

## **Bulletin 313 (1)**

### **MANDATORY AUTOMOBILE INSURANCE PREMIUM DISCOUNT**

#### **FOR SAFE, MATURE DRIVERS**

Public Law 2001, Chapter 130 amended the Maine Insurance Code as Section 2902-G in Title 24-A to require that rates, rating schedules or rating manuals for motor vehicle liability, personal injury protection and collision coverages submitted or filed with the Bureau of Insurance contain an appropriate discount in premium for a three year period when the principal operator of a covered vehicle is an insured 55 years or older and has successfully completed a motor vehicle accident prevention course. The legislation is effective September 21, 2001.

Since personal injury protection is not offered in Maine, the Bureau interprets P.L. 2001, c. 130 as applying to medical payments coverage.

An insured who successfully completes an approved course is eligible for the discount on all motor vehicles, including motorcycles, for which the insured is the principal operator, but no more than one credit is required for each vehicle. Upon the submission of proof of eligibility by the insured, the discount should be credited beginning from the date of course completion and must be credited for a full three year period subject to the insured continuing to meet any eligibility requirements of the insurer as permitted by the law. Insurers may be afforded a reasonable amount of time to process a discount but best efforts should be utilized to ensure that the discount is timely credited.

Each insurer offering coverage for motor vehicles in Maine is required to have a rating rule that provides the discount required by law. Filings completed after September 21, 2001 shall be considered effective retroactive to September 21, 2001. Each insurer should review its current rating rule to ensure that it is in compliance with the law and is consistent with this bulletin. Previously filed rating rules should be amended as necessary.

Date: \_\_\_\_\_  
ALESSANDRO A. IUPPA  
Superintendent of Insurance

*(1) Following the issuance of the original version of this bulletin, it became apparent that some insurers remained confused about the date for crediting the discount. This amended bulletin is being issued to clarify that credit is to be given from the date of course completion forward for a period of 3 years.*

Note: This bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers are encouraged to consult applicable statutes and regulations and to contact the Bureau of Insurance if additional information is needed.