



General Assembly

January Session, 2025

***Raised Bill No. 6898***

LCO No. 4130



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***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2 repealed and the following is substituted in lieu thereof (*Effective October*  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

**Statement of Purpose:**

To (1) eliminate the age requirement for drivers who complete an accident prevention course, and (2) require the Insurance Commissioner to conduct a study of automobile liability insurance laws in other states as compared to such automobile liability insurance laws in this state.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*