House Research Act Summary

CHAPTER: 141 (S.F. 1542/H.F. 2441) **SESSION:** 2012 Regular Session

TOPIC: 55-alive defensive driving courses

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Analyst: Tom Pender (651) 296-1885

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Background

This act clarifies state law regarding the 55-alive program for drivers age 55 and older. Current law requires auto insurance companies to give a premium discount of at least ten percent to drivers over age 55 who take an initial accident prevention course. The premium reduction can be maintained by taking a shorter "refresher course," or by retaking the longer initial course, every three years.

Completion certificate. Provides that a person who is age 58 or older and passed the initial course but waited more than three years to take the refresher course, or to retake the initial course, is entitled to have the premium discount restored beginning with the successful conclusion of either course. (In other words, the person does not have to re-take the longer initial course, but may choose to do so.)

Effective date: March 31, 2012.