



H.B. 543

127th General Assembly
(As Introduced)

Reps. J. Stewart, Gardner, J. McGregor, Wachtmann, Batchelder

BILL SUMMARY

- Expands a requirement that automobile insurance companies grant a premium rate reduction for completion of an accident prevention course available to applicants or insureds who are 55 rather than 60 years of age or older.
- Allows the Department of Public Safety to approve an accident prevention course that is a correspondence course or other course that does not include classroom instruction.
- Removes the current law requirement that the accident prevention course include an examination.

CONTENT AND OPERATION

Motor vehicle accident prevention course

Current law requires automobile insurance companies to include in their rating plans or schedule of rates an appropriate reduction in premium charges for applicants or insureds who are 60 years of age or older and who complete a motor vehicle accident prevention course and submit to the insurer a certificate from the course sponsor attesting to successful completion of the course. Under current law, that course must include classroom instruction and require an examination. The course and examination must be approved by the Department of Public Safety. Current law specifically prohibits the Department of Public Safety from approving an accident prevention course that is a correspondence course or other course that does not include classroom instruction. Current law also requires that the examination include an actual demonstration of the applicant's or insured's ability to exercise ordinary and reasonable control in the operation of a motor vehicle. (R.C. 3937.43(B).)

Under the bill, the rate reduction must be available for applicants or insureds who are 55 years of age or older. Additionally, the bill removes the requirement that the accident prevention course include an examination and allows the Department of Public Safety to approve an accident prevention course that is a correspondence course or other course that does not include classroom instruction. (R.C. 3937.43(B).)

HISTORY

ACTION	DATE
Introduced	04-29-08

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