

THE INSURANCE CODE OF 1956 (EXCERPT)
Act 218 of 1956

500.2111a Completion of traffic accident prevention course; premium discount to insureds 50 years of age and older; provisions.

Sec. 2111a. (1) Notwithstanding section 2111, an automobile insurer may offer a premium discount to insureds 50 years of age and older who successfully complete a traffic accident prevention course that an automobile insurer determines meets all of the criteria listed in subsection (3).

(2) An automobile insurer may provide the discount under subsection (1) for 3 years after successful completion of an initial or refresher traffic accident prevention course.

(3) A traffic accident prevention course shall provide for all of the following:

(a) For an initial traffic accident prevention course, includes not less than 8 hours of classroom instruction taught by an instructor certified by the entity offering the course. For a refresher traffic accident prevention course, includes not less than 4 hours of classroom instruction taught by an instructor certified by the entity offering the course.

(b) Includes, but is not limited to, instruction in all of the following areas:

(i) The effects of aging on driving behavior.

(ii) The shapes, colors, and types of road signs.

(iii) The effects of alcohol and other drugs, including medications, on older drivers.

(iv) Laws relating to the proper use of a motor vehicle and safe driving behavior.

(v) Traffic crash avoidance and prevention measures.

(vi) The benefits and proper use of motor vehicle occupant protection systems.

(vii) Major driving hazards and risk factors associated with traffic crash prevention.

(viii) Interaction with other highway users such as emergency vehicles, trucks, motorcyclists, bicyclists, and pedestrians.

(c) Provides, upon successful completion of the course, a certificate of completion that may be used in applying for an automobile insurance premium discount under subsection (1).

History: Add. 2006, Act 610, Imd. Eff. Jan. 3, 2007.

Compiler's note: Former MCL 500.2111a, which pertained to automobile insurance package policies within urban area territories, was repealed by Act 191 of 1991, Eff. Apr. 1, 1992.

Popular name: Act 218

Popular name: Essential Insurance

Popular name: No-Fault Insurance