

---

---

# 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           "§431:10C-       Reduction in premium charges; motor vehicle  
5 accident prevention course. (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 for a three-year period after the principal  
11 operator of the covered vehicle successfully completes a motor  
12 vehicle accident prevention course approved by the department of  
13 transportation. Any discount used by an insurer shall be  
14 presumed appropriate unless credible data demonstrates  
15 otherwise.

16           (b) The premium reduction required by this section shall  
17 be effective for an insured for a three-year period after  
18 successful completion of the approved course, except that the



1 insurer may require, as a condition of providing and maintaining  
2 the discount, that the insured for the three-year period after  
3 course completion not be involved in an accident for which the  
4 insured is at fault.

5 (c) Upon successfully completing the approved course, each  
6 person shall be issued a certificate by the organization  
7 offering the course, which shall be used to qualify for the  
8 premium discount required by this section.

9 (d) This section shall not apply in the event the approved  
10 course is specified by a court or other governmental entity  
11 resulting from a moving traffic violation.

12 (e) Each participant shall take an approved course every  
13 three years to continue to be eligible for the reduction in  
14 premiums."

15 SECTION 2. New statutory material is underscored.

16 SECTION 3. This Act shall take effect upon its approval.



**Report Title:**

Motor Vehicle Insurance

**Description:**

Requires motor vehicle insurers to reduce the rates of any individual who successfully completes a driver improvement course. (HB2093 HD1)

