

SENATE SUBSTITUTE FOR
HOUSE BILL NO. 5661

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 2111a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 SEC. 2111A. (1) NOTWITHSTANDING SECTION 2111, AN AUTOMOBILE
2 INSURER MAY OFFER A PREMIUM DISCOUNT TO INSUREDS 50 YEARS OF AGE
3 AND OLDER WHO SUCCESSFULLY COMPLETE A TRAFFIC ACCIDENT PREVENTION
4 COURSE THAT AN AUTOMOBILE INSURER DETERMINES MEETS ALL OF THE
5 CRITERIA LISTED IN SUBSECTION (3).
6 (2) AN AUTOMOBILE INSURER MAY PROVIDE THE DISCOUNT UNDER
7 SUBSECTION (1) FOR 3 YEARS AFTER SUCCESSFUL COMPLETION OF AN
8 INITIAL OR REFRESHER TRAFFIC ACCIDENT PREVENTION COURSE.
9 (3) A TRAFFIC ACCIDENT PREVENTION COURSE SHALL PROVIDE FOR ALL

1 OF THE FOLLOWING:

2 (A) FOR AN INITIAL TRAFFIC ACCIDENT PREVENTION COURSE,
3 INCLUDES NOT LESS THAN 8 HOURS OF CLASSROOM INSTRUCTION TAUGHT BY
4 AN INSTRUCTOR CERTIFIED BY THE ENTITY OFFERING THE COURSE. FOR A
5 REFRESHER TRAFFIC ACCIDENT PREVENTION COURSE, INCLUDES NOT LESS
6 THAN 4 HOURS OF CLASSROOM INSTRUCTION TAUGHT BY AN INSTRUCTOR
7 CERTIFIED BY THE ENTITY OFFERING THE COURSE.

8 (B) INCLUDES, BUT IS NOT LIMITED TO, INSTRUCTION IN ALL OF THE
9 FOLLOWING AREAS:

10 (i) THE EFFECTS OF AGING ON DRIVING BEHAVIOR.

11 (ii) THE SHAPES, COLORS, AND TYPES OF ROAD SIGNS.

12 (iii) THE EFFECTS OF ALCOHOL AND OTHER DRUGS, INCLUDING
13 MEDICATIONS, ON OLDER DRIVERS.

14 (iv) LAWS RELATING TO THE PROPER USE OF A MOTOR VEHICLE AND
15 SAFE DRIVING BEHAVIOR.

16 (v) TRAFFIC CRASH AVOIDANCE AND PREVENTION MEASURES.

17 (vi) THE BENEFITS AND PROPER USE OF MOTOR VEHICLE OCCUPANT
18 PROTECTION SYSTEMS.

19 (vii) MAJOR DRIVING HAZARDS AND RISK FACTORS ASSOCIATED WITH
20 TRAFFIC CRASH PREVENTION.

21 (viii) INTERACTION WITH OTHER HIGHWAY USERS SUCH AS EMERGENCY
22 VEHICLES, TRUCKS, MOTORCYCLISTS, BICYCLISTS, AND PEDESTRIANS.

23 (C) PROVIDES, UPON SUCCESSFUL COMPLETION OF THE COURSE, A
24 CERTIFICATE OF COMPLETION THAT MAY BE USED IN APPLYING FOR AN
25 AUTOMOBILE INSURANCE PREMIUM DISCOUNT UNDER SUBSECTION (1).