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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 3290

05/05/2025 Authored by Bahner, Davids and Anderson, P. H., The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to automobile insurance; expanding premium reductions for accident
1.3 prevention course completion to all insureds; amending Minnesota Statutes 2024,
1.4 section 65B.28, subdivisions 1, 2, 4.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2024, section 65B.28, subdivision 1, is amended to read:

1.7 Subdivision 1. Required reduction. An insurer must provide an appropriate premium
1.8 reduction of at least ten percent on its policies of private passenger vehicle insurance, as
1.9 defined in section 65B.001, subdivision 2, issued, delivered, or renewed in this state, to
1.10 insureds 55 years old and older an insured who successfully complete completes an accident
1.11 prevention course or refresher course established under subdivisions 2 and 3.

1.12 Sec. 2. Minnesota Statutes 2024, section 65B.28, subdivision 2, is amended to read:

1.13 Subd. 2. Accident prevention course; rules. (a) The commissioner of public safety
1.14 must adopt rules establishing and regulating a motor vehicle accident prevention course for
1.15 persons 55 years old and older.

1.16 (b) The rules must, at a minimum, include provisions:

1.17 (1) establishing curriculum requirements; and

1.18 (2) providing for the issuance of a course completion certification and requiring its
1.19 submission to an insured as evidence of completion of the course.

1.20 (c) The accident prevention course must be a total of four hours.

2.1 Sec. 3. Minnesota Statutes 2024, section 65B.28, subdivision 4, is amended to read:

2.2 Subd. 4. **Completion certificate.** A person ~~55 years old and older~~ may retake the original
2.3 course or take the refresher course every three years and receive a course completion
2.4 certificate to remain eligible for the premium reduction in subdivision 1. A person ~~58 years~~
2.5 ~~old and older~~ who successfully completes a retaking of the original course or a refresher
2.6 course more than three years from the date the person last was eligible for the premium
2.7 reduction in subdivision 1 is entitled to reinstatement of this eligibility. The Department of
2.8 Public Safety shall provide criteria for the issuance of the course completion certificates.