

HOUSE BILL NO. 557

INTRODUCED BY V. COURT

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A BILL FOR AN ACT ENTITLED: "AN ACT REVISING INSURANCE LAWS TO REQUIRE AN INSURER TO PAY FOR A PERSON OVER 55 YEARS OF AGE WHO HAS ELECTED TO TAKE A HIGHWAY TRAFFIC SAFETY PROGRAM; AND AMENDING SECTION 33-16-222, MCA."

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

**Section 1.** Section 33-16-222, MCA, is amended to read:

**"33-16-222. Requirement for rate reduction.** (1) Any rates, rating schedules, or rating manuals for liability, bodily injury, or collision coverages of a motor vehicle insurance policy filed with the insurance department must provide for an appropriate premium reduction as determined by the insurer for an insured operator of a covered vehicle who is 55 years of age or older and who has successfully completed a highway traffic safety program as provided by 61-2-102 and 61-2-103.

(2) In addition to providing a premium reduction, an insurer ~~may~~ must reimburse the fee for ~~participating~~ voluntary participation in the highway traffic safety program.

(3) The premium reduction used by the insurer is presumed appropriate unless credible data demonstrates otherwise."

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