

1
2
3
4
5
6
7
8
9
10
11

12
13
14
15
16
17
18
19
20

H.651

Introduced by Representatives Christie of Hartford, Deen of Westminster,
Dunn of Essex, Hooper of Randolph, Kitzmiller of Montpelier,
Lucke of Hartford, Mrowicki of Putney, and Partridge of
Windham

Referred to Committee on

Date:

Subject: Insurance; automobile; senior discount

Statement of purpose of bill as introduced: This bill proposes to require
insurers to offer senior citizens a premium discount on automobile insurance
upon the successful completion of an accident prevention course.

An act relating to automobile insurance discounts for seniors

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 8 V.S.A. § 4212 is added to read:

§ 4212. PREMIUM DISCOUNT FOR SENIOR CITIZENS

(a) The premium charges for a private passenger nonfleet automobile under
an automobile liability or physical damage insurance policy for any principal
operator who has attained 60 years of age and has submitted proof of the
successful completion of an accident prevention course of not less than four
hours approved by the Commissioner of Motor Vehicles shall be appropriately

1 modified to reflect the operator's reduced exposure to loss. The course shall
2 be completed within one year prior to the initial application of the discount or,
3 for subsequent applications of the discount, within one year of the expiration of
4 the current discount period. If proof of the successful completion of the course
5 is submitted during the term of a policy, any premium modification shall
6 become effective upon the next renewal. A minimum discount of 10 percent
7 shall be applicable to premium charges for such automobile for policies
8 effective on and after October 1, 2018. The discount shall apply to the
9 premium charges for the automobile for at least 24 months. This section shall
10 not apply to any group automobile insurance policy under which premiums are
11 broadly averaged for the group rather than determined individually.

12 (b) The Commissioner of Motor Vehicles shall adopt rules concerning the
13 content and other requirements of the accident prevention course referred to in
14 subsection (a) of this section, including approval of schools and instructors
15 offering the course, certificate issuance upon successful completion, and
16 approval of courses taken on the Internet.

17 (c) The Commissioner's rules pertaining to Internet courses shall include
18 methods to ensure verification of the following:

19 (1) the course enrollee's identity at the time of registration and
20 throughout the duration of the approved Internet course;

1 (2) the participation of the enrollee throughout the duration of the
2 course;

3 (3) the completion of the course by the enrollee within any time
4 requirements imposed by the course of the Commissioner; and

5 (4) the successful completion of the course by the enrollee.

6 Sec. 2. EFFECTIVE DATE

7 This act shall take effect on passage.