

# MAINE STATE LEGISLATURE

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# 120th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2001

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Legislative Document

No. 43

H.P. 34

House of Representatives, January 9, 2001

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

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

*Millicent M. MacFarland*

MILLICENT M. MacFARLAND, Clerk

Presented by Representative MAYO of Bath.  
Cosponsored by Representatives: GLYNN of South Portland, TWOMEY of Biddeford,  
Senator MILLS of Somerset,  
Senator McALEVEY of York and  
Representatives: CLOUGH of Scarborough, HONEY of Boothbay, MURPHY of Berwick,  
SULLIVAN of Biddeford.

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

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Sec. 1. 24-A MRSA §2902-G is enacted to read:

**§2902-G. Discounted premiums for older drivers**

**1. Discount; accident prevention course required.** Any rates, rating schedules or rating manuals for the liability, personal injury protection and collision coverages of a motor vehicle insurance policy submitted to or filed with the bureau must provide for a 10% reduction in premium charges for 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 successfully completes a motor vehicle accident prevention course approved by the Department of the Secretary of State, Bureau of Motor Vehicles.

**2. Condition.** The premium reduction required by subsection 1 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 used to qualify for the premium discount required by subsection 1 shall issue a certificate to a person who successfully completes the course.

**4. Application.** An insured is not eligible for the premium discount under subsection 1 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 pass an approved motor vehicle accident prevention course every 3 years to continue to be eligible for the premium discount.

**SUMMARY**

This bill requires insurance companies to provide a driver 55 years of age or older a 10% discount on premium charges if the insured completes an accident prevention course approved by the Department of the Secretary of State, Bureau of Motor Vehicles.