

**FEB 9 1995**  
**COMMERCE - REGULATION**

HOUSE FILE 151  
BY BRUNKHORST

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

**A BILL FOR**

1 An Act providing a reduction in automobile liability premiums for  
2 certain drivers defined as good students.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 151

1 Section 1. NEW SECTION. 516B.4 REDUCTION IN RATES FOR  
2 INSUREDS DEFINED AS GOOD STUDENTS.

3 The commissioner shall require that insurance companies  
4 transacting business in this state provide an appropriate  
5 reduction in premiums for automobile liability insurance for  
6 insureds age nineteen or less who are attending school on a  
7 full-time basis and are defined as good students. The  
8 commissioner shall establish a definition of "good student"  
9 for purposes of this section and determine an amount or  
10 percentage by which premiums for such insurance should be  
11 reduced. The commissioner may annually make adjustments to  
12 the reduction in insurance premiums as the commissioner deems  
13 appropriate, considering the latest statistics related to such  
14 persons.

15 EXPLANATION

16 This bill directs the insurance commissioner to require  
17 that insurance companies transacting business in this state  
18 provide an appropriate reduction in premiums for automobile  
19 liability insurance for insureds age 19 or less who are  
20 attending school on a full-time basis and are defined as good  
21 students. The commissioner is to establish a definition of  
22 "good student" and determine the amount by which premiums for  
23 such insurance should be reduced.

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