



INSURANCE COMMISSIONER
State of Oklahoma

BULLETIN NO. PC 2013-08

**TO: ALL PROPERTY & CASUALTY INSURERS
ALL PROPERTY & CASUALTY PRODUCERS**

FROM: JOHN D. DOAK INSURANCE COMMISSIONER

**RE: EXTENSION OF NOTICE OF NON-RENEWAL TIME
PERIOD FOR HOMEOWNERS AND PERSONAL
RESIDENTIAL PROPERTY POLICIES**

DATE: JULY 3, 2013

Effective July 14, 2013, OAC 365:15-1-14 will be amended per the **bold** language below:

365:15-1-14. Notice of cancellation or non-renewal

(a) Unless otherwise provided, insurers shall give at least ten (10) days notice prior to the date of cancellation and twenty (20) days notice prior to the date of non-renewal of the insurance policy.

(b) Insurers shall give at least thirty (30) days notice prior to the date of non-renewal of a homeowner's insurance policy or any other personal residential insurance coverage.

(c) If notice is given by mail, said notice shall be deemed to have been given on the day said notice is mailed. Proof of mailing of the notice of cancellation or non-renewal to the named insured at the address shown in the policy, shall be sufficient proof of notice.

This amendment extends the notice of non-renewal for homeowner's insurance policies or any other personal residential insurance policies from the current twenty (20) day time period to a thirty (30) day time period. This amendment does NOT change the current ten (10) day time period for notice of cancellations nor does it change the current twenty (20) day time period for notice of non-renewals for any other types of personal lines insurance. This change does NOT affect commercial insurance. The new thirty (30) day notice requirement pertains **strictly** to homeowner's insurance policies or any other type of personal residential insurance policies.

Questions applicable to this bulletin should be directed in writing to the following:

Denise Engle, Deputy Commissioner of Workers' Compensation,
Denise.Engle@oid.ok.gov

or

Wayne Stewart in the Rate and Form Compliance Division,
Wayne.Stewart@oid.ok.gov

The Oklahoma Insurance Department encourages readers of this bulletin to periodically check the Department's web site at <http://www.ok.gov/oid/> for news and updates to bulletins and other relevant material.