



General Assembly

**Substitute Bill No. 279**

February Session, 2008

\* SB00279INS 031108 \*

**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2 statutes is repealed and the following is substituted in lieu thereof  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.  
30 Each approved Internet course shall include a final examination that  
31 shall be taken by the principal operator in person at a location, time  
32 and date determined by the course provider and approved by the  
33 commissioner.

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

**INS**      *Joint Favorable Subst.*