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# CIRCULAR

June 16, 2025

## **DCRB Circular No. 1058**

To All Members of the DCRB:

### **RE: Countdown to Phase 1 PDQAP Enforcement – Late Policy Fines Begin July 1**

The implementation of fines under Phase 1 of the Delaware Compensation Rating Bureau's (DCRB) Policy Data Quality Assurance Program (PDQAP) is rapidly approaching. Beginning **July 1, 2025**, carrier members will be subject to financial penalties for late submission of policy data.

Previously outlined in Circular No. [1047](#), [1048](#), and [1050](#), Phase 1 – *Late Reported Policies Timeliness Initiative* – introduced a structured penalty framework designed to promote timely, accurate policy reporting. In tandem, DCRB released enhanced tools, available [here](#), to help carriers proactively identify and address late submissions.

Regulations stipulate that insurers must report new and renewal policies within 30 days of a policy's effective date. Starting July 1, any policy submitted 36 days or more after the effective date will be subject to the following fining structure:

DAYS LATE	FINE AMOUNT
36 to 60 days	\$50
61 to 89 days	\$100
90 to 364 days	\$1,000
365 to 547 days	\$1,500
548 days or more	\$2,000

With the implementation date fast approaching, it is time to verify and ensure your organization is ready. We strongly encourage carriers to review their internal procedures, leverage the tools available, and take proactive steps to remain in compliance and avoid unnecessary penalties.

For questions or additional guidance, please contact [pdminquiry@dcrb.com](mailto:pdminquiry@dcrb.com).

William Taylor

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