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**Berkshire Hathaway**  
HOMESTATE COMPANIES



# COMMERCIAL AUTO AUTOMATIC RENEWAL PROCESS

*This timeline is applicable to all direct bill auto policies under \$35,000 expiring premium and all direct bill auto policies signed up for our recurring payment program under \$75,000 expiring premium.*

## 83 DAYS PRIOR

We will send a renewal letter with a quote to the agent for the upcoming renewal. We would like any changes that you would like to make by 65 days out via Manage Your Policy (available after logging in to [bhhc.com](http://bhhc.com)) or [bhservices@bhhomestate.com](mailto:bhservices@bhhomestate.com), prior to us printing the policy.

## 54 DAYS PRIOR

We print and issue the policy as quoted (and possibly adjusted, per your request) and we will send this policy to the policyholder directly. An email will generate to the agent to advise when the policy is available via our online rater. If a conditional renewal is required due to changes in coverage forms or other regulatory requirements, we will send notice at this time to the agent and the policyholder.

## 47 DAYS PRIOR

We will mail the renewal invoice to the policyholder with a due date of 30 days prior to the effective date. Payment of this invoice constitutes a bound policy. The policyholder may wait to pay this up to the effective date, however, the second installment (if this is a monthly or 6 pay plan) will be due on the effective date.

Policyholders who have signed up for our recurring payment program (more info available upon request) will have these premiums withdrawn on the billing due dates and will automatically be renewed unless they indicate otherwise.

## 7 DAYS PRIOR

If the policyholder has made their payment, we will order filings (if applicable) and send a thank you letter to the policyholder and agent, indicating payment has been received.

## 10 DAYS AFTER EFFECTIVE DATE

An expiration/void policy letter will be sent in the event that an insured did not make a payment in time to renew the policy. This letter will be sent to the agent and the insured.