

1 H.499

2 Introduced by Representatives Christie of Hartford, Anthony of Barre City,  
3 Chase of Colchester, Christensen of Weathersfield, Cina of  
4 Burlington, Cordes of Lincoln, Donovan of Burlington, Gannon  
5 of Wilmington, Hashim of Dummerston, O'Sullivan of  
6 Burlington, Patt of Worcester, Potter of Clarendon, Troiano of  
7 Stannard, Walz of Barre City, and Yantachka of Charlotte

8 Referred to Committee on

9 Date:

10 Subject: Insurance; automobile; senior discount

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

14 An act relating to automobile insurance discounts for seniors

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

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

17 § 4212. PREMIUM DISCOUNT FOR SENIOR CITIZENS

18 (a) The premium charges for a private passenger nonfleet automobile under  
19 an automobile liability or physical damage insurance policy for any principal  
20 operator who has attained 60 years of age and has submitted proof of the

1 successful completion of an accident prevention course of not less than four  
2 hours approved by the Commissioner of Motor Vehicles shall be appropriately  
3 modified to reflect the operator's reduced exposure to loss. The course shall  
4 be completed within one year prior to the initial application of the discount or,  
5 for subsequent applications of the discount, within one year of the expiration of  
6 the current discount period. If proof of the successful completion of the course  
7 is submitted during the term of a policy, any premium modification shall  
8 become effective upon the next renewal. A minimum discount of 10 percent  
9 shall be applicable to premium charges for such automobile for policies  
10 effective on and after October 1, 2019. The discount shall apply to the  
11 premium charges for the automobile for at least 24 months. This section shall  
12 not apply to any group automobile insurance policy under which premiums are  
13 broadly averaged for the group rather than determined individually.

14 (b) The Commissioner of Motor Vehicles shall adopt rules concerning the  
15 content and other requirements of the accident prevention course referred to in  
16 subsection (a) of this section. The rules shall include standards and  
17 requirements related to: approval of schools and instructors offering the  
18 course, certificate issuance upon successful course completion, and approval of  
19 online courses.

20 (c) The Commissioner's rules pertaining to online courses shall include  
21 methods to ensure verification of the following:

1           (1) the course enrollee's identity at the time of registration and  
2           throughout the duration of the approved online course;

3           (2) the participation of the enrollee throughout the duration of the  
4           course;

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

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

8           Sec. 2. EFFECTIVE DATE

9           This act shall take effect on passage.