



# Senate

General Assembly

**File No. 31**

February Session, 2010

Senate Bill No. 190

*Senate, March 11, 2010*

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the bill ought to pass.

## **AN ACT CONCERNING A FOUR-HOUR ACCIDENT PREVENTION COURSE FOR OLDER DRIVERS.**

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

1 Section 1. Section 38a-683 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective October 1, 2010*):

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

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

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

29 (c) The commissioner shall adopt regulations, in accordance with  
 30 chapter 54, pertaining to the requirements of such Internet courses  
 31 established in subsection (b) of this section. Such regulations shall  
 32 include, but not be limited to, methods to ensure verification of (1) the  
 33 course enrollee's identity at the time of registration and throughout the  
 34 duration of such approved Internet course, (2) the participation of such  
 35 enrollee throughout the duration of such course, (3) the completion of  
 36 such course by such enrollee within any time requirements imposed  
 37 by such course or the commissioner, and (4) the successful completion  
 38 of such course by such enrollee.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2010	38a-683

**INS**      *Joint Favorable*

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The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

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**OFA Fiscal Note**

**State Impact:**

<b>Agency Affected</b>	<b>Fund-Effect</b>	<b>FY 11 \$</b>	<b>FY 12 \$</b>
Department of Motor Vehicles	TF - See Below	Minimal	Minimal

Note: TF=Transportation Fund

**Municipal Impact:** None

**Explanation**

Under current regulations, drivers over 60 years of age must complete a minimum of 7 hours of classroom instruction to qualify for an insurance discount. The bill will result in the Department of Motor Vehicles (DMV) having to modify current regulations to reflect the reduction of hours from 7 to 4. This will result in a minimal fiscal impact (less than \$5,000) to DMV.

**The Out Years**

The annualized ongoing fiscal impact identified above would not continue into the future.

**OLR Bill Analysis****SB 190*****AN ACT CONCERNING A FOUR-HOUR ACCIDENT PREVENTION COURSE FOR OLDER DRIVERS.*****SUMMARY:**

By law, a driver age 60 or older is eligible for an automobile insurance premium discount for successfully completing an accident-prevention course approved by the Department of Motor Vehicles (DMV). This bill requires the course to be four hours long.

Current law requires the DMV commissioner to adopt regulations about the course, including the number of hours of classroom instruction required. The bill removes his authority to regulate the length of the course.

EFFECTIVE DATE: October 1, 2010

**BACKGROUND*****Auto Insurance Premium Discount***

The premium discount, which is effective at the policy's next renewal, must be at least 5% and apply for at least 24 months. The driver must complete the DMV-approved course within the year before he or she applies for an initial discount. For any future discount, the driver must complete a course within the year before the current discount expires.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 19 Nay 0 (03/02/2010)