
A BILL FOR AN ACT

RELATING TO MOTOR VEHICLE INSURANCE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that many states allow
2 insurers to offer motor vehicle insurance discounts to drivers
3 who complete a driver safety course or driver improvement course
4 in the classroom or online. However, existing law in Hawaii on
5 discriminatory practices in underwriting is silent on allowing
6 motor vehicle insurance companies to offer discounts of any
7 kind.

8 The purpose of this Act is to allow motor vehicle insurance
9 companies to offer discounts on premiums if the insured
10 completes a driver safety or driver improvement course.

11 SECTION 2. Chapter 431, article 10C, Hawaii Revised
12 Statutes, is amended by adding a new section to be appropriately
13 designated and to read as follows:

14 "§431:10C- Driver safety or driver improvement course;
15 premium discounts. An insurer may offer premium discounts for
16 insureds who complete a driver safety course or driver
17 improvement course."

18 SECTION 3. New statutory material is underscored.



1 SECTION 4. This Act shall take effect upon its approval.



Report Title:

Motor Vehicle Insurance; Premiums; Discount

Description:

Allows motor vehicle insurers to offer insurance premium discounts for completion of a driver safety course or driver improvement course. (SD2)

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