



House of Representatives

General Assembly

File No. 65

January Session, 2025

House Bill No. 6898

House of Representatives, March 10, 2025

The Committee on Insurance and Real Estate reported through REP. WOOD of the 29th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

AN ACT ELIMINATING THE AGE REQUIREMENT FOR DRIVERS WHO COMPLETE AN ACCIDENT PREVENTION COURSE AND REQUIRING A STUDY OF AUTOMOBILE LIABILITY INSURANCE LAWS IN OTHER STATES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 38a-683 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective October*
3 *1, 2025*):

4 (a) The premium charges for a private passenger nonfleet automobile
5 under an automobile liability or physical damage insurance policy for
6 any principal operator who [has attained the age of sixty years and] has
7 submitted proof of successful completion of an accident prevention
8 course of not less than four hours approved by the Commissioner of
9 Motor Vehicles shall be appropriately modified to reflect such operator's
10 reduced exposure to loss. Such course shall be completed within one
11 year prior to the initial application of the discount or, for subsequent
12 applications of the discount, within one year of the expiration of the

13 current discount period. If proof of successful completion of such course
 14 is submitted during the term of a policy, any premium modification
 15 shall become effective upon the next renewal. A minimum discount of
 16 five per cent shall be applicable to premium charges for such automobile
 17 for policies effective on and after July 1, 1983. The discount shall apply
 18 to the premium charges for the automobile for at least twenty-four
 19 months. This section shall not apply to any group automobile insurance
 20 policy issued pursuant to section 38a-803 under which premiums are
 21 broadly averaged for the group rather than determined individually.

22 Sec. 2. (*Effective from passage*) The Insurance Commissioner shall
 23 conduct a study evaluating automobile liability insurance laws in other
 24 states as compared to such automobile liability insurance laws in this
 25 state, including, but not limited to, issues relating to automobile liability
 26 insurance coverage and practices to lower automobile liability insurance
 27 premiums. Not later than February 1, 2026, the Insurance Commissioner
 28 shall submit a report, in accordance with the provisions of section 11-4a
 29 of the general statutes, to the joint standing committee of the General
 30 Assembly having cognizance of matters relating to insurance on the
 31 findings of such study.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2025</i>	38a-683(a)
Sec. 2	<i>from passage</i>	New section

Section 1	<i>October 1, 2025</i>	38a-683(a)
Sec. 2	<i>from passage</i>	New section

INS *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Insurance Dept.	IF - Cost	50,000 - 75,000	None

Note: IF=Insurance Fund

Municipal Impact: None

Explanation

The bill requires, in Section 2, the Insurance Department to conduct a study comparing automobile liability insurance laws in other states to Connecticut's laws by February 1, 2026. This results in a one-time cost of \$50,000 to \$75,000 in FY 26 associated with hiring a contractor to complete the study.

Section 1, which has no fiscal impact, broadens the eligibility for receiving a discounted auto insurance policy premium by completing a Department of Motor Vehicles-approved safety course.

The Out Years

The cost is one-time in nature and does not result in a fiscal impact in the out years.

OLR Bill Analysis**HB 6898*****AN ACT ELIMINATING THE AGE REQUIREMENT FOR DRIVERS WHO COMPLETE AN ACCIDENT PREVENTION COURSE AND REQUIRING A STUDY OF AUTOMOBILE LIABILITY INSURANCE LAWS IN OTHER STATES.*****SUMMARY**

This bill broadens who is eligible to receive a discounted auto insurance policy premium for completing a Department of Motor Vehicles (DMV)-approved accident prevention course by removing an age requirement. Under current law, drivers must be age 60 or older to be eligible for the discount.

By law, the premium discount must be at least 5% and apply for at least 24 months. A person must submit to his or her insurer proof of successfully completing an approved course of at least four hours within one year of applying for the discount.

Relatedly, the bill effectively requires DMV to update its current regulations on the content and other requirements for accident prevention courses under this law, which are based around the current age requirement (see CGS § 38a-683(b) & (c) and Conn. Agencies Regs., § 38a-683-1 et seq.).

Separately, the bill also requires the insurance commissioner to study auto liability insurance laws in other states as compared to Connecticut's. The study must include issues relating to auto liability insurance coverage and practices to lower premiums. The commissioner must report the study's findings to the Insurance and Real Estate Committee by February 1, 2026.

EFFECTIVE DATE: October 1, 2025, except for the study provision, which is effective upon passage.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 13 Nay 0 (02/25/2025)