

# SENATE BILL 530

C4  
HB 978/06 – ECM

71r2703  
CF 71r2158

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By: **Senator Middleton**

Introduced and read first time: February 2, 2007

Assigned to: Finance

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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  
9 as required by the Motor Vehicle Administration for a certain violation;  
10 authorizing a certain part of the required course in accident prevention to be an  
11 on-line course; requiring the Maryland Insurance Commissioner to adopt  
12 certain regulations; and generally relating to reductions in motor vehicle  
13 insurance rates.

14 BY repealing and reenacting, with amendments,  
15 Article – Insurance  
16 Section 11-215(g) and 11-318(g)  
17 Annotated Code of Maryland  
18 (2003 Replacement Volume and 2006 Supplement)

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

21 **Article – Insurance**

22 11-215.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.





1                   **(II) AS REQUIRED BY THE MOTOR VEHICLE**  
2 **ADMINISTRATION FOR A VIOLATION OF A PROVISION OF THE TRANSPORTATION**  
3 **ARTICLE.**

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

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

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

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

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

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

15                   **(3) THE CLASSROOM INSTRUCTION PART OF THE COURSE IN**  
16 **ACCIDENT PREVENTION MAY BE TAKEN AS AN ON-LINE COURSE.**

17                   **(4) THE COMMISSIONER SHALL ADOPT REGULATIONS TO CARRY**  
18 **OUT THIS SUBSECTION.**

19                   SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
20 October 1, 2007.