

HOUSE RESEARCH

Bill Summary

FILE NUMBER: H.F. 2441

DATE: February 28, 2012

Version: As amended by H2441A1

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Subject: 55-alive defensive driving courses

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Background

This bill clarifies state law regarding the 55-alive program for drivers over age 55. The 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" every three years.

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