

2012 -- H 7673

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

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A N A C T

RELATING TO INSURANCE - CASUALTY INSURANCE RATING

Introduced By: Representatives Petrarca, Azzinaro, Winfield, Keable, and O'Neill

Date Introduced: February 16, 2012

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-9-7.1 of the General Laws in Chapter 27-9 entitled "Casualty
2 Insurance Rating" is hereby amended to read as follows:

3 **27-9-7.1. Premium reduction for completing a motor vehicle accident prevention**
4 **course.** -- (a) Every schedule of rates, rating plan, or rating system for automobile liability and
5 physical damage insurance filed with the commissioner shall provide for a reduction in premium
6 charges for those persons fifty-five (55) years of age and older who successfully complete a
7 motor vehicle accident prevention course approved by the division of motor vehicles. All insurers
8 shall allow a reduction in the premium deemed appropriate by the commissioner to persons
9 successfully completing that course.

10 (b) Motor vehicle accident prevention courses shall be taught by instructors who may be
11 members of the American Association of Retired Persons, and are certified or approved by the
12 division of motor vehicles. No course shall be approved which provides for any form of self-
13 instruction, including, but not limited to, online courses, or does not provide for classroom or
14 driving instruction for a minimum number of hours determined by the division of motor vehicles.
15 Instructors may or may not receive compensation.

16 (c) Each person who completes an approved course shall be issued a certificate by the
17 course sponsor, provided that person has no chargeable accidents or convictions within a three (3)
18 year period. Any certificate issued shall be valid for a period of two (2) years from its issuance,
19 provided the holder has had no chargeable accidents or convictions within a three (3) year period.

1 Any person who desires to renew or extend a certificate shall be required to successfully
2 complete another course.

3 (d) Nothing provided in this section shall preclude an insurer from increasing the
4 premium or charging an insured a surcharge for motor vehicle accidents and/or motor vehicle
5 convictions during the two (2) year period for which a certificate was issued.

6 (e) This section shall not apply to any group automobile insurance policy under which
7 premiums are broadly averaged for the group rather than determined individually.

8 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE - CASUALTY INSURANCE RATING

1 This act would provide that no motor vehicle accident prevention course shall be
2 approved by the division of motor vehicles which provides for any form of self-instruction, or
3 does not provide for classroom or driving instruction for a minimum number of hours determined
4 by the division of motor vehicles.

5 This act would take effect upon passage.

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