



SPONSOR: Rep. B. Short & Rep. Keeley & Rep. Mitchell &  
Rep. Paradee & Sen. Sokola  
Reps. Baumbach, Bennett, Jaques, Q. Johnson, Kowalko,  
Longhurst, Lynn, Matthews, Osienski, Ramone, D. Short,  
Viola, Wilson; Sens. Bonini, Bushweller, Delcollo, Ennis,  
Hansen, McDowell, Poore, Walsh

HOUSE OF REPRESENTATIVES  
149th GENERAL ASSEMBLY

HOUSE BILL NO. 114

AN ACT TO AMEND TITLE 21 OF THE DELAWARE CODE RELATING TO BODILY INJURY AND PROPERTY  
DAMAGE COVERAGE ON MOTOR VEHICLES.

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

1 Section 1. Amend § 2902, Title 21 of the Delaware Code by making deletions as shown by strikethrough and  
2 insertions as shown by underline as follows:

3 § 2902. Motor vehicle liability policy.

4 (b) Such owner's policy of liability insurance shall:

5 (1) Designate by explicit description or by appropriate reference all motor vehicles with respect to which  
6 coverage is thereby to be granted; and

7 (2) Insure the person named therein and any other person, as insured, using any such motor vehicle or motor  
8 vehicles with the express or implied permission of such named insured, against loss from the liability imposed by law  
9 for damages arising out of the ownership, maintenance or use of such motor vehicle or motor vehicles within the  
10 United States of America or the Dominion of Canada, subject to limits exclusive of interest and costs, with respect to  
11 each such motor vehicle, as follows: ~~\$15,000~~\$30,000, because of bodily injury to or death of 1 person in any 1 accident  
12 and, subject to said limit for 1 person ~~\$30,000~~\$60,000, because of bodily injury to or death of 2 or more persons in any  
13 1 accident, and ~~\$5,000~~\$10,000, because of injury to or destruction of property of others in any 1 accident.

14 Section 2. This Act shall take effect 6 months after its enactment into law. The provisions of this Act do not apply  
15 to existing insurance policies; however, the provisions will apply to all renewals and new insurance policies which occur  
16 after the effective date.

SYNOPSIS

The purpose of this amendment is to better protect the motorists of the State of Delaware by raising the minimum automobile bodily injury and property damage limits to reflect the current economic conditions. The minimum automobile liability limits have not been raised in the State of Delaware since July 19, 1983. Most motor vehicle policies sold in Delaware provide \$10,000 for property damage coverage. Bodily injury insurance proceeds are frequently used to cover the cost of not only pain and suffering, but an injured person's medical expenses and lost wages, which have increased since 1983. For example, \$15,000 in 1983 is equivalent to \$35,960.54 in 2016, based on the federal Consumer Price Index – Urban statistics for 1983 and 2016. In addition, \$30,000 in 1983 is equivalent to \$71,921.08 in 2016.

