention of the Department that insurers are presently using schedule rating plans and other types of deviations, filed pursuant to 18 Del. C. § 2518, that have been in effect longer than one year from the date approved by this Department. Delaware law provides that all deviations permitted to be filed shall be effective for a period of one year from the date of approval unless terminated sooner with the approval of the Commissioner. All insurers presently using expired deviations are using unfiled rating systems and are in violation of Delaware law.

It is the Commissioner’s desire to correct this infraction without undue hardship to insurers or their policyholders. Accordingly, all term policies issued pursuant to expired deviations may remain in force until their expiring dates.

All insurers presently using expired deviations shall apply to renew or terminate them in writing on or before March 21, 1998. Please take notice that an administrative fee of $25.00 is required for each filing.

Failure of an insurer, using expired deviations, to respond to this Bulletin in the permitted time, may result in application of penalties prescribed in connection with 18 Del. C. § 106.


The purpose of the revision to this bulletin is to update the filing fee from $25 to $100.

Any questions, comments, or requests for clarification concerning information within this bulletin should be emailed to DOI_Rate@state.de.us.

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.

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Trinidad Navarro
Delaware Insurance Commissioner

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.

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