
A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that most people do not
2 continue to receive training after their initial training for a
3 driver's license. However, continuing education in driver
4 training is extremely valuable in refreshing a driver's
5 knowledge of driving safety. Most states already have
6 continuing driver education legislation in place. In these
7 states, insurance premiums have been reduced by ten to twenty
8 per cent.

9 The purpose of this Act is to authorize the motor vehicle
10 insurers to reduce premium rates for insureds who complete a
11 certified motor vehicle driver training course.

12 SECTION 2. Chapter 431, article 10C, part II, Hawaii
13 Revised Statutes, is amended by adding a new section to be
14 appropriately designated and to read as follows:

15 "§431:10C- Premium reductions. (a) Any rates, rating
16 schedules, or rating manuals for the liability, personal injury
17 protection, and collision coverages of a motor vehicle insurance
18 policy submitted to or filed with the commissioner may provide



1 for an appropriate reduction in premium rates for those
2 coverages when the principal operator of the covered vehicle is
3 an insured who successfully completes a driver education and
4 behind-the-wheel driver training course certified by the
5 department of transportation under section 286-108.4. Any
6 reduction granted by an insurer shall be presumed appropriate
7 unless credible data demonstrates otherwise.

8 (b) The premium reduction allowed by this section shall be
9 effective for an insured for a three-year period after
10 successful completion of the certified course under subsection
11 (a), provided that the insurer may require additional conditions
12 to provide and maintain the reduction.

13 (c) Upon successfully completing the certified course
14 under subsection (a), each person shall be issued a certificate
15 by the program offering the course, which the person may use to
16 qualify for the premium reduction allowed by this section.

17 (d) This section shall not apply in the event the person
18 is required to attend a driving retraining course pursuant to
19 section 286-128(d).

20 (e) Each principal operator under this section shall take
21 a certified course every three years to continue to be eligible
22 for the reduction under this section."



1 SECTION 3. New statutory material is underscored.

2 SECTION 4. This Act shall take effect upon its approval.



Report Title:

Motor Vehicle Insurance

Description:

Provides motor vehicle insurance premium rate reductions to those who complete a certified driver training course. (SD1)

