

TENNESSEE INSURANCE CODE

Tennessee Code/TITLE 56 INSURANCE/CHAPTER 7 POLICIES AND POLICYHOLDERS/PART 11 GENERAL PROVISIONS - AUTO INSURANCE/56-7-1107. Accident prevention course for older drivers - Reductions in premiums.

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(a) The rates and premiums for every policy of automobile insurance shall include a provision for appropriate reductions, as determined by the insurer to be actuarially justified, for any motor vehicle when the regular operators are over fifty-five (55) years of age and have successfully completed a motor vehicle accident prevention course which is approved by the commissioner of safety. However, there shall be no reduction in premiums for a self-instructed course.

(b) (1) The premium reduction shall remain in effect for the qualifying insured for a period of three (3) years from the date of successful completion of the accident prevention course, except that the insurer may elect to apply the premium reduction beginning at the next renewal date of the policy and continuing for a three-year period.

(2) The period of premium reduction for an operator who has repeated the accident prevention course shall be based only upon the last such course the operator has successfully completed.

(c) Any accident prevention course approved under this section shall be taught by an instructor approved by the commissioner, and such course shall consist of at least eight (8) hours of classroom instruction. Each operator who successfully completes an approved motor vehicle accident prevention course shall be issued a certificate by the course's sponsoring agency. Records of such completion shall be maintained in a manner acceptable to the commissioner and shall be the basis of qualification for the premium discount.

(d) Any person claiming eligibility for a rate or premium reduction shall be responsible for providing to such person's insurance company the information necessary to determine eligibility.

(e) This section does not apply to:

(1) Any motor vehicle which is a part of a fleet or is used for commercial purposes unless there is a regularly assigned principal operator;

(2) Any motor vehicle subject to a higher rate or premium because of an operator's previous motor vehicle claims experience, or to any motor vehicle whose operator has been convicted or forfeited bond for the violation of any of the motor vehicle laws of this state, until that operator shall have maintained a driving record free of at-fault accidents or violations for a continuous period of three (3) years;

(3) Any motor vehicle whose operator has had an operator's license revoked or suspended for any reason within the previous three (3) years; or

(4) Any motor vehicle whose operator is required by any court to take a defensive driver training course.

(f) The department of safety is authorized to promulgate rules and regulations to effectuate the purposes of this section. Such rules and regulations shall include establishing the criteria for the motor vehicle accident prevention course and providing a means of certification for instructors of the motor vehicle accident prevention course. All such rules and regulations shall be promulgated in accordance with the provisions of the Uniform Administrative Procedures Act, compiled in title 4, chapter 5.

[Acts 1983, ch. 13, §§ 1-5, 7; 1990, ch. 880, § 1.]

NOTICE: If problems arise getting insurance premium reductions, call Commission of Insurance at (615) 741-2176 or Insurance Complaints at (615) 741-2218. You may also write to the Commissioner of Insurance, State Office Bldg, Nashville, TN. 37219