

BILL NO. 31-0049

Thirty-first Legislature of the Virgin Islands

February 17, 2015

An Act amending title 20 Virgin Islands Code, chapter 47, adding section 704a relating to motor vehicles liability policies, providing for reduction in automobile insurance premiums for drivers 50 years of age and older who complete an approved accident prevention course

PROPOSED BY: Senator Sammuel Sanes

1 *Be it enacted by the Legislature of the Virgin Islands:*

2 **SECTION 1.** Title 20 Virgin Islands Code, Part II, Chapter 47, is amended by adding section
3 704a to read as follows:

4 “**§704a** (a) Insurers issuing, writing or delivering motor vehicle insurance policies in the Virgin
5 Islands shall provide for an appropriate reduction in premium rates for motor vehicle liability
6 insurance when the principal operator on the covered vehicle is an insured 50 years of age or older
7 and has completed a motor vehicle accident prevention course approved by the Virgin Islands Police
8 Department.

9 (b) The premium reduction required by this section is effective for a three-year period
10 after successful completions of an approved course.

11 (c) The insurer may require as a condition that the insured:

12 (1) Not be involved in an accident for which the insured is at fault; and

1 (2) Not have been convicted or plead guilty or nolo contendere to a moving traffic
2 violation.

3 (d) The organization offering the motor vehicle accident prevention course shall, upon a
4 person's successful completion of an approved course, issue the person a certificate that the person
5 shall use to qualify for the premium discount required by this subsection.

6 (e) This subsection does not apply if the approved course is ordered by a court or other
7 governmental entity or for a moving traffic violation.

8 (f) Each participant shall take an approved course every three years to continue to be
9 eligible for the reduction in premiums pursuant to this subsection.

10 (g) The Commissioner of Police may promulgate such regulations as are necessary to
11 carry out the purpose of this section.

12 **SECTION 2.** The premium reductions required by section 1 of this Act applies to policies
13 issued or renewed after January 1, 2016.

14 **BILL SUMMARY**

15 Section 1 of this bill amends Title 20 Virgin Islands Code, Part II, Chapter 47, adding §704a,
16 to provide for reduction in premium charges when the principal operator on the covered vehicle is an
17 insured 50 years of age and older for a three-year period following the completion of a motor vehicle
18 accident prevention course approved by the Virgin Islands Police Department.

19 Section 2 provides for the premium reductions to apply to policies issued or renewed after
20 January 1, 2016.

21

22 **BR15-0405/February 9, 2015/YLT**

23

24

25