



**UNIVERSALLY APPLICABLE BULLETIN NO. 6**

**TO: ANYONE ENGAGED IN ANY ASPECT OF THE BUSINESS OF INSURANCE IN DELAWARE INCLUDING BUT NOT LIMITED TO INSURERS, INTERMEDIARIES INCLUDING PRODUCERS (AGENTS, BROKERS AND DIRECT WRITERS), AND UNDERWRITERS, AND ANY CONTRACTORS OF THESE ENTITIES**

**RE: RESCINDING OF COVID 19-RELATED BULLETINS AND CONTINUATION OF CERTAIN RELEVANT PROVISIONS**

**DATED: August 2, 2021**

Beginning with the advent of the coronavirus pandemic, the Department issued a series of bulletins that provided guidance to the insurance community on issues affecting the conduct of insurance in Delaware. With the Governor's lifting of the State of Emergency effective July 13, 2021, the Department is revisiting those bulletins as indicated in the below table.

| <b>Bulletin Number</b>                   | <b>Summary of Bulletin Topic</b>   | <b>Status of Individual Bulletin Provisions</b>   | <b>Status of Bulletin</b>  |
|--|--|---|--|
| <a href="#">Auto Bulletin No. 32</a>     | Encouraged Payors to temporarily waive the commercial use exclusion in personal auto policies to allow drivers to use their personal autos for delivery, taxi, and other commercial purposes | Expired 07/13/2021  | Rescinded  |
| <a href="#">D&amp;F Bulletin No. 115</a> | Described how carriers should prepare for and address coverage for COVID-19 related illness under exiting insurance statutes and regulations   | Remains relevant under existing statutory scheme. <i>See also See <a href="#">D&amp;F Bulletin No. 120</a></i> for additional requirements promulgated in tele-medicine statute | Remains in effect with cross reference to <a href="#">D&amp;F Bulletin No. 120</a> |

*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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|---|--|--|---|
| <p><a href="#">D&amp;F Bulletin No. 116 / P&amp;A Bulletin No. 32</a> as amended 03/26/2020</p>               | <p>Temporarily suspended insurance policy cancellations/non-renewals</p> <p>Provided for coverage for telemedicine and telehealth</p> <p>Waived pre-authorization requirements for COVID testing and treatment</p> <p>Enforcement under Catastrophic health care plans – DOI to use enforcement discretion vis COVID treatment.</p> <p>Communication with Enrollees</p>  | <p>Expired 07/13/2021</p> <p><i>Updated by <a href="#">D&amp;F Bulletin No. 120</a> - Requirements promulgated in tele-medicine statute</i></p> <p>Remains relevant - <i>see</i> OGOV Health Emergency Order</p> <p>Expired 07/13/2021</p> <p>Expired 07/13/2021</p>   | <p>Rescinded</p>  |
| <p><a href="#">D&amp;F Bulletin No. 117 / P&amp;A Bulletin No. 33</a> - Revised 06/25/2020 and 07/02/2020</p> | <p>Implementation of the lifting of the cancellation/non-renewal moratorium and reinstatement of premium repayment plan</p> <p>Warning to Beware of COVID-19 Related Fraud and Scams</p> <p>Electronic Filings, Electronic Signatures, and Notarization – suspends requirement for “wet” signatures and requires “any person or entity submitting forms to the Department without notarization pursuant to this Bulletin shall file the properly notarized documents within 60 days of the end of the declared State of Emergency [which occurred on 7/15/2021], unless further extended by the Commissioner.”</p> <p>Relaxation of requirements for in-person appraisals/inspections</p> <p>Encouraged insurers and other regulated entities to communicate with the Department via email whenever possible</p> | <p>Expired 07/13/2021</p> <p>Permanently in effect</p> <p>Expired on 7/13/2021. The last documents that qualify for this extension are expected in the DOI Offices properly notarized on or before 9/15/2021. <i>See also <a href="#">HB 216</a> Remote Notarization, effective 06/30/21 and expiring 6/30/22</i></p> <p>Expired on 7/13/2021 Resume following requirements of 18 <b>DE Admin. Code</b> 602-4.0</p> <p>Expires on 9/7/2021</p> | <p>Except as noted in the preceding column, rescinded</p> |

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|  | <p>Suspension of On-Site Examinations</p> <p>Allows remote conduct of Administrative Hearings</p> <p>No extension of premium tax deadline</p> <p>No issuance of temporary licenses</p> <p>Filing deadline extensions – contact DOI on case-by-case basis</p> | <p>Expires on 9/7/2021</p> <p>Permanent – available upon request at the discretion of the Commissioner</p> <p>Permanent – business as usual</p> <p>Permanent – business as usual</p> <p>Permanent – business as usual</p> |           |
| <a href="#">D&amp;F Bulletin No. 118</a> | Compliance with Regulatory Filing Requirements During the COVID-19 (Coronavirus) Crisis  | Expired 07/13/2021  | Rescinded |
| <a href="#">D&amp;F Bulletin No. 119</a> | Delays in Workplace Safety Program Premium Credits Due to the Necessity of Implementing Coronavirus (Covid-19) Precautionary Measures  | Expired 07/13/2021  | Rescinded |
| <a href="#">D&amp;F Bulletin No. 123</a> | Vaccine availability and immunization program roll-out   | Superseded. Go to <a href="https://coronavirus.delaware.gov">coronavirus.delaware.gov</a> for the latest information  | Rescinded |

Questions concerning Universally Applicable Bulletin No. 6 should be emailed to: [compliance@delaware.gov](mailto:compliance@delaware.gov).

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

  
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 Trinidad Navarro  
 Delaware Insurance Commissioner