



General Assembly

February Session, 2008

Raised Bill No. 279

LCO No. 1480

01480_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING AUTOMOBILE INSURANCE DISCOUNTS.

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

1 Section 1. Section 38a-683 of the 2008 supplement to the general
2 statutes is repealed and the following is substituted in lieu thereof
3 (*Effective October 1, 2008*):

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 years and has submitted proof of successful completion of an
8 accident prevention course approved by the Commissioner of Motor
9 Vehicles shall be appropriately modified to reflect such operator's
10 reduced exposure to loss. Such course shall be completed within one
11 year prior to the initial application of the discount or, for subsequent
12 applications of the discount, within one year of the expiration of the
13 current discount period. If proof of successful completion of such
14 course is submitted during the term of a policy, any premium
15 modification shall become effective upon the next renewal. A
16 minimum discount of five per cent shall be applicable to premium
17 charges for such automobile for policies effective on and after July 1,

18 1983. The discount shall apply to the premium charges for the
19 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.

23 (b) The Commissioner of Motor Vehicles shall adopt regulations in
24 accordance with the provisions of chapter 54 concerning the content
25 and other requirements of the accident prevention course referred to in
26 subsection (a) of this section, including, but not limited to, the number
27 of hours of classroom instruction, approval of schools and instructors
28 offering the course, [and] certificate issuance upon successful
29 completion, and approval of such courses to be taken on the Internet.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2008</i>	38a-683

Statement of Purpose:

To facilitate participation in driver safety programs by individuals sixty years of age and older by allowing such drivers to complete an accident prevention course on the Internet.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]