

MAINE STATE LEGISLATURE

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1 SECOND REGULAR SESSION
2

3 ONE HUNDRED AND TENTH LEGISLATURE
4

5 **Legislative Document**

No. 1822

6
7 S. P. 764 In Senate, January 13, 1982
8 Approved for introduction by the Legislative Council pursuant to
Joint Rule 26.

Referred to the Committee on Business Legislation and 1,600
ordered printed. Sent down for concurrence. Ordered sent forthwith.

MAY M. ROSS, Secretary of the Senate

9 Presented by Senator Gill of Cumberland.

10 Cosponsors: Senator Conley of Cumberland and Senator Pierce of
11 Kennebec.
12

13 STATE OF MAINE
14

15 IN THE YEAR OF OUR LORD
16 NINETEEN HUNDRED AND EIGHTY-TWO
17

18 AN ACT to Provide for Discount Automobile
19 Insurance for 3 Years for Persons 55 Years Old
20 or Older upon Completion of a Motor Vehicle
21 Accident Prevention Course.
22

23 Be it enacted by the People of the State of Maine as follows:

24 24-A MRSA c. 40-A is enacted to read:

25 CHAPTER 40-A

26 DISCOUNT AUTOMOBILE INSURANCE
27 FOR PERSONS 55 YEARS OF AGE OR OLDER

28 §2951. Reduction in premium charges

29 Any schedule of rates or rating plan rules for private
30 passenger automobile liability and physical damage insurance

1 submitted to, or filed with, the Superintendent of Insurance
2 shall provide for an appropriate reduction in premium
3 charges for those insured 55 years of age and older, for a
4 3-year period after successfully completing a motor vehicle
5 accident prevention course meeting the Motor Vehicle
6 Division's criteria, provided that there shall be no reduc-
7 tion in premiums for a self-instructed course or a course
8 which does not provide for actual classroom or field driving
9 instruction for a minimum number of hours as determined by
10 the Motor Vehicle Division.

11 §2952. Companies to provide reduction

12 All insurance companies writing private passenger auto-
13 mobile liability and physical damage insurance in the State
14 shall allow an appropriate reduction in premium charges to
15 all eligible persons subject to this chapter.

16 §2953. Certificate of completion of drivers course

17 Upon successfully completing the approved course, each
18 participant shall be issued by the course's sponsoring
19 agency, a certificate which shall be the basis of qualifica-
20 tion for the discount on insurance.

21 §2954. Course to be taken every 3 years

22 Each participant must take an approved course every 3
23 years to continue to be eligible for the discount on insur-
24 ance.

25 Statement of Fact

26 The purpose of this bill is to provide that any sched-
27 ule or rates or rating plan rules for private passenger
28 automobile liability and physical damage insurance submitted
29 to or filed with the Superintendent of Insurance shall pro-
30 vide for an appropriate reduction in premium charges for
31 those insured 55 years of age and over for a 3-year period
32 after successfully completing a motor vehicle accident pre-
33 vention course approved by the Motor Vehicle Division.