

House File 49 - Introduced

HOUSE FILE 49

BY HUNTER

A BILL FOR

1 An Act providing for reduced automobile insurance premiums
2 for older adults who complete a certified driver safety
3 education course.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 321.178A Driver safety education
2 program.

3 1. The department, in consultation with the department
4 of public safety, shall provide for the establishment of
5 a certified driver safety education course to be offered
6 throughout the state. The department shall establish by rule
7 requirements relating to curriculum, hours of instruction,
8 instructor qualifications, and any other matters deemed
9 appropriate by the department. The rules shall provide for the
10 administration of a written test and issuance of a certificate
11 to demonstrate a person's successful completion of the course
12 for purposes of qualifying for an automobile insurance premium
13 discount under section 516B.4.

14 2. The department may establish refresher courses based on
15 the curriculum offered in the driver safety education course.
16 A person who successfully completes a refresher course approved
17 by the department within three years of obtaining a driver
18 safety education certificate under subsection 1 shall be issued
19 a new certificate. For the purpose of maintaining eligibility
20 for an automobile insurance premium discount under section
21 516B.4, a person may continue to be recertified by successfully
22 completing a refresher course at least every three years.

23 Sec. 2. NEW SECTION. 516B.4 Senior driver insurance premium
24 discount.

25 1. The commissioner shall require that beginning January
26 1, 2012, an insurance company transacting business in this
27 state shall provide a premium reduction of at least ten percent
28 for an automobile insurance policy, as defined in section
29 515D.2, issued to a person fifty-five years of age or older
30 who has completed a certified driver safety education course
31 or refresher course within the last three years, as evidenced
32 by a certificate issued pursuant to section 321.178A. If the
33 person entitled to the discounted rate is insured under a
34 policy covering more than one driver, the amount of the premium
35 reduction may be prorated according to the number of insureds

1 covered under the policy who qualify for the lowered premium.

2 2. The premium reduction required under subsection 1 may
3 be revoked for a person who is involved in a motor vehicle
4 accident during the period of the premium reduction if it is
5 found that the person committed a violation of chapter 321 that
6 was a contributing factor in the accident.

7

EXPLANATION

8 This bill requires the department of transportation, in
9 consultation with the department of public safety, to establish
10 a certified driver safety education course to be offered
11 throughout the state. A person who successfully completes the
12 driver safety education course shall be issued a certificate.

13 Beginning January 1, 2012, the commissioner of insurance
14 shall require insurers transacting business in this state to
15 provide a 10 percent automobile insurance premium reduction
16 for persons 55 years of age or older who have obtained a
17 driver safety education course certificate within the last
18 three years. The premium reduction may be prorated, based on
19 the number of insureds under the policy who qualify for the
20 discount. In addition, the insurer may revoke the discount for
21 a person who is involved in a motor vehicle accident if the
22 person committed a violation of the state's motor vehicle laws
23 that was a contributing factor in the accident.

24 The bill authorizes the department of transportation to
25 develop refresher courses which may be taken by a person in
26 lieu of the full driver safety education course in order to
27 continue to qualify for the insurance premium reduction.