

HB2570



102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

HB2570

Introduced 2/19/2021, by Rep. Dan Brady

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.29

from Ch. 73, par. 755.29

Amends the Illinois Insurance Code. In provisions concerning reductions to rates and premium charges for automobile liability insurance for any insured over age 55 upon successful completion of the National Safety Council's Defensive Driving Course or a motor vehicle accident prevention course, provides that the course may be an eLearning course. Provides that any accident prevention course approved by the Secretary of State shall consist of at least 8 hours of classroom or eLearning equivalent instruction (rather than only classroom instruction).

LRB102 11839 BMS 21826 b

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by
5 changing Section 143.29 as follows:

6 (215 ILCS 5/143.29) (from Ch. 73, par. 755.29)

7 Sec. 143.29. (a) The rates and premium charges for every
8 policy of automobile liability insurance shall include
9 appropriate reductions as determined by the insurer for any
10 insured over age 55 upon successful completion of the National
11 Safety Council's Defensive Driving Course or a motor vehicle
12 accident prevention course, including an eLearning course,
13 that ~~which~~ is found by the Secretary of State to meet or exceed
14 the standards of the National Safety Council's Defensive
15 Driving Course's 8 hour classroom safety instruction program.

16 (b) The premium reduction shall remain in effect for the
17 qualifying insured for a period of 3 years from the date of
18 successful completion of the accident prevention course,
19 except that the insurer may elect to apply the premium
20 reduction beginning either with the last effective date of the
21 policy or the next renewal date of the policy if the reduction
22 will result in a savings as though applied over a full 3 year
23 period. An insured who has completed the course of instruction

1 prior to July 1, 1982 shall receive the insurance premium
2 reduction for only the period remaining within the 3 years
3 from course completion. The period of premium reduction for an
4 insured who has repeated the accident prevention course shall
5 be based upon the last such course the insured has
6 successfully completed.

7 (c) Any accident prevention course approved by the
8 Secretary of State under this Section shall be taught by an
9 instructor approved by the Secretary of State, shall consist
10 of at least 8 hours of classroom or eLearning equivalent
11 instruction and shall provide for a certificate of completion.
12 Records of certification of course completion shall be
13 maintained in a manner acceptable to the Secretary of State.

14 (d) Any person claiming eligibility for a rate or premium
15 reduction shall be responsible for providing to his insurance
16 company the information necessary to determine eligibility.

17 (e) This Section shall not apply to:

18 (1) any motor vehicle which is a part of a fleet or is used
19 for commercial purposes unless there is a regularly assigned
20 principal operator.

21 (2) any motor vehicle subject to a higher premium rate
22 because of the insured's previous motor vehicle claim
23 experience or to any motor vehicle whose principal operator
24 has been convicted of violating any of the motor vehicle laws
25 of this State, until that operator shall have maintained a
26 driving record free of accidents and moving violations for a

1 continuous one year period, in which case such driver shall be
2 eligible for a reduction the remaining 2 years of the 3 year
3 period.

4 (3) any motor vehicle whose principal operator has had his
5 drivers license revoked or suspended for any reason by the
6 Secretary of State within the previous 36 months.

7 (4) any policy of group automobile insurance under which
8 premiums are broadly averaged for the group rather than
9 determined individually.

10 (Source: P.A. 82-920.)