

HOUSE BILL 322

Introduced by Nelson, R.

1/20	Introduced
1/21	Referred to Business & Economic Development
	Died in Committee

1 HOUSE BILL NO. 322  
2 INTRODUCED BY R. Nelson  
3  
4 A BILL FOR AN ACT ENTITLED: "AN ACT INCREASING THE PREMIUM  
5 REDUCTION AND ELIGIBILITY PERIODS FROM 2 TO 3 YEARS FOR  
6 DRIVERS 55 YEARS OF AGE OR OLDER WHO SUCCESSFULLY COMPLETE  
7 TRAFFIC SAFETY PROGRAMS; PROVIDING FOR A RATE REDUCTION FOR  
8 COMPREHENSIVE INSURANCE FOR SUCH DRIVERS; AND AMENDING  
9 SECTIONS 33-16-222 AND 33-16-223, MCA."

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11 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

12 **Section 1.** Section 33-16-222, MCA, is amended to read:

13 "33-16-222. Requirement for rate reduction. (1) Any  
14 rates, rating schedules, or rating manuals for liability,  
15 bodily injury, comprehensive, or collision coverages of a  
16 motor vehicle insurance policy filed with the insurance  
17 department must provide for an appropriate premium reduction  
18 as determined by the insurer for an insured operator of a  
19 covered vehicle who is 55 years of age or older and who has  
20 successfully completed a highway traffic safety program as  
21 provided by 61-2-102 and 61-2-103.

22 (2) Any discount used by the insurer is presumed  
23 appropriate unless credible data demonstrates otherwise."

24 **Section 2.** Section 33-16-223, MCA, is amended to read:

25 "33-16-223. Effective period of reduction. (1) The

1 premium reduction required by 33-16-222 is effective for an  
2 insured for a 2-year 3-year period after successful  
3 completion of the approved course. Each person shall take  
4 an approved course every 2 3 years in order to continue to  
5 be eligible for the reduction in premium required by  
6 33-16-222.

7 (2) An insurer may require, as a condition of  
8 maintaining the discount, any or all of the following:

9 (a) that the insured not be involved in an accident in  
10 which he is at fault;

11 (b) that the insured not be convicted of or plead  
12 guilty or nolo contendere to a moving traffic violation; or

13 (c) that the insured not have forfeited bail or  
14 collateral for a moving traffic violation."

15 NEW SECTION. **Section 3.** Extension of authority. Any  
16 existing authority to make rules on the subject of the  
17 provisions of [this act] is extended to the provisions of  
18 [this act].

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