



## **117th MAINE LEGISLATURE**

## **FIRST REGULAR SESSION-1995**

Legislative Document

No. 402

H.P. 298

House of Representatives, February 6, 1995

An Act to Require Insurance Companies to Make Discounted Premiums Available to Drivers 55 Years of Age or Older Who Complete Motor Vehicle Accident Prevention Courses.

Reference to the Committee on Banking and Insurance suggested and ordered printed.

SOSEPH W. MAYO, Clerk

Presented by Representative JOY of Crystal. Cosponsored by Representatives: BARTH of Bethel, LOOK of Jonesboro, RICKER of Lewiston, STEDMAN of Hartland, Senator: FAIRCLOTH of Penobscot.

	Be it enacted by the People of the State of Maine as follows:
2	Sec.1. 24-A MRSA §2902-F is enacted to read:
4	<u>\$2902-F. Discounted premiums for older drivers</u>
6	S2902-I. DISCOULCED PLEMILUNS IOI DIDEL DITVELS
	1. Discount; accident prevention course required. Any
8	rates, rating schedules or rating manuals for the liability,
10	personal injury protection and collision coverage of a motor vehicle insurance policy submitted to or filed with the bureau
12	must provide for an appropriate reduction in premium charges as to such coverages for a 3-year period when the principal operator of the covered vehicle is an insured 55 years of age or older who
14	successfully completed a motor vehicle accident prevention course approved by the Bureau of Motor Vehicles. Any discount used by
16	an insurer is appropriate unless credible data demonstrates otherwise.
18	
	2. Condition. The premium reduction required by this
20	section is effective for a 3-year period after an insured successfully completes an approved course, except that the
22	insurer may require, as a condition of providing and maintaining
	the discount, that the insured not be involved in an accident for
24	which the insured is at fault for a 3-year period after course completion.
26	
28	3. Qualification; certificate. Upon successfully completing
20	the approved course, a person must be issued a certificate by the organization offering the course, which is used to qualify for
30	the premium discount required by this section.
32	4. Application. An insured is not eligible for the premium
2.4	reduction under this section when the insured is required by a
34	court or other government entity to complete the approved course as a result of a moving traffic violation by the insured.
36	as a resure of a moving charite violacion by the insures.
	5. Eligibility. An insured must take an approved course
38	every 3 years to continue to be eligible for the premium reduction.
40	
42	STATEMENT OF FACT
44	This bill requires insurance companies to offer drivers 55
46	years of age or older a discounted premium if the insured completes an accident prevention course approved by the Bureau of Motor Vehicles.

## Polit analtad by the Deeple of the Stat of Mair ~ fall