

2023 Kansas Statutes

40-1112a. Discount for motor vehicle insurance, when; conditions. (a) Any rates, rating schedules or rating manuals for the liability, personal injury protection and collision coverages of a motor vehicle insurance policy submitted to or filed with the insurance commissioner shall provide for an appropriate reduction in premium charges as to such coverages for a three-year period after the principal operator of the covered vehicle successfully completes a motor vehicle accident avoidance course, of at least four hours in duration, utilizing a nationally recognized driver training curriculum or a curriculum approved by a state or federal agency. The rates, rating schedule or rating manuals required by this subsection shall be submitted to or filed with the commissioner of insurance at the time of the next regular filing with the commissioner after the effective date of this act. Any premium reduction used by an insurer shall be presumed appropriate unless credible data demonstrates otherwise. Only one premium reduction shall be allowed for the principal operator of a covered vehicle.

(b) The premium reduction required by this section shall be effective for the principal operator of a covered vehicle for a three-year period after successful completion of the approved course, except that the insurer may require, as a condition of providing and maintaining the discount, that the principal operator of a covered vehicle not be involved in an accident for which the operator is at fault, nor be convicted of more than one moving violation for a three-year period after course completion.

(c) Individuals who successfully complete the approved course shall be issued a certificate by the organization offering the course that shall be used to qualify for the premium reduction required by this section.

(d) This section shall not apply in the event the approved course is specified by an administrative order of the director of vehicles or by a court order as a result of a moving traffic violation.

(e) Each principal operator of a covered vehicle shall successfully complete an approved course every three years to continue to be eligible for the premium reduction required by this section.

History: L. 1992, ch. 310, § 1; L. 1999, ch. 17, § 1; L. 2019, ch. 16, § 1; July 1.