
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 fifty-
5 five years of age and older. (a) Any rates, rating schedules,
6 or rating manuals for the liability, personal injury protection,
7 and collision coverages of a motor vehicle insurance policy
8 submitted to or filed with the insurance commissioner shall
9 provide for an appropriate reduction in premium charges as to
10 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



Report Title:

Motor Vehicle Insurance

Description:

Requires motor vehicle insurers to reduce the rates of senior citizens who successfully complete a driver improvement course.

