



SPONSOR: Rep. Baumbach & Sen. Townsend

HOUSE OF REPRESENTATIVES
152nd GENERAL ASSEMBLY

HOUSE SUBSTITUTE NO. 1
FOR
HOUSE BILL NO. 194

AN ACT TO AMEND TITLE 2 OF THE DELAWARE CODE RELATING TO PUBLIC CARRIERS.

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

1 Section 1. Amend § 1802, Title 2 of the Delaware Code by making deletions as shown by strike through and
2 insertions as shown by underline as follows:

3 § 1802. Regulation of public carriers.

4 (p) The Department shall prescribe by rule, regulation or order minimum amounts and kinds of insurance which
5 shall be carried by public carriers, provided that no public carrier shall be permitted to operate as such unless and until each
6 and all of its vehicles transporting passengers shall be covered by and with a public liability and property damage insurance
7 policy or policies issued by an insurance company authorized to do business in the State in
8 the following minimum ~~amounts of~~ amounts:

9 (1) For all public carriers except those covered under paragraph p(2) of this section, \$1,000,000 for death,
10 bodily injury, and property damage and \$1,000,000 for uninsured and underinsured ~~insurance for all public carriers as~~
11 ~~defined under this chapter. Every vehicle issued a taxicab medallion shall be covered in these amounts at all~~
12 ~~times until the vehicle is either replaced or the medallion is surrendered or sold.~~ insurance.

13 (2) For every taxicab owner or business entity with a valid Certificate of Convenience and Necessity that is
14 operating no more than 2 registered taxicab vehicles, all the following:

15 a. Liability insurance: \$250,000 for death and bodily injury per person, \$500,000 for death and bodily
16 injury per incident, and \$100,000 for property damage.

17 b. Uninsured and underinsured insurance: \$100,000 for death and bodily injury per person, \$300,000 for
18 death and bodily injury per incident, and \$50,000 for property damage.

19 c. Personal injury protection: \$15,000 per person and \$30,000 per incident.

SYNOPSIS

This Act decreases the minimum amount of insurance to be required by taxicab drivers. SB 209, as amended, from the 151st General Assembly increased the required minimum insurance for all public carriers to \$1,000,000 for death, bodily injury, and property damages and \$1,000,000 for uninsured and underinsured insurance. HB 194 lowers the minimum amount of insurance required by taxicabs issued a medallion to \$100,000 for death and bodily injury, \$50,000 for property damages, and \$300,000 for uninsured and underinsured insurance.

House Substitute 1 for HB 194 clarifies that the lower minimum insurance requirements only apply to taxicab owners or businesses that operate no more than 2 registered vehicles. It also changes the minimum insurance required by small taxicab companies to the following:

1. Liability insurance: \$250,000 for bodily injury per person, \$500,000 for bodily injury per accident, and \$100,000 for property damage;

2. Uninsured and underinsured insurance: \$100,000 for bodily injury per person, \$300,000 for bodily injury per accident, and \$50,000 for property damage; and

3. Personal injury protection: \$15,000 per person and \$30,000 per incident.

This change is designed to address the dramatic decrease in taxis operating in Delaware, while requiring an appropriate level of liability coverage.