

JAN 25 2012

A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

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

1 SECTION 1. The legislature finds that many states allow
2 insurers to offer motor vehicle insurance discounts to drivers
3 who complete a state-approved driver improvement course in the
4 classroom or online, in some states. Existing current law in
5 Hawaii, however, prohibits motor vehicle insurance companies
6 from offering discounts of any kind.

7 The purpose of this Act is to allow motor vehicle insurance
8 companies to offer discounts on premiums if the insured
9 completes a state-certified driver improvement course.

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

12 "**§431:10C-207 Discriminatory practices prohibited**[+];
13 **driver safety course.** (a) [Nø] Except as provided in
14 subsection (b), no insurer shall base any standard or rating
15 plan, in whole or in part, directly or indirectly, upon a
16 person's race, creed, ethnic extraction, age, sex, length of
17 driving experience, credit bureau rating, marital status, or
18 physical handicap.



(b) An insurer may offer premium discounts for drivers who complete a state-approved driver safety course."

SECTION 3. To implement section 2 of this Act, the insurance commissioner shall establish and maintain an updated list of state-approved driver safety courses offered by public or private entities, or in the alternative, provide a state-sponsored driver safety course through the department of transportation.

SECTION 4. Statutory material to be repealed is bracketed and stricken. New statutory material is underscored.

SECTION 5. This Act shall take effect upon its approval.

INTRODUCED BY:

[Signature]

[Signatures: Jill, Cheryl de Bahr, J. Klemm, Gbosh, Fredhant, James Drummond, Brian Kolchak, Will Ennis]



S.B. NO. 2968

Report Title:

Motor Vehicle Insurance; Premiums; Discount

Description:

Allows motor vehicle insurers to offer insurance premium discounts for completion of a state-approved driver safety course.

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