

**600 Automobile Insurance**

**607 Motor Vehicle Accident Prevention Course Discount (Automobiles and Motorcycles)**

**1.0 Purpose and Authority**

The purpose of this Regulation is to provide a discount applicable to total premiums for persons who voluntarily attend and complete a Motor Vehicle Accident Prevention Course. This Regulation is adopted pursuant to 18 Del.C. §311, and 18 Del.C. §2503 and promulgated in accordance with the procedures specified in the Administrative Procedures Act, 29 Del.C. Ch. 101.

**2 DE Reg 989 (12/1/98)**

**18 DE Reg. 700 (03/01/15)**

**2.0 Definitions**

“**Department**” means the Delaware Insurance Department.

“**Division**” means the Delaware Division of Motor Vehicles.

“**Motor Vehicle Accident Prevention Course**” means approved courses referred to as defensive driving courses.

**9 DE Reg 1244 (2/1/06)**

**18 DE Reg. 700 (03/01/15)**

**3.0 Minimum Requirements**

A Motor Vehicle Accident Prevention Course Discount shall be applied to the total premiums for bodily injury liability coverage, property damage liability coverage, and personal injury protection coverage provided:

3.1 The automobile, motor home, or motorcycle is individually owned or jointly owned by husband and wife or by members of the same household and is classified and rated as a private passenger automobile, motor home, or motorcycle; and

3.2 The driver who customarily operates the automobile, motor home, or motorcycle has a certificate certifying voluntary attendance and successful completion within the last 36 months from the date of application of a motor vehicle accident prevention course or motorcycle rider course, as appropriate, which is approved by the Division. The presentation of a course-completion certificate (whether for an initial or refresher course) shall constitute conclusive evidence of satisfaction of the requirements of this regulation for purposes of receiving the discount; and insurance carriers may not demand or require any other form of documentation or prior course completion certificates in order to apply the applicable discount required by this regulation.

**2 DE Reg 989 (12/1/98)**

**9 DE Reg 1244 (2/1/06)**

**13 DE Reg. 498 (10/01/09)**

**18 DE Reg. 700 (03/01/15)**

**4.0 Application**

4.1 A 10% discount shall be applied with respect to the applicable premium(s) for each automobile, motor home, or motorcycle insured under a policy if all operators named on the policy as insureds complete the course. If fewer than all the operators covered as principal or occasional drivers complete the course, then the discount shall be a fraction of 10%. The fraction shall be the number of operators completing the course, divided by the total number operators. The discount shall begin at the inception date of the policy or the first renewal date following application by the insured and shall terminate at the policy renewal date subsequent to the expiration of three years since completion of the course. Insurance carriers shall provide notice at the renewal period immediately prior to expiration of the discount that the policyholder must take a refresher course within the timeframe set forth in this regulation in order to continue the discount.

4.2 An insured who has received a motor vehicle accident prevention discount as outlined in section 4.1 above may take, and must then complete, a refresher motor vehicle accident prevention course. An insured who completes a refresher course within the one hundred and eighty days prior to the three year expiration date shall receive a 15% discount effective the next renewal date. An insured who completes the refresher course

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**TITLE 18 INSURANCE**  
**DELAWARE ADMINISTRATIVE CODE**

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after the expiration of the three year period shall lose the 10% or 15% discount on the expiration date, but shall receive the 15% discount effective on the date of completion of the refresher course, if said completion is within two years of the expiration date.

- 4.3 Motor Vehicle Accident Prevention Course instructors that are certified by the Division shall be entitled to the same insurance discount set forth in this regulation as those individuals who have completed a refresher motor vehicle accident prevention course.

**2 DE Reg 989 (12/1/98)**

**13 DE Reg. 498 (10/01/09)**

**18 DE Reg. 700 (03/01/15)**

**5.0 Implementation**

The discount may be applied as a multiplier or on an additive basis compatible with the rating system in use by the company.

**2 DE Reg. 989 (12/1/98)**

**9 DE Reg 1244 (2/1/06)**

**18 DE Reg. 700 (03/01/15)**

**6.0 Effective Date**

This regulation shall become effective on the 11<sup>th</sup> day of March, 2015.

**2 DE Reg 989 (12/01/98)**

**9 DE Reg 1244 (2/1/06)**

**13 DE Reg. 498 (10/01/09)**

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