



95TH GENERAL ASSEMBLY

State of Illinois

2007 and 2008

HB5731

by Rep. Fred Crespo

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.29

from Ch. 73, par. 755.29

Amends the Illinois Insurance Code. Provides that 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 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 or other alternative method (instead of only classroom) safety instruction program. Provides that any accident prevention course approved by the Secretary of State under the provision shall consist of at least 8 hours of classroom or other alternative method (instead of only classroom) of instruction or 4 hours for insured persons who have previously completed the course successfully. Effective immediately.

LRB095 18138 KBJ 44221 b

FISCAL NOTE ACT
MAY APPLY

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 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 or other
15 alternative method 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 from
3 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 successfully
6 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 of
10 at least 8 hours of classroom or other alternative method of
11 instruction or 4 hours for insured persons who have previously
12 completed the course successfully, and shall provide for a
13 certificate of completion. Records of certification of course
14 completion shall be maintained in a manner acceptable to the
15 Secretary of State.

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

19 (e) This Section shall not apply to:

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

23 (2) any motor vehicle subject to a higher premium rate
24 because of the insured's previous motor vehicle claim
25 experience or to any motor vehicle whose principal operator has
26 been convicted of violating any of the motor vehicle laws of

1 this State, until that operator shall have maintained a driving
2 record free of accidents and moving violations for a continuous
3 one year period, in which case such driver shall be eligible
4 for a reduction the remaining 2 years of the 3 year period.

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

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

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

12 Section 99. Effective date. This Act takes effect upon
13 becoming law.