

---

---

## A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE RATE FILINGS.

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

1           SECTION 1. Chapter 431, article 10C, Hawaii Revised  
2 Statutes, is amended by adding a new section to part II to be  
3 appropriately designated and to read as follows:  
4           "§431:10C-           Premium reductions for older insureds  
5 completing accident prevention course. (a) Any schedule of  
6 rates or rating plan for motor vehicle insurance submitted to or  
7 filed with the commissioner shall provide for an appropriate  
8 reduction in premium charges, except for underinsured motorist  
9 coverage, for those insureds who are sixty-five years of age and  
10 older, upon the successful completion of a motor vehicle  
11 accident prevention course meeting the criteria of the  
12 department of transportation with a minimum of eight hours, or  
13 additional hours as determined by rule of the department of  
14 transportation. An eight-hour program-learning self-instruction  
15 course shall be made available in areas in which a classroom  
16 course meeting the criteria of this section is not offered. The  
17 classroom course may be conducted by a public or private agency  
18 approved by the department of transportation. The self-



1 instruction course shall be conducted by an agency approved by  
2 the department of transportation to conduct classroom courses  
3 under this section.

4 (b) All insurance companies writing motor vehicle  
5 insurance in this State shall allow an appropriate reduction in  
6 premium charges, except for underinsured motorist coverage, to  
7 all eligible persons under subsection (a).

8 (c) Upon successfully completing the approved course, each  
9 participant shall be issued, by the course's sponsoring agency,  
10 a certificate that shall be the basis of qualification for the  
11 discount on insurance.

12 (d) Each participant shall take an approved course upon  
13 the renewal of the applicant's driver's license in order to be  
14 eligible for a continued reduction in insurance premium  
15 charges."

16 SECTION 2. There is appropriated out of the general  
17 revenues of the State of Hawaii the sum of \$            or so much  
18 thereof as may be necessary for fiscal year 2008-2009 for the  
19 development of criteria for a motor vehicle accident prevention  
20 course.

21 The sum appropriated shall be expended by the department of  
22 transportation for the purposes of this Act.



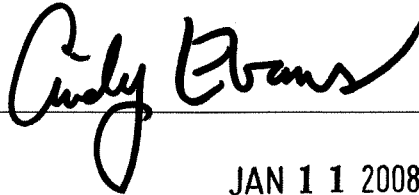
# H.B. NO. 2075

1 SECTION 3. New statutory material is underscored.

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

3

INTRODUCED BY:

  
\_\_\_\_\_

JAN 11 2008



**Report Title:**

Seniors; Vehicle Insurance

**Description:**

Requires insurers to file rates that provide for an appropriate reduction in premium charges for insureds who are 65 years of age and older after successfully completing a motor vehicle accident prevention course. Requires the department of transportation to develop the motor vehicle accident prevention course.

