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By: **Delegate Glassman**

Introduced and read first time: February 9, 2006

Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Insurance - Accident Prevention Courses - Discount for**  
3 **Seniors**

4 FOR the purpose of requiring an insurer to provide a reduction in rates for motor  
5 vehicle personal injury and property damage coverage to an insured who is at  
6 least 55 years old and who, within a certain period of time, has completed a  
7 certain course in accident prevention; providing that this Act does not apply to  
8 an insured who attends a course in accident prevention under a court order or as  
9 required by the Motor Vehicle Administration for a certain violation; requiring  
10 the Maryland Insurance Commissioner to adopt certain regulations; and  
11 generally relating to reductions in motor vehicle insurance rates.

12 BY repealing and reenacting, with amendments,  
13 Article - Insurance  
14 Section 11-215(g) and 11-318(g)  
15 Annotated Code of Maryland  
16 (2003 Replacement Volume and 2005 Supplement)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
18 MARYLAND, That the Laws of Maryland read as follows:

19 **Article - Insurance**

20 11-215.

21 (g) (1) THIS SUBSECTION DOES NOT APPLY TO AN INSURED WHO ATTENDS  
22 A COURSE IN ACCIDENT PREVENTION:

23 (I) UNDER A COURT ORDER; OR

24 (II) AS REQUIRED BY THE MOTOR VEHICLE ADMINISTRATION FOR A  
25 VIOLATION OF A PROVISION OF THE TRANSPORTATION ARTICLE.

26 (2) For motor vehicle personal injury and property damage coverage, an  
27 insurer [may] SHALL provide a reduction in rates based on actuarial justification to  
28 an insured who:

1            [(1)]    (I)    is at least 55 years old; and

2            [(2)]    (II)    within the last 2 years, has completed successfully a course in  
3 accident prevention:

4                    [(i)]    1.    that is approved by the Motor Vehicle Administration;

5                    [(ii)]    2.    that includes classroom instruction or practice driving of  
6 the number of hours that the Motor Vehicle Administration requires; and

7                    [(iii)]    3.    for which the insured has received a certificate that  
8 certifies the completion of the course.

9            (3)    THE COMMISSIONER SHALL ADOPT REGULATIONS TO CARRY OUT  
10 THIS SUBSECTION.

11 11-318.

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13 A COURSE IN ACCIDENT PREVENTION:

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24                    [(ii)]    2.    that includes classroom instruction or practice driving of  
25 the number of hours that the Motor Vehicle Administration requires; and

26                    [(iii)]    3.    for which the insured has received a certificate that  
27 certifies the completion of the course.

28            (3)    THE COMMISSIONER SHALL ADOPT REGULATIONS TO CARRY OUT  
29 THIS SUBSECTION.

30    SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
31 October 1, 2006.