

Legislative Analysis



PREMIUM DISCOUNT FOR DRIVERS 50 AND OVER WHO COMPLETE DRIVER SAFETY COURSE

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House Bill 5661

Sponsor: Rep. Michael Nofs

House Bill 5663

Sponsor: Rep. Tupac Hunter

Committee: Insurance

Complete to 4-24-06

A SUMMARY OF HOUSE BILLS 5661 AND 5663 AS INTRODUCED 2-9-06

House Bill 5661 would amend the Insurance Code (MCL 500.211a) to allow an automobile insurance company to offer a premium discount to drivers 50 years of age and older who successfully complete a traffic accident prevention driver safety course certified by the Secretary of State. The discount could be provided for three years after the completion of an initial course or refresher course.

House Bill 5663 would amend the Michigan Vehicle Code (MCL 257.310f) to require the Secretary of State to certify traffic accident prevention driver safety courses that meet the following criteria.

**** An initial course must contain at least eight hours of classroom instruction taught by a program-certified instructor, and a refresher course must contain at least four hours of such instruction.**

**** A course must include instruction on the effects of aging on driving behavior; the shapes, colors, and types of road signs; the effects of alcohol and other drugs on older drivers; laws relating to the proper use of a motor vehicle and safe driving behavior; traffic crash avoidance and prevention measures; the benefits and proper use of occupant protection systems; major driving hazards and risk factors associated with traffic crash prevention; and interaction with other highway users, such as emergency vehicles, trucks, motorcyclists, bicyclists, and pedestrians.**

**** A course must provide a certificate of completion that could be used in applying for a premium discount (as provided under House Bill 5661).**

FISCAL IMPACT:

There is no fiscal impact on the State of Michigan, or its local units of government, from House Bill 5661.

House Bill 5663 would have an indeterminate fiscal impact to the state. It will cost the Secretary of State to certify traffic accident prevention driver safety courses. The number of courses to be certified is unknown; therefore, costs to the state are unknown.

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■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.