

LD4623297

**HOUSE BILL NO. 1926**

Offered January 20, 1995

A *BILL to amend and reenact § 38.2-2217 of the Code of Virginia, relating to reductions in insurance rates for certain drivers.*

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Patron—Hull  
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Referred to Committee on Corporations, Insurance and Banking

**Be it enacted by the General Assembly of Virginia:**

**1. That § 38.2-2217 of the Code of Virginia is amended and reenacted as follows:**

§ 38.2-2217. Reduction in rates for certain persons fifty-five years of age and older.

A. Any schedule of rates, rate classifications or rating plans for motor vehicle insurance as defined in § 38.2-2212 filed with the Commission shall provide for an appropriate reduction in premium charges for those insured persons who are fifty-five years of age and older and who qualify as provided in this subsection. Only those insured persons who have successfully completed a motor vehicle accident prevention course approved by the Department of Motor Vehicles. *Such persons* shall qualify for a three-year period after the completion of the course for the reduction in rates. No reduction in premiums shall be allowed for a self-instructed course or for any course that does not provide actual classroom instruction for a minimum number of hours as determined by the Department of Motor Vehicles.

B. The Commission and the Department of Motor Vehicles may promulgate rules and regulations which will assist them in carrying out the provisions of this section.

C. All insurers writing motor vehicle insurance in Virginia as defined in § 38.2-2212 shall allow an appropriate reduction in premium charges to all eligible persons subject to the provisions of this section.

D. Upon successfully completing the approved course, the course's sponsor shall issue to each participant a certificate approved by the Department of Motor Vehicles which shall be evidence of qualification for the reduction in premium charges.

E. Each participant shall take an approved course every three years in order to continue to be eligible for the reduction in premium charges.

F. ~~Nothing in this section prevents an insurer from offering appropriately reduced rates based solely on age to an insured person over the age of fifty-five years.~~

INTRODUCED

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