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# A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

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

1           SECTION 1. The legislature finds that many states allow  
2 insurers to offer motor vehicle insurance discounts to drivers  
3 who complete a driver safety course or driver improvement course  
4 in the classroom or online. However, existing law in Hawaii on  
5 discriminatory practices in underwriting is silent on allowing  
6 motor vehicle insurance companies to offer discounts of any  
7 kind.

8           The purpose of this Act is to allow motor vehicle insurance  
9 companies to offer discounts on premiums if the insured  
10 completes a driver safety or driver improvement course.

11           SECTION 2. Section 431:10C-207, Hawaii Revised Statutes,  
12 is amended to read as follows:

13           "**§431:10C-207 Discriminatory practices prohibited[-];**  
14 **driver safety or improvement course.** (a) [Nø] Except as  
15 provided in subsection (b), no insurer shall base any standard  
16 or rating plan, in whole or in part, directly or indirectly,  
17 upon a person's race, creed, ethnic extraction, age, sex, length



1 of driving experience, credit bureau rating, marital status, or  
2 physical handicap.

3 (b) An insurer may offer premium discounts for drivers who  
4 complete a driver safety course or driver improvement course."

5 SECTION 3. Statutory material to be repealed is bracketed  
6 and stricken. New statutory material is underscored.

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



**Report Title:**

Motor Vehicle Insurance; Premiums; Discount

**Description:**

Allows motor vehicle insurers to offer insurance premium discounts for completion of a driver safety course or driver improvement course. (SD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

