

# House File 77

HOUSE FILE \_\_\_\_\_  
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and D. TAYLOR

Passed House, Date \_\_\_\_\_ Passed Senate, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

## A BILL FOR

1 An Act providing for reduced automobile insurance premiums for  
2 older adults who complete a certified driver safety education  
3 course.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:  
5 TLSB 1758HH 82  
6 dea/gg/14

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1 1 Section 1. NEW SECTION. 321.179 DRIVER SAFETY EDUCATION  
1 2 PROGRAM.  
1 3 1. The department, in consultation with the department of  
1 4 public safety, shall provide for the establishment of a  
1 5 certified driver safety education course to be offered  
1 6 throughout the state. The department shall establish by rule  
1 7 requirements relating to curriculum, hours of instruction,  
1 8 instructor qualifications, and any other matters deemed  
1 9 appropriate by the department. The rules shall provide for  
1 10 the administration of a written test and issuance of a  
1 11 certificate to demonstrate a person's successful completion of  
1 12 the course for purposes of qualifying for an automobile  
1 13 insurance premium discount under section 516B.4.  
1 14 2. The department may establish refresher courses based on  
1 15 the curriculum offered in the driver safety education course.  
1 16 A person who successfully completes a refresher course  
1 17 approved by the department within three years of obtaining a  
1 18 driver safety education certificate under subsection 1 shall  
1 19 be issued a new certificate. For the purpose of maintaining  
1 20 eligibility for an automobile insurance premium discount under  
1 21 section 516B.4, a person may continue to be recertified by  
1 22 successfully completing a refresher course at least every  
1 23 three years.  
1 24 Sec. 2. NEW SECTION. 516B.4 SENIOR DRIVER INSURANCE  
1 25 PREMIUM DISCOUNT.  
1 26 1. The commissioner shall require that beginning January  
1 27 1, 2008, an insurance company transacting business in this  
1 28 state shall provide a premium reduction of at least ten  
1 29 percent for an automobile insurance policy, as defined in  
1 30 section 515D.2, issued to a person fifty-five years of age or  
1 31 older who has completed a certified driver safety education  
1 32 course or refresher course within the last three years, as  
1 33 evidenced by a certificate issued pursuant to section 321.179.  
1 34 If the person entitled to the discounted rate is insured under  
1 35 a policy covering more than one driver, the amount of the  
2 1 premium reduction may be prorated according to the number of  
2 2 insureds covered under the policy who qualify for the lowered  
2 3 premium.  
2 4 2. The premium reduction required under subsection 1 may  
2 5 be revoked for a person who is involved in a motor vehicle  
2 6 accident during the period of the premium reduction if it is  
2 7 found that the person committed a violation of chapter 321  
2 8 that was a contributing factor in the accident.  
2 9 EXPLANATION  
2 10 This bill requires the department of transportation, in  
2 11 consultation with the department of public safety, to  
2 12 establish a certified driver safety education course to be  
2 13 offered throughout the state. A person who successfully  
2 14 completes the driver safety education course shall be issued a  
2 15 certificate.  
2 16 The commissioner of insurance shall require, beginning  
2 17 January 1, 2008, that insurers transacting business in this  
2 18 state must provide a 10 percent automobile insurance premium

2 19 reduction for persons 55 years of age or older who have  
2 20 obtained a driver safety education course certificate within  
2 21 the last three years. The premium reduction may be prorated,  
2 22 based on the number of insureds under the policy who qualify  
2 23 for the discount. In addition, the insurer may revoke the  
2 24 discount for a person who is involved in a motor vehicle  
2 25 accident if a violation by the person of the state's motor  
2 26 vehicle laws is a contributing factor in the accident.  
2 27 The bill authorizes the department of transportation to  
2 28 develop refresher courses which may be taken by a person in  
2 29 lieu of the full driver safety education course in order to  
2 30 continue to qualify for the insurance premium reduction.  
2 31 LSB 1758HH 82  
2 32 dea:nh/gg/14