

1 H.541

2 Introduced by Representatives Webb of Shelburne, Bohi of Hartford, Clarkson  
3 of Woodstock, Conquest of Newbury, Copeland-Hanzas of  
4 Bradford, Edwards of Brattleboro, Evans of Essex, French of  
5 Shrewsbury, French of Randolph, Maier of Middlebury,  
6 McCullough of Williston, Miller of Shaftsbury, Ram of  
7 Burlington, Shand of Weathersfield, Spengler of Colchester,  
8 Stevens of Waterbury, Sweaney of Windsor, Townsend of  
9 Randolph, Wilson of Manchester, Wizowaty of Burlington and  
10 Zuckerman of Burlington

11 Referred to Committee on

12 Date:

13 Subject: Commerce and trade; automobile insurance; green insurance

14 Statement of purpose: This bill proposes to establish a program of “green”  
15 automobile insurance.

16 An act relating to green automobile insurance

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

1 Sec. 1. 8 V.S.A. § 4211 is added to read:

2 § 4211. COVERAGE FOR SHARED AUTOMOBILES

3 All insurers licensed to transact business in this state for the issuance of  
4 automobile insurance against bodily injury, property damage, medical  
5 payments, or other loss, including what are commonly known as “liability,”  
6 “collision,” “comprehensive,” or “uninsured motorist” coverages, shall offer in  
7 this state automobile insurance under a single policy for two or more unrelated  
8 individuals who may or may not occupy the same household or physical  
9 address, and one or more of whom shall be the legal owner of a single vehicle.

10 Sec. 2. 8 V.S.A. § 4697 is added to read:

11 § 4697. USAGE-BASED AUTOMOBILE INSURANCE

12 (a) The commissioner shall adopt regulations to implement a usage-based  
13 automobile insurance program, which shall at minimum address the following  
14 features:

15 (1) uniform rates for drivers with similar risk factors based on actual  
16 miles driven or on mileage bands;

17 (2) an equitable system for periodic collection and verification of  
18 odometer readings of automobiles covered under a usage-based policy;

19 (3) an equitable price-per-mile rating system, which shall be weighted to  
20 reward reduced annual vehicle miles traveled.

1        (b) Upon the effective date of regulations adopted pursuant to subsection  
2        (a) of this section, all insurers licensed to transact business in this state for the  
3        issuance of automobile insurance against bodily injury, property damage,  
4        medical payments, or other loss, including what are commonly known as  
5        “liability,” “collision,” “comprehensive,” or “uninsured motorist” coverages,  
6        shall offer in this state one or more policies of insurance featuring usage-based  
7        rates or premiums that meet the requirements of the regulations adopted by the  
8        commissioner.