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## 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. Either the instructor-led version or online  
15 version of the National Safety Council Defensive Driving Course  
16 shall be deemed to meet the criteria of the department of  
17 transportation. An eight-hour program-learning self-instruction  
18 course shall be made available in areas in which a classroom



1 course meeting the criteria of this section is not offered. The  
2 classroom course may be conducted by a public or private agency  
3 approved by the department of transportation. The self-  
4 instruction course shall be conducted by an agency approved by  
5 the department of transportation to conduct classroom courses  
6 under this section.

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

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

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

19 SECTION 2. There is appropriated out of the general  
20 revenues of the State of Hawaii the sum of \$                    or so  
21 much thereof as may be necessary for fiscal year 2009-2010 and  
22 the same sum or so much thereof as may be necessary for fiscal



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1 year 2010-2011 for the development of criteria for a motor  
2 vehicle accident prevention course.

3 The sums appropriated shall be expended by the department  
4 of transportation for the purposes of this Act.

5 SECTION 3. New statutory material is underscored.

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

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INTRODUCED BY:

Cindy Evans

JAN 21 2009



**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 criteria for the motor vehicle accident prevention course. Establishes that the instructor-led or online version of the National Safety Council Defensive Driving Course are deemed to meet the department's criteria.

