



**94TH GENERAL ASSEMBLY**  
**State of Illinois**  
**2005 and 2006**  
**HB4890**

Introduced 1/19/2006, by Rep. Michael P. McAuliffe

**SYNOPSIS AS INTRODUCED:**

215 ILCS 5/143.29

from Ch. 73, par. 755.29

Amends the Illinois Insurance Code. Provides that a motor vehicle accident prevention course that consists of less than the required 8 hours of classroom instruction may apply to the Secretary of State for a waiver of the hour requirement.

LRB094 18018 LJB 53323 b

1 AN ACT concerning insurance.

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 which is found by the Secretary of  
13 State to meet or exceed the standards of the National Safety  
14 Council's Defensive Driving Course's 8 hour classroom safety  
15 instruction program. A motor vehicle accident prevention  
16 course that does not meet or exceed the hour requirement of the  
17 National Safety Council's Defensive Driving Course's 8 hour  
18 classroom safety instruction program may apply to the Secretary  
19 of State for a waiver of this requirement.

20 (b) The premium reduction shall remain in effect for the  
21 qualifying insured for a period of 3 years from the date of  
22 successful completion of the accident prevention course,  
23 except that the insurer may elect to apply the premium  
24 reduction beginning either with the last effective date of the  
25 policy or the next renewal date of the policy if the reduction  
26 will result in a savings as though applied over a full 3 year  
27 period. An insured who has completed the course of instruction  
28 prior to July 1, 1982 shall receive the insurance premium  
29 reduction for only the period remaining within the 3 years from  
30 course completion. The period of premium reduction for an  
31 insured who has repeated the accident prevention course shall  
32 be based upon the last such course the insured has successfully

1 completed.

2 (c) Any accident prevention course approved by the  
3 Secretary of State under this Section shall be taught by an  
4 instructor approved by the Secretary of State, shall consist of  
5 at least 8 hours of classroom instruction and shall provide for  
6 a certificate of completion. Records of certification of course  
7 completion shall be maintained in a manner acceptable to the  
8 Secretary of State. An accident prevention course that consists  
9 of less than 8 hours of classroom instruction may apply to the  
10 Secretary of State for a waiver of the hour requirement.

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

14 (e) This Section shall not apply to:

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

18 (2) any motor vehicle subject to a higher premium rate  
19 because of the insured's previous motor vehicle claim  
20 experience or to any motor vehicle whose principal operator has  
21 been convicted of violating any of the motor vehicle laws of  
22 this State, until that operator shall have maintained a driving  
23 record free of accidents and moving violations for a continuous  
24 one year period, in which case such driver shall be eligible  
25 for a reduction the remaining 2 years of the 3 year period.

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

29 (4) any policy of group automobile insurance under which  
30 premiums are broadly averaged for the group rather than  
31 determined individually.

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