

DE SB184 | 2023-2024 | 152nd General Assembly

Delaware Senate Bill 184 (*In Recess*)

Status

Completed Legislative Action

Spectrum: Partisan Bill (Democrat 8-0)
 Status: Passed on September 14 2023 - 100% progression
 Action: 2023-09-14 - Signed by Governor
 Text: Latest bill text (Draft #1) [HTML]

Summary

Research has shown that certain underwriting factors used by insurers, while facially neutral, may have a disparate impact on protected classes. This bill seeks to address this disparate impact by prohibiting certain underwriting and rating factors, despite being correlative with loss, in homeowners and private passenger motor vehicle insurance policies. This bill would specifically prohibit an insurers consideration of an insureds or proposed insureds (i) non-pending arrests, charges and indictments that do not result in conviction, (ii) convictions unrelated to fraud or the risk being insured, or (iii) drivers license suspensions or revocations for non-driving related reasons. This bill also corrects an incorrect statutory reference in current law.

Title

An Act To Amend Title 18 Of The Delaware Code Relating To Use Of Certain Factors In Underwriting Private Insurance.

Sponsors

Sen. Kyle Gay [D]	Rep. William Bush [D]	Sen. Kyra Hoffner [D]	Sen. Bryan Townsend [D]
Sen. Jack Walsh [D]	Rep. Paul Baumbach [D]	Rep. Larry Lambert [D]	Rep. Eric Morrison [D]

Roll Calls

2023-06-29 - *House* - House Third Reading (Y: 25 N: 0 NV: 0 Abs: 16) [PASS]
 2023-06-22 - *Senate* - Senate Third Reading (Y: 19 N: 1 NV: 0 Abs: 1) [PASS]

History

Date	Chamber	Action
2023-09-14		Signed by Governor
2023-06-29		Passed By House. Votes: 25 YES 16 ABSENT
2023-06-27		Reported Out of Committee (Economic Development/Banking/Insurance & Commerce) in House with 6 Favorable, 3 On Its Merits
2023-06-23		Assigned to Economic Development/Banking/Insurance & Commerce Committee in House
2023-06-22		Passed By Senate. Votes: 19 YES 1 NO 1 ABSENT
2023-06-22		Suspension of Rules in Senate
2023-06-22		Reported Out of Committee (Banking, Business, Insurance & Technology) in Senate with 5 On Its Merits
2023-06-15		Introduced and Assigned to Banking, Business, Insurance & Technology Committee in Senate

Delaware State Sources

Type	Source
Summary	https://leais.delaware.gov/BillDetail?LegislationId=140642

Type	Source
Text	https://legis.delaware.gov/json/BillDetail/GenerateHtmlDocument? legislationId=140642&legislationTypeId=1&docTypeId=2&legislationName=SB184
Roll Call	https://legis.delaware.gov/json/RollCall/GetRollCallVoteByRollCallId#54815
Roll Call	https://legis.delaware.gov/json/RollCall/GetRollCallVoteByRollCallId#55028

Bill Comments

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