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DONNA LEE H. WILLIAMS INSURANCE COMMISSIONER

Department of Insurance

AUTO BULLETIN NO. 8

IMPLEMENTATION OF SEAL BELT LEGISLATION

Original No. 92-1 Adopted January 13, 1992 Amended April 15, 1992

As you are aware, Delaware enacted a mandatory seat belt law which became effective January 1, 1992. As part of the enactment of that law, the Senate adopted Senate Resolution 25 which urges insurance companies selling automobile insurance in Delaware to consider providing extra benefits to customers who regularly use seat belts and/or have cars equipped with air bags. The Senate has suggested that an extra benefit of \$10,000 for any covered motorist injured in an accident while wearing a seat belt and/or doubling the death benefit of any person killed inn a motor vehicle while wearing a seat belt should be provided to insureds.

The insurance industry lobbied in Delaware for the enactment of a seat belt law. We strongly urge your company provide incentives to your insureds for seat belt usage which will further motivate all Delawareans to "buckle up."