
A BILL FOR AN ACT

RELATING TO INSURANCE.

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

1 SECTION 1. Section 286-108.4, Hawaii Revised Statutes, is
2 amended to read as follows:

3 " **[+] §286-108.4 Driver education and behind-the-wheel**
4 **driver training program. [+]** The director of transportation is
5 directed to establish and certify a statewide driver education
6 program and behind-the-wheel driver training program, to include
7 the number of course hours, curriculum, and certification of
8 teachers and third-party examiners[-], and an optional accident
9 prevention program for purposes of section 431:10C-207. The
10 director of transportation is also directed to set a cost for
11 the programs to enable the programs to be self-sufficient. The
12 director of transportation shall adopt rules pursuant to chapter
13 91 necessary for the purposes of this **[+]section[+]**."

14 SECTION 2. Section 431:10C-207, Hawaii Revised Statutes,
15 is amended to read as follows:

16 "**§431:10C-207 Discriminatory practices prohibited[-];**
17 **accident prevention program; exception.** (a) No insurer shall
18 base any standard or rating plan, in whole or in part, directly



1 or indirectly, upon a person's race, creed, ethnic extraction,
2 age, sex, length of driving experience, credit bureau rating,
3 marital status, or physical handicap[-], except as provided in
4 subsection (b).

5 (b) Notwithstanding subsection (a), beginning January 1,
6 2008, all authorized insurers transacting motor vehicle
7 insurance in this State shall implement a rate reduction, as
8 provided in this subsection, of not less than ten per cent from
9 the rates filed with the commissioner for all motor vehicle
10 insurance policies in effect on January 1, 2008, and for each new
11 and renewal policy issued thereafter. The reduced rate shall
12 apply to any policyholder who:

- 13 (1) Is fifty-five years of age or older; and
- 14 (2) Has satisfactorily completed an accident prevention
15 course or a refresher provided by under the
16 department's accident prevention program pursuant to
17 section 286-108.4.

18 The reduced rate shall be applicable for three years following
19 satisfactory completion of the course, at which time the insured
20 shall be required to retake the course or take a refresher
21 course in order to continue to qualify for the reduced rate."

1 SECTION 3. Statutory material to be repealed is bracketed
2 and stricken. New statutory material is underscored.

3 SECTION 4. This Act shall take effect upon its approval.
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INTRODUCED BY:

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JAN 19 2007

Report Title:

Motor Vehicle Rates; Elderly Drivers; Defensive Driver Education

Description:

Requires a premium reduction of at least 10 per cent for drivers who are at least 55 years of age and who complete a driver accident prevention course.

