

Bulletin 23-07

**TO:** All Mutual of Wausau Agents  
**FROM:** Michael Moore, Vice President-Underwriting  
**DATE:** October 25, 2023  
**RE:** Re-issue Applications

A reminder that when a policy cancels for non-pay and we agree to allow you to reissue the application, the policy is re-issued with a lapse in coverage. Since we recently took a rate increase on October 15th, any lapse in coverage from a policy with a renewal date prior to October 15<sup>th</sup>, will result in the rate increase being applied to the re-issued policy since the effective dates for the coverage will be after October 15<sup>th</sup>.

Since the policy is cancelled, we are not able to obtain an updated quote until after the policy is re-issued. Therefore, we will re-issue the policy with the current amount due. Once the policy has been re-issued, the insured will receive an additional billing for the difference in premium created by the rate increase. Again, this will only be for policies that lapsed after October 15<sup>th</sup> but previously were in a term prior to October 15<sup>th</sup>.

If you have any questions regarding this, please let us know.

Thank you for your continued business!