



**To: House Committee on Transportation  
Rep. Joe Souki, Chair  
Rep. Scott Nishimoto, Vice-Chair**

**LATE TESTIMONY**

**Date: January 23, 2008  
Conference Room 309  
8:30 am**

**Re: HB2093 RELATING TO MOTOR VEHICLE INSURANCE**

Chair Souki and Members of the Committee:

My name is Ed Thompson and I am the Associate State Director for Advocacy for AARP Hawaii. We are a membership organization for people 50 and older with 156,000 members in Hawaii. AARP provides access to services and information, meaningful volunteer opportunities, and the opportunity for our members to create positive change in their lives.

AARP supports HB2093 and if this bill were to pass the legislature, Hawaii would join 35 other states and the District of Columbia that already provide a discount for eligible graduates of approved driver safety programs. The AARP Drive Safety Program is approved in every state.

The AARP Driver Safety Program is the nation's first and largest classroom driver refresher course specially designed for drivers age 50 and older. The eight-hour course is typically taught in two four-hour sessions over two days. Since 1979, over 10 million people have taken the course. In 2006, driver safety volunteers conducted 120 classes throughout Hawaii and trained 1,698 graduates.

We know the program works because program graduates believe that the Driver Safety Course has positively influenced their driving behaviors (2005 AARP survey); 92 percent of program graduates reported they had changed at least one driving behavior as a result of taking the course (2005 AARP survey); and 83 percent of program graduates felt that the information learned in the course helped them prevent being involved in a traffic accident (2005 AARP survey).

On behalf of all volunteers who have given their time to help train Hawaii drivers and the 156,000 AARP members, thank you for the opportunity to testify before your committee.

# GOODSILL ANDERSON QUINN & STIFEL

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January 22, 2008

TO: Representative Joseph M. Souki  
Chair, Committee on Transportation  
Hawaii State Capitol, Room 309

**LATE TESTIMONY**

FROM: Christopher G. Pablo, Esq.  
H.B 2093 – Relating to Motor Vehicle Insurance  
Hearing Date: Wednesday, January, 23, 2008 at 8:30 am

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Dear Chair Souki and Members of the Committee on Transportation:

I am Chris Pablo, appearing on behalf of the American Insurance Association (AIA). AIA represents approximately 350 major insurance companies that provide all lines of property and casualty insurance and write more than \$123 billion annually in premiums. AIA members supply 23 percent of the property/casualty insurance sold in Hawaii. The association is headquartered in Washington, D.C., and has representatives in every state.

We have concerns with HB 2093 which requires motor vehicle insurers to reduce the insurance premiums of drivers fifty-five years of age for a period of three years after the completion of an approved motor vehicle accident prevention course approved by the Department of Transportation. In general, AIA member companies oppose mandates on premium rating discounts. This bill gives preferential rating to a certain class of drivers ( i.e., age 55 and older) where no actuarial evidence has been offered to show that this class of insureds has a reduced risk. Members of this class become entitled to the discount solely after taking an approved course in motor vehicle accident prevention.

We appreciate the opportunity to express our concerns.