

## Rep. Fred Crespo

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## Filed: 3/20/2008

09500HB5731ham002

LRB095 18138 AMC 48471 a

AMENDMENT NO. \_\_\_\_\_. Amend House Bill 5731 by replacing everything after the enacting clause with the following:

AMENDMENT TO HOUSE BILL 5731

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)

Sec. 143.29. (a) The rates and premium charges for every policy of automobile liability insurance shall include appropriate reductions as determined by the insurer 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, including an online driver safety course, which is found by the Secretary of State to meet or exceed the standards of the National Safety Council's Defensive Driving Course's 8 hour classroom safety instruction program.

Any approved online course must include a means of validating

- 1 the insured's identity while taking the course and techniques
- to ensure the insured's participation throughout the course. 2
- The Secretary of State shall review and, if deemed acceptable, 3
- 4 approve these techniques prior to the course sponsor offering
- 5 the online course.

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- (b) The premium reduction shall remain in effect for the qualifying insured for a period of 3 years from the date of successful completion of the accident prevention course, except that the insurer may elect to apply the premium reduction beginning either with the last effective date of the policy or the next renewal date of the policy if the reduction will result in a savings as though applied over a full 3 year period. An insured who has completed the course of instruction prior to July 1, 1982 shall receive the insurance premium reduction for only the period remaining within the 3 years from course completion. The period of premium reduction for an insured who has repeated the accident prevention course shall be based upon the last such course the insured has successfully completed.
- (c) Any accident prevention course approved by the Secretary of State under this Section shall be taught by an instructor approved by the Secretary of State, shall consist of at least 8 hours of classroom or 6 hours of online instruction or 4 hours for insured persons who have previously completed the 8-hour classroom course successfully, and shall provide for a certificate of completion. Records of certification of course

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- completion shall be maintained in a manner acceptable to the Secretary of State.
- 3 (d) Any person claiming eligibility for a rate or premium 4 reduction shall be responsible for providing to his insurance 5 company the information necessary to determine eligibility.
  - (e) This Section shall not apply to:
  - (1) any motor vehicle which is a part of a fleet or is used for commercial purposes unless there is a regularly assigned principal operator.
- 10 (2) any motor vehicle subject to a higher premium rate 11 because of the insured's previous motor vehicle claim experience or to any motor vehicle whose principal operator has 12 13 been convicted of violating any of the motor vehicle laws of 14 this State, until that operator shall have maintained a driving 15 record free of accidents and moving violations for a continuous 16 one year period, in which case such driver shall be eligible for a reduction the remaining 2 years of the 3 year period. 17
  - (3) any motor vehicle whose principal operator has had his drivers license revoked or suspended for any reason by the Secretary of State within the previous 36 months.
- 21 (4) any policy of group automobile insurance under which 22 premiums are broadly averaged for the group rather than 23 determined individually.
- 24 (Source: P.A. 82-920.)
- 25 Section 99. Effective date. This Act takes effect upon

1 becoming law.".