

ENROLLED SENATE  
BILL NO. 448

By: Wright of the Senate

and

Culver, Wells and Pope  
(Tim) of the House

An Act relating to motor vehicle insurance; amending  
36 O.S. 1991, Section 924.1, which relates to  
premium reductions for completion of motor vehicle  
safety courses; requiring premium reduction for  
completion of motorcycle safety courses; and  
providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. AMENDATORY 36 O.S. 1991, Section 924.1, is amended to read as follows:

Section 924.1 A. Any schedule of rates or rating plan for automobile or motorcycle liability and physical damage insurance submitted to or filed with the State Board for Property and Casualty Rates shall provide for an appropriate reduction in premium charges for those insured persons for a three-year period after successfully completing a motor vehicle accident prevention course which shall include but not be limited to an automobile or motorcycle accident prevention course meeting the criteria established by the Department of Public Safety. Provided, however, there shall be no reduction in premiums for a self-instructed course or a course which does not provide for actual classroom or field driving instruction for a minimum number of hours as determined by the Department of Public Safety. Provided further, there shall be no reduction in premiums for a course attended pursuant to a court order in connection with a motor vehicle violation or an alcohol- or drug-related offense.

B. All insurance companies writing automobile or motorcycle liability and physical damage insurance in this state shall allow an appropriate reduction in premium charges to all eligible persons pursuant to this section.

C. The approved course shall be taught by instructors approved by the Department of Public Safety.

D. Upon successfully completing the approved course, each participant shall be issued by the sponsoring agency of the course, a certificate which shall be the basis of qualification for the discount on insurance.

E. Each participant shall successfully complete an approved course each three (3) years to continue to be eligible for the discount on insurance.

SECTION 2. This act shall become effective November 1, 1995.

