DEPARTMENT OF INSURANCE
OFFICE OF THE COMMISSIONER
600 Automobile Insurance

611 Automobile Insurance Premium Refunds

1.0 Scope and Authority

1.1 This regulation is adopted by the Commissioner pursuant to the authority granted by 18 **Del.C.** §§311 and 3915 and promulgated in accordance with the Delaware Administrative Procedures Act, 29 **Del.C.** Ch. 101.

1.2 This regulation applies to all automobile insurance policies.

2.0 Definitions

The following words and terms, when used in this regulation, shall have the following meaning:

"**Commissioner**" means the Insurance Commissioner of Delaware.

"**Insurance premium**" means the amount of money paid by an insured for an insurance policy.

3.0 Issuance of Premium Refund Upon Policy Cancellation

3.1 When an automobile insurance policy is cancelled by the insured, any unearned premium shall be refunded within 30 days of the date the insured has provided the evidence required by 18 **Del.C.** § 3915.

3.2 Insurance premium refunds shall be paid in the same manner in which the premium was paid, by check if the original payment method is unavailable, or another manner of refund agreed to by the insured.

3.3 If a policy subject to this regulation is cancelled by an insurance premium finance company, the unearned premium shall be refunded to the insurance premium finance company in accordance with the terms of 18 **Del.C.** § 4809(f).

4.0 Violations; Penalties

Failure to comply with this regulation will subject the violator to the provisions of 18 **Del.C.** §§329 and 520, which address penalties for non-compliance of any regulation of the Commissioner.

5.0 Severability

If any section or portion of a section of this regulation or its applicability to any person or circumstance is held invalid by a court, the remainder of this regulation or the applicability of the provision to other persons or circumstances shall not be affected.

6.0 Effective Date

This regulation shall become effective 90 days after the date of publication of the notice of adoption in the *Register of Regulations*.

28 DE Reg. 144 (08/01/24)