



# Senate

General Assembly

**File No. 213**

January Session, 2007

Senate Bill No. 109

*Senate, April 2, 2007*

The Committee on Transportation reported through SEN. DEFRONZO of the 6th Dist., Chairperson of the Committee on the part of the Senate, that the bill ought to pass.

***AN ACT REQUIRING AUTOMOBILE INSURANCE DISCOUNTS FOR DRIVERS SIXTY YEARS OF AGE AND OVER WHO COMPLETE AN ACCIDENT PREVENTION COURSE.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 38a-683 of the general statutes is  
2 repealed and the following is substituted in lieu thereof (*Effective*  
3 *October 1, 2007*):

4 (a) The premium charges for a private passenger nonfleet  
5 automobile under an automobile liability or physical damage  
6 insurance policy for any principal operator who has attained the age of  
7 [sixty-two] sixty years and has submitted proof of successful  
8 completion of an accident prevention course approved by the  
9 Commissioner of Motor Vehicles shall be appropriately modified to  
10 reflect such operator's reduced exposure to loss. Such course shall be  
11 completed within one year prior to the initial application of the  
12 discount or, for subsequent applications of the discount, within one  
13 year of the expiration of the current discount period. If proof of

14 successful completion of such course is submitted during the term of a  
 15 policy, any premium modification shall become effective upon the next  
 16 renewal. A minimum discount of five per cent shall be applicable to  
 17 premium charges for such automobile for policies effective on and  
 18 after July 1, 1983. The discount shall apply to the premium charges for  
 19 the automobile for at least twenty-four months. This section shall not  
 20 apply to any group automobile insurance policy issued pursuant to  
 21 section 38a-803 under which premiums are broadly averaged for the  
 22 group rather than determined individually.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2007	38a-683(a)

**INS**      *Joint Favorable C/R*      TRA  
**TRA**      *Joint Favorable*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either chamber thereof for any purpose:

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***OFA Fiscal Note***

***State Impact:*** None

***Municipal Impact:*** None

***Explanation***

This bill decreases the age, from 62 to 60 years of age, for discounted auto insurance premiums for seniors who complete an accident prevention course. There is no fiscal impact to the Insurance Department.

***The Out Years***

***State Impact:*** None

***Municipal Impact:*** None

**OLR Bill Analysis****SB 109*****AN ACT REQUIRING AUTOMOBILE INSURANCE DISCOUNTS FOR DRIVERS SIXTY YEARS OF AGE AND OVER WHO COMPLETE AN ACCIDENT PREVENTION COURSE.*****SUMMARY:**

This bill decreases, from 62 to 60, the age at which a driver is eligible for an automobile insurance policy premium discount upon successfully completing a Department of Motor Vehicles-approved accident prevention course.

By law, the premium discount must be at least 5% and apply for at least 24 months. The driver must complete a course within one year before applying for an initial discount. For any future discount, the driver must complete a course within one year before the current discount expires.

EFFECTIVE DATE: October 1, 2007

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Change of Reference  
Yea 14 Nay 4 (02/22/2007)

Transportation Committee

Joint Favorable  
Yea 34 Nay 0 (03/14/2007)