

**304.13-063 Automobile liability and physical damage insurance provision for reduction in premium charges.**

- (1) Any schedule of rates or rating plan for automobile liability and physical damage insurance filed with the commissioner shall provide for an appropriate reduction in premium charges for a period of at least three (3) years and up to five (5) years for those insureds fifty-five (55) years of age and older who successfully complete a motor vehicle accident prevention course meeting standards set by the Transportation Cabinet or insureds of any age who complete a defensive driving course provided by the United States Armed Forces to members of the United States Armed Forces. The reduction in premium charges for members of the United States Armed Forces who complete a defensive driving course provided by the United States Armed Forces shall be actuarially sound. There shall, however, be no reduction in premiums for a self-instructed course or for a course which does not provide for classroom or field driving instruction for a minimum number of hours, to be determined by the Transportation Cabinet.
- (2) All insurance companies writing automobile liability and physical damage insurance in Kentucky shall allow an appropriate reduction in premium charges to all eligible persons subject to this section.
- (3) Upon successfully completing the approved course, each participant shall be issued by the course's sponsoring agency a certificate which shall be the basis of qualification for the discount on insurance.
- (4) Each participant shall take an approved course each five (5) years to continue to be eligible for the discount on insurance.
- (5) The Transportation Cabinet is hereby empowered to promulgate regulations setting standards for the motor vehicle accident prevention course described in subsection (1) of this section.
- (6) No discount shall be available under this section to those completing the prescribed motor vehicle accident prevention course under a court order as a result of a motor vehicle conviction.

**Effective:** July 15, 2010

**History:** Amended 2010 Ky. Acts ch. 24, sec. 1121, effective July 15, 2010. -- Amended 2006 Ky. Acts ch. 194, sec. 5, effective January 1, 2007. -- Amended 1998 Ky. Acts ch. 411, sec. 1, effective July 15, 1998. -- Amended 1988 Ky. Acts ch. 314, sec. 1, effective July 15, 1988. -- Created 1984 Ky. Acts ch. 51, sec. 1, effective July 13, 1984.