H.B. NO. 394

A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

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

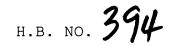
1	SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2	amended by adding a new section to article 10C to be
3	appropriately designated and to read as follows:
4	" <u>§431:10C-</u> Reduction in premium charges; insureds fifty-
5	five years of age and older. (a) Any rates, rating schedules,
6	or rating manuals for the liability, personal injury protection,
7	and collision coverages of a motor vehicle insurance policy
8	submitted to or filed with the insurance commissioner shall
9	provide for an appropriate reduction in premium charges as to
10	those coverages when the principal operator on the covered
11	vehicle is an insured fifty-five years of age or older for a
12	three-year period after successfully completing a motor vehicle
13	accident prevention course approved by the department of
14	transportation. Any discount used by an insurer shall be
15	presumed appropriate unless credible data demonstrates
16	otherwise.
17	(b) The premium reduction required by this section shall
18	be effective for an insured for a three-year period after

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1	successful completion of the approved course, except that the
2	insurer may require, as a condition of providing and maintaining
3	the discount, that the insured for a three-year period after
4	course completion not be involved in an accident for which the
5	insured is at fault.
6	(c) Upon successfully completing the approved course, each
7	person shall be issued a certificate by the organization
8	offering the course, which shall be used to quality for the
9	premium discount required by this section.
10	(d) This section shall not apply in the event the approved
11	course is specified by a court or other governmental entity
12	resulting from a moving traffic violation.
13	(e) Each participant shall take an approved course every
14	three years to continue to be eligible for the reduction in
15	premiums."
16	SECTION 2. New statutory material is underscored.
17	SECTION 3. This Act shall take effect upon its approval.
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Report Title:

Motor Vehicle Insurance

Description:

Requires motor vehicle insurers to reduce the rates of senior citizens who successfully complete a driver improvement course.

