153rd GENERAL ASSEMBLY
FISCAL NOTE

BILL:	**SENATE BILL NO. 28**
SPONSOR:	**Senator Brown**
DESCRIPTION:	**AN ACT TO AMEND TITLE 18 OF THE DELAWARE CODE RELATING TO FUNERAL EXPENSES FOR CERTAIN VOLUNTEERS WITH FIRE OR AMBULANCE COMPANIES.**

Assumptions:

1. This Act is effective upon signature of the Governor. Upon signature, the provisions of this Act become effective October 1, 2025.
2. This Act removes the requirement that only reasonable funeral expenses are paid for the funeral of a deceased member of a volunteer fire company, volunteer fire company ladies auxiliary, or volunteer ambulance and rescue company. This would result in $7,000 payments for each claim.
3. Using data provided by the Insurance Coverage Office, for the period FY 2020 – FY 2024, there were an average of 147 funeral benefits paid for a deceased member of a volunteer fire company, volunteer fire company ladies auxiliary, or volunteer ambulance and rescue company at an average annual cost of $932,122. Upon implementation, the estimated annual cost increase associated with removing the requirement is $95,477. Fiscal Year 2026 costs are prorated given the October 1, 2025, effective date of the Act.

Cost:

Fiscal Year 2026:	$72,658
Fiscal Year 2027:	$96,877
Fiscal Year 2028	$96,877

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