MAINE STATE LEGISLATURE

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119th MAINE LEGISLATURE

FIRST REGULAR SESSION-1999

Legislative Document

H.P. 79

House of Representatives, January 11, 1999

No. 92

An Act to Create a Mandatory Auto Insurance Premium Discount for Safe, Mature Drivers.

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

SOSEPH W. MAYO, Clerk

Presented by Representative CLARK of Millinocket. Cosponsored by Senator CATHCART of Penobscot and

Representatives: AHEARNE of Madawaska, GOODWIN of Pembroke, JACOBS of Turner, MATTHEWS of Winslow, MAYO of Bath, TRUE of Fryeburg, USHER of Westbrook,

Senator: MICHAUD of Penobscot.

Be it	enacted	by th	e Peon	le of	the	State of	of Maine	as follows:
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Sec. 1. 24-A MRSA §2902-G is enacted to read:

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§2902-G. Discounted premiums for older drivers

1. Discount; accident prevention course required. Any rates, rating schedules or rating manuals for the liability, 8 personal injury protection and collision coverages of a motor 10 vehicle insurance policy submitted to or filed with the bureau must provide for an appropriate reduction in premium charges for 12 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 completes 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.

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- 2. Condition. The premium reduction required by this section is effective for a 3-year period after an insured 55 years of age or older successfully completes an approved motor vehicle accident prevention course, except that the insurer may require, as a condition of providing and maintaining the discount, that the insured not be involved in an accident for which the insured is at fault for a 3-year period after the course is completed.
- 3. Qualification; certificate. An organization offering an approved motor vehicle accident prevention course, which is used to qualify for the premium discount required by this section, shall issue a certificate to a person who successfully completes the course.
- 4. Application. An insured is not eligible for the premium discount under this section when the insured is required by a court or other government entity to complete the approved motor vehicle accident prevention course because the insured has committed a moving traffic violation.
 - 5. Eligibility. An insured must take an approved motor vehicle accident prevention course every 3 years to continue to be eligible for the premium discount.

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SUMMARY

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This bill requires insurance companies to provide a driver 55 years of age or older a discounted premium if the insured completes an accident prevention course approved by the Department of the Secretary of State, Bureau of Motor Vehicles.