
OLR Bill Analysis

HB 6898

AN ACT ELIMINATING THE AGE REQUIREMENT FOR DRIVERS WHO COMPLETE AN ACCIDENT PREVENTION COURSE AND REQUIRING A STUDY OF AUTOMOBILE LIABILITY INSURANCE LAWS IN OTHER STATES.

SUMMARY

This bill broadens who is eligible to receive a discounted auto insurance policy premium for completing a Department of Motor Vehicles (DMV)-approved accident prevention course by removing an age requirement. Under current law, drivers must be age 60 or older to be eligible for the discount.

By law, the premium discount must be at least 5% and apply for at least 24 months. A person must submit to his or her insurer proof of successfully completing an approved course of at least four hours within one year of applying for the discount.

Relatedly, the bill effectively requires DMV to update its current regulations on the content and other requirements for accident prevention courses under this law, which are based around the current age requirement (see CGS § 38a-683(b) & (c) and Conn. Agencies Regs., § 38a-683-1 et seq.).

Separately, the bill also requires the insurance commissioner to study auto liability insurance laws in other states as compared to Connecticut's. The study must include issues relating to auto liability insurance coverage and practices to lower premiums. The commissioner must report the study's findings to the Insurance and Real Estate Committee by February 1, 2026.

EFFECTIVE DATE: October 1, 2025, except for the study provision, which is effective upon passage.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 13 Nay 0 (02/25/2025)