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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 102

Session of  
1983

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INTRODUCED BY PIEVSKY, GALLAGHER, DOMBROWSKI, COLAFELLA AND  
SALOOM, JANUARY 31, 1983

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REFERRED TO COMMITTEE ON INSURANCE, JANUARY 31, 1983

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AN ACT

1 Requiring automobile insurance companies to reduce premium  
2 charges to qualified insured individuals who successfully  
3 complete an approved motor vehicle accident prevention  
4 course.

5 The General Assembly of the Commonwealth of Pennsylvania  
6 hereby enacts as follows:

7 Section 1. Reduction in premiums.

8 Every insurance company which writes automobile insurance in  
9 the Commonwealth of Pennsylvania shall allow an appropriate  
10 reduction in premium charges to all insured individuals who are  
11 55 years of age or older and who successfully complete an  
12 approved motor vehicle accident prevention course.

13 Section 2. Schedule of rates.

14 The premium reductions required by section 1 shall be shown  
15 in any schedule of rates or rating plans filed by automobile  
16 insurers with the Insurance Commissioner and shall be for a  
17 period of two years.

18 Section 3. Accident prevention program.

1 (a) Approval by department.--The Department of  
2 Transportation shall have the duty to review and, at its  
3 discretion, approve the course contents of any motor vehicle  
4 accident prevention program.

5 (b) Instruction.--An approved motor vehicle accident  
6 prevention program shall include an appropriate number of hours  
7 of classroom instruction and field driving instruction as  
8 determined by the Department of Transportation.

9 (c) Disapproval of certain programs.--Any motor vehicle  
10 accident prevention program which is self-taught shall not be  
11 approved by the Department of Transportation.

12 Section 4. Certificate of completion.

13 Upon successful completion of the approved motor vehicle  
14 accident prevention course, each participant shall be issued by  
15 the course instructor or agency, a certified certificate which  
16 shall be the basis of qualification for the reduction mandated  
17 in section 1.

18 Section 5. Continuing qualification.

19 In order to continue the reduction mandated in section 1,  
20 each qualified insured individual shall successfully complete an  
21 approved motor vehicle accident prevention course every two  
22 years.

23 Section 6. Effective date.

24 This act shall take effect in 60 days.