



February 21, 2018

COMMERCIAL AUTO MANUAL REVISED IN DELAWARE TO IMPLEMENT HOUSE BILL 114

BACKGROUND	House Bill 114 increases the minimum financial responsibility limits in Delaware to \$25,000 per person / \$50,000 per accident for Bodily Injury and \$10,000 Property Damage (\$60,000 CSL) effective December 13, 2017.
MSO ACTION	MSO has filed-and received approval of revised manual rules to implement HB 114. The following rules are revised: <ol style="list-style-type: none">1. Uninsured Motorists Coverage – Premium Determination (Basic Limits, Increased Limits, and Split Limits)2. Rule 7.3 Drive Other Car Coverage (Cov. E – UM)3. Rule 7.6 Increased Liability Limits (CSL & Split Limits)
COMPANY ACTION	Companies should interpret any outstanding policy with minimum limits as providing the new minimum limits.
EFFECTIVE	Immediately
DISTRIBUTION	The revised manual will be added to the CD-ROM. Affiliated companies may access them through our website: www.msonet.com .
QUESTIONS	Contact Trish Riggio at (800) 935-6900 or email at triggio@msonet.com .