

State of Delaware



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AUTO BULLETIN NO. 2

**PREMIUM CHARGES FOR AUTOMOBILES PRINCIPALLY GARAGED
OUT-OF-STATE BUT REGISTERED IN DELAWARE**

Original No. 73-1
Adopted January 15, 1973
Amended April 15, 1992

Because of numerous questions regarding charges for automobiles principally garaged out-of-state, particularly the automobiles of college students, the following procedure should be followed:

Automobiles which are principally garaged out-of-state will be subject to a rate adjustment reflecting the Bodily Injury (BI) rates of the state where garaged except Personal Injury Protection (PIP) and Damage To Other Property (DTOP) will be subject to Delaware rates because they are the only filed rates in existence for this particular coverage. If the state where the automobile is principally garaged has lower BI rates, than an adjustment to reflect these lower rates will be in order.

The only exception to the above will be when another state has a rate filing which is similar to the PIP filing in this State. In that case, the other state's PIP filing may be used.

It is anticipated that every company shall make whatever rate adjustments are necessary to insure the proper premium under the circumstances.