

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: HB-6898

AN ACT ELIMINATING THE AGE REQUIREMENT FOR DRIVERS WHO
COMPLETE AN ACCIDENT PREVENTION COURSE AND REQUIRING A

Title: STUDY OF AUTOMOBILE LIABILITY INSURANCE LAWS IN OTHER STATES.

Vote Date: 2/25/2025

Vote Action: Joint Favorable

PH Date: 2/11/2025

File No.: 65

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

The bill seeks to provide discounted auto insurance to all drivers who take a DMV approved defensive driving program, regardless of age. The bill would modify the current law by removing the requirement that the driver must be 60 or older to receive the discount.

In addition, the bill seeks to require the Insurance Commissioner to conduct a study comparing the auto insurance in Connecticut to auto insurance offered in other states and to submit the report by Feb 1, 2026.

The bill would offer a financial incentive for more drivers to participate in a program that helps reduce crash risk and would result in a report that would offer more information about what auto insurance options are available and what practices can be used to lower auto insurance costs.

RESPONSE FROM ADMINISTRATION/AGENCY:

[Garrett T. Eucalitto, Commissioner, Connecticut Department of Transportation](#)

Commissioner Eucalitto submitted testimony in support of the bill. He spoke to the increase in reckless driving in Connecticut in recent years. He noted that defensive driving programs can reduce crash risks significantly, and therefore providing financial incentives for drivers to participate in these programs would help improve road safety in Connecticut.

NATURE AND SOURCES OF SUPPORT:

None Expressed.

NATURE AND SOURCES OF OPPOSITION:

None Expressed.

Reported by: Lauren Kaiser Krause

Date: 3/11/2025