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Insurers Must Raise Minimum Bodily Injury and Property Damage Limits Under New Delaware Personal Injury Protection Statute

The Delaware Personal Injury Protection Statute (no-fault) is requiring insurers to raise minimum bodily injury and property damage limits from the prior \$15,000/ \$30,000/\$5,000 to a new level of \$25,000/\$50,000/ \$10,000, as of December 13, 2017.

The Act's purpose is to better protect the motorist of the State of Delaware by raising the minimum automobile bodily injury and property damage limits to reflect the current economic conditions. Somewhat surprisingly, the change did not seem to affect the minimum liability coverages required of rental car companies within this jurisdiction contained within 21 Del. C. Section 6101(a).

Comment: Insurers should bring their damage limits in line with the statute which became effective on December 13, 2017.

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