



SPONSOR: Rep. Paradee & Sen. Sokola
Reps. Bennett, J. Johnson, Keeley, Viola; Sen. McDowell

HOUSE OF REPRESENTATIVES
149th GENERAL ASSEMBLY

HOUSE BILL NO. 413

AN ACT TO AMEND TITLE 21 OF THE DELAWARE CODE RELATING TO DISCLOSURE OF INFORMATION
RELATED TO AUTOMOBILE INSURANCE.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

1 Section 1. Amend § 2907, Title 21 of the Delaware Code by making deletions as shown by strike through and
2 insertions as shown by underline as follows:

3 §2907 Disclosure of information relating to insurance.

4 Any insurer insuring any person or entity against damages arising out of a vehicular accident shall disclose the
5 dollar amount of liability coverage under the insured's personal private passenger automobile liability insurance policy
6 and/or commercial automobile liability insurance policy upon receipt of the following: (a) a letter from a claimant or any
7 attorney purporting to represent any claimant which requests such disclosure and (b) a copy of the vehicle accident report,
8 if available. The disclosure shall be confidential and available only to the claimant, his attorney and personnel in the office
9 of the attorney entitled to access to the claimant's files. The insurer shall forward the information to the party requesting it,
10 within 30 days of receipt of the request.

SYNOPSIS

Before the filing of a lawsuit, automobile insurance companies are currently not required to disclose liability coverage information to an injured claimant or the attorney representing that claimant. However, once a lawsuit is filed, this information must be disclosed. This legislation will reduce the number of lawsuits filed by requiring automobile insurance companies to disclose liability coverage information prior to the time that a lawsuit is filed.