
A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to article 10C to be
3 appropriately designated and to read as follows:
4 "§431:10C- Reduction in premium charges; insureds
5 fifty-five years of age and older. (a) Any rates, rating
6 schedules, or rating manuals for the liability, personal injury
7 protection, and collision coverages of a motor vehicle insurance
8 policy submitted to or filed with the insurance commissioner
9 shall provide for an appropriate reduction in premium charges as
10 to those coverages when the principal operator on the covered
11 vehicle is an insured fifty-five years of age or older for a
12 three-year period after successfully completing a motor vehicle
13 accident prevention course approved by the department of
14 transportation. Any discount used by an insurer shall be
15 presumed appropriate unless credible data demonstrates
16 otherwise.

17 (b) The premium reduction required by this section shall
18 be effective for an insured for a three-year period after



1 successful completion of the approved course, except that the
2 insurer may require, as a condition of providing and maintaining
3 the discount, that the insured for a three-year period after
4 course completion not be involved in an accident for which the
5 insured is at fault.

6 (c) Upon successfully completing the approved course, each
7 person shall be issued a certificate by the organization
8 offering the course, which shall be used to qualify for the
9 premium discount required by this section.

10 (d) This section shall not apply in the event the approved
11 course is specified by a court or other governmental entity
12 resulting from a moving traffic violation.

13 (e) Each participant shall take and successfully complete
14 an approved course every three years to continue to be eligible
15 for the reduction in premiums."

16 SECTION 2. New statutory material is underscored.

17 SECTION 3. This Act shall take effect upon its approval.

18

INTRODUCED BY: *[Signature]*
[Signature]

JAN 18 2007



Report Title:

Motor Vehicle Insurance

Description:

Requires motor vehicle insurers to reduce the rates of drivers over the age of 55 who successfully complete a driver improvement course.

