



General Assembly

January Session, 2007

**Committee Bill No. 109**

LCO No. 3822

\* \_\_\_\_\_SB00109INSTRA022307\_\_\_\_\_\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

**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2 repealed and the following is substituted in lieu thereof (*Effective*  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	<i>October 1, 2007</i>	38a-683(a)

**INS**

*Joint Favorable C/R*

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