

**PA10-053**

**SB190**

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**H – 1085**

**CONNECTICUT  
GENERAL ASSEMBLY  
HOUSE**

**PROCEEDINGS  
2010**

**VOL.53  
PART 13  
3923 – 4245**

THE CLERK:

On Page 23, Calendar 433, Senate Bill Number 190, AN ACT CONCERNING A FOUR-HOUR ACCIDENT PREVENTION COURSE FOR OLDER DRIVERS, favorable report of the Committee on Appropriations.

DEPUTY SPEAKER ORANGE:

Representative Fontana, you have the floor, sir.

REP. FONTANA (87th):

Thank you, Madam Speaker. Madam Speaker, I move for acceptance of the joint committee's favorable report and passage of the bill in concurrence with the Senate.

DEPUTY SPEAKER ORANGE:

The question is acceptance of the joint committee's favorable report and passage of the bill in concurrence with the Senate. Will you remark? Representative Fontana.

REP. FONTANA (87th):

Thank you, Madam Speaker.

Madam Speaker, this bill reduces from seven hours to four hours, the required number of hours for an accident prevention course that drivers age 60 or older may take to receive an automobile

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insurance premium discount. I urge passage.

DEPUTY SPEAKER ORANGE:

Thank you, Representative Fontana.

Will you care to remark further on the bill?

Will you care to remark further?

Representative D'Amelio. Good evening. You have the floor, sir.

REP. D'AMELIO (71st):

Good evening, Madam Speaker. Madam Speaker, I rise in support of the bill before us. It was brought to the Insurance Committee through AARP. It makes a lot of sense.

Currently, I believe the course is done in two separate days, four hours each. Many states have adopted the four-hour course and by doing so, there have been more participants in the course.

And if anyone participates in this one four-hour course, they're offered a discount through their insurance.

So, it makes a lot of sense to me and I urge the Chamber's adoption. Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further on the bill?

Will you care to remark further on the bill?

Representative Hovey.

REP. HOVEY (112th):

Thank you, Madam Speaker.

Through you a question to the proponent of the bill.

DEPUTY SPEAKER ORANGE:

Please proceed, ma'am.

REP. HOVEY (112th):

So the term older is referring to anyone 60 and above?

Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, yes. For the purposes and only for the purposes of this particular Bill, older drivers are those identified as aged 60 and older.

DEPUTY SPEAKER ORANGE:

Representative Hovey.

REP. HOVEY (112th):

Thank you, Madam Speaker, and I thank the good gentleman. But as someone who is close to 60, I am

really pretty perturbed that 60 is now considered an older driver.

If we wanted to be looking at 75, okay. But 60, I'm just hitting my stride.

So for that reason, I'm voting against this legislation because 60 is way too young to be considered older.

DEPUTY SPEAKER ORANGE:

Thank you, Representative Hovey.

Will you care to remark further?

Representative Coutu.

REP. COUTU (47th):

Thank you, Madam Speaker. I'm not getting close to the 60 yet, so I won't go in that direction.

Through you, Madam Speaker, a question to the proponent of the bill.

DEPUTY SPEAKER ORANGE:

Please proceed.

REP. COUTU (47th):

I just was curious if there are other states that went back from seven hours to four hours or three hours?

DEPUTY SPEAKER ORANGE:

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Representative Fontana.

REP. FONTANA (87th):

Thank you, Madam Speaker.

Through you to the gentleman, yes. In fact, as Representative D'Amelio indicated, 23 states currently have gone to the four-hour course and in New England in particular, the states of Maine, Vermont, New Hampshire and Massachusetts have all gone to four hours. Through you.

DEPUTY SPEAKER ORANGE:

Representative Coutu.

REP. COUTU (47th):

Thank you, Madam Speaker.

I think it's a great idea. We know our seniors. Cutting this back from seven hours to four hours just makes sense and that's all I have to say.

Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further?

Representative Sawyer of the 55th. You have the floor.

REP. SAWYER (55th):

Dare I ask, Madam Speaker, if motorcyclists will fall under the same provision? Through you, Madam Speaker.

(Deputy Speaker O'Rourke in the Chair.)

DEPUTY SPEAKER O'ROURKE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, the existing statute, which we amend or propose to amend in the bill, references automobiles. So I believe it is limited to automobiles.

Through you.

DEPUTY SPEAKER ORANGE:

Representative Sawyer.

REP. SAWYER (55th):

Oh. That's interesting. Madam Speaker, my father's 92 and he's still riding, so we'll just leave it at that. Thank you, ma'am.

DEPUTY SPEAKER ORANGE:

Thank you, madam. Will you care to remark further? Will you care to remark? Representative Hetherington of the 125th. You have the floor,

sir.

REP. HETHERINGTON (125th):

Thank you, Madam Speaker. If I may, a question to the proponent.

DEPUTY SPEAKER ORANGE:

Please proceed.

REP. HETHERINGTON (125th):

Is there a test given at the conclusion of the course?

Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I believe that there is.

DEPUTY SPEAKER ORANGE:

Representative Hetherington.

REP. HETHERINGTON (125th):

Thank you. So what would be the consequences of not passing that test? Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker. The consequence would be that you would not be eligible to receive the insurance discount. Through you.

DEPUTY SPEAKER ORANGE:

Representative Hetherington.

REP. HETHERINGTON (125th):

But you would still be able to keep your license? Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, it has nothing to do with the license. It's all about automobile insurance discounts.

Through you.

DEPUTY SPEAKER ORANGE:

Representative Hetherington.

REP. HETHERINGTON (125th):

I see. Thank you. By the way is the test a road test or a written test?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I believe it's a

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written test.

DEPUTY SPEAKER ORANGE:

Representative Hetherington.

REP. HETHERINGTON (125th):

Thank you. I thank the proponent for his explanations. Sounds like a good Bill.

I must say, if you're privileged to be a member of this chamber and you live in Fairfield County you automatically, you should automatically get the rating because you get so much experience driving. I can't imagine how you could add anything to that, so thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further?

Representative Hamzy, who is 78. No? The 78th District.

REP. HAMZY (78th):

Thank you, Madam Speaker. I rise to pose just a couple of questions to the proponent of the bill.

DEPUTY SPEAKER ORANGE:

Please proceed, sir.

REP. HAMZY (78th):

Through you, Madam Speaker, under the current

law, is the type of program or the way the program is administered, is that left to the opinion or the discretion of the Department of Motor Vehicles?

Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, lines 7 and 8 of the bill, the course must be approved by the Commissioner of Motor Vehicles. Through you.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

And through you, Madam Speaker, is it fair to conclude, then, that if the Commissioner decided to make this change as proposed in the underlying bill, that he would have that authority to do so?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, yes, I believe he currently would have that authority. Through you.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

And through you, Madam Speaker, then why are we legislating this change if the original Bill was to give the Commissioner the discretion to deem appropriate the type of course that's given in order to justify the discount stated?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I believe the gentleman is mistaken. I didn't indicate that the original bill was to give the commissioner the authority. He already has that authority.

The original bill, which is the same as he sees here, was to require the course to be merely four hours instead of seven as the commissioner has already approved to bring us into line with those other states that have done so as a way of improving participation on the part of older drivers.

Through you.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

I may have misspoke when I asked the question. What I was referring to is, the current law allows the commissioner to determine the scope of the test and the, and what the class would consist of.

It's my understanding that the commissioner is currently administering a class, which consists of seven hours of instruction. Through you, Madam Speaker, is that accurate?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, that is my understanding.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

And so my question is, if the commissioner already has the discretion to design the program, or the class, as he deems appropriate, why are we taking that discretion away and legislating it through this bill?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, because the commissioner, for whatever reason, has been resistant to adopt a shorter course as so many of the other states have done, and what we found as a result is that the participation on the part of seniors has been declining, because they do not want to participate in an eight-hour course spread out over two days, two four-hour sessions, and that in fact we want to encourage them to participate, and in fact we can compress the course into four hours from eight, thereby increasing the participation and implementing a change, which has been done, again, throughout the country including many states in New England.

So it's an effort to encourage seniors to participate, get the discount, and refresh their skills. Through you.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

And through you, Madam Speaker, this course is not mandatory? Correct? By taking this course, all the people who are eligible to take it will achieve is the opportunity to reduce their auto

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insurance premium by five percent?

Through you, Madam Speaker, is that not accurate?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, that's correct.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

And so my concern is that, will we be compromising this class by reducing the amount, the length of it through this proposed change?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam, I don't believe so. Again, I don't believe that 23 other states would have a four-hour course approved for this purpose, and that in fact those states would be seeing a declining number of participants.

In fact, they've seen an increasing number of participants.

So it's an effort to improve participation in

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the program and still meet the requirements that the insurance industry extends to 23 other states. Through you.

DEPUTY SPEAKER ORANGE:

Representative Hamzy.

REP. HAMZY (78th):

Thank you, Madam Speaker, and I thank the House Chair for his answers.

I do have concerns and one of them, one of the reasons why I have concerns is because of a personal observation that I made through a friend of mine who was struck by an elderly driver, which resulted in some pretty severe injuries.

So I think if the commissioner has made a decision based on, I would assume experience, knowledge of the motor vehicle laws and regulations, that the appropriate course to qualify for this discount consists of seven hours of instruction and the commissioner already under current law has the discretion to change the course in order to maintain eligibility for these auto insurance discounts.

I don't feel comfortable mandating that the commissioner make this change as considered in this

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proposed bill, and it's for those reasons that I'll be voting against it. Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, Representative Hamzy.

Will you care to remark further on the bill?

Representative Esposito of West Haven. You have the floor, sir.

REP. ESPOSITO (116th):

Thank you, Madam Speaker.

A question or two to the proponent.

DEPUTY SPEAKER ORANGE:

Please proceed.

REP. ESPOSITO (116th):

Representative Fontana, will there be a charge for this course?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I believe that there is a charge. I do not know what that charge is. Through you.

DEPUTY SPEAKER ORANGE:

Representative Esposito.

REP. ESPOSITO (116th):

I notice in the bill that there's a minimum of 5 percent discount?

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I believe that is the standard and in Line 15 existing law, it does talk about a five percent discount. Through you.

REP. ESPOSITO (116th):

Thank you. And through you --

DEPUTY SPEAKER ORANGE:

Representative Esposito. ...

REP. ESPOSITO (116th):

Thank you, Madam Speaker, through you. My question would then be if there's a \$1,000 policy and I'm going to receive a \$50 reduction in premium and the cost is going to cost an indeterminable amount, I think we should have put some kind of cap on the course cost to make this effective and efficient for the older drivers to take advantage of.

And by the way, in the line of a remark, I think that anyone who's nearing 60 should be grateful that they're including them as older

drivers so they can get a discount.

But through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I understand that the fee is \$12 and that in fact the existing statute requires that the five percent discount extend, I believe, for a period of 24 months.

So in fact to use the gentleman's hypotheticals, in fact a senior saved \$100 over a two-year period and the course costs \$12. That would be an investment that many would consider making. Through you.

DEPUTY SPEAKER ORANGE:

Representative Esposito.

REP. ESPOSITO (116th):

Thank you. And through you, Madam Speaker, I want to get that clear for the legislative intent, really, so that if this does come up and the course is going to be, you know, significantly higher than that \$12 fee, I think it's something we should have to revisit.

Thank you, Madam Speaker.

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DEPUTY SPEAKER ORANGE:

Thank you, sir.

Will you care to remark further on the bill?

Will you care to remark further on the bill?

Representative Aman of the 14th. You have the floor, sir.

REP. AMAN (14th):

Good evening, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Good evening, sir.

REP. AMAN (14th):

Looking at this, there are a few questions that I do have on how the system works and the first one I have just because the last thing that was stated was that there's a 12 fee to the senior taking that, and if the course is either four or seven hours long, it would very difficult, I think, for any type of school to run their course at \$12.

And so my question will be, at this time does the Representative know who is subsidizing these classes so that they are only going out at a cost of \$12 per participant? Through you, Madam Speaker.

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Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I believe it's the American Association of Retired Persons commonly known as AARP. Through you.

DEPUTY SPEAKER ORANGE:

Representative Aman.

REP. AMAN (14th):

And is this \$12 fee at all of the schools, because I know when my insurance company wrote to me recently, they gave me a list of four or five schools that they recommended that the course be taken at, and it did not say anything in the letter that I remember regarding the fee and I think \$12 would have jumped off the page to me.

Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, I'm not prepared to answer questions on the program itself, just on the bill before us. Thank you. Through you.

DEPUTY SPEAKER ORANGE:

Representative Aman.

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REP. AMAN (14th):

Under the bill, may an insurance company give more than a five percent discount if their marketing department decides that is a good idea for them?

Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, in Line 15, current law allows for a minimum discount of five percent.

Through you.

DEPUTY SPEAKER ORANGE:

Representative Aman.

REP. AMAN (14th):

And the final question I have regards the five percent is based on what in the policy? Is that the liability insurance? The total collision, comprehension insurance, and tied into that if you have a couple that are both over 60, it's a joint policy.

If one person takes the course and not the other, does the discount go on at two and a half

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percent, or does both have to take it, or how are those calculations figured for the seniors?

Through you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Representative Fontana.

REP. FONTANA (87th):

Through you, Madam Speaker, as to the gentleman's first question, in Lines 4 and 5 of the bill, which is existing law, it refers to an automobile liability or physical damage policy.

As to the gentleman's second question, I don't know. Through you.

DEPUTY SPEAKER ORANGE:

Representative Aman.

REP. AMAN (14th):

I thank the proponent for his answers. I know that the people that have taken those who I've spoken to have taken the course and actually come out saying they have learned things, and will be encouraging people to take the course to receive the discount.

Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE:

Thank you, sir. Will you care to remark

further on the bill before us? Will you care to  
remark further? Will you care to remark further on  
the bill?

If not, staff and guests please come to the  
well of the House. Members take your seats. The  
machine will be opened.

THE CLERK:

The House of Representatives is voting by roll  
call. Members to the chamber. The House is voting  
by roll call. Members to the chamber.

DEPUTY SPEAKER O'ROURKE:

Have all members voted? Have all members voted?  
Please check the machine and ensure your vote is  
properly recorded. If all members have voted, the  
machine will be locked. The Clerk will take a tally.

Representative Spallone, for what reason do you  
rise?

REP. SPALLONE (36th):

Mr. Speaker, I would like to have my vote  
recorded in the affirmative. Thank you.

DEPUTY SPEAKER O'ROURKE :

Mr. Clerk, please record Representative Spallone  
in the affirmative.

Mr. Clerk, please announce the tally.

THE CLERK:

Senate Bill 190 in concurrence with the Senate.

Total number voting	144
Necessary for adoption	73
Those voting Yea	141
Those voting Nay	3
Those absent and not voting	7

DEPUTY SPEAKER O'ROURKE:

The bill is passed.

Mr. Clerk, please call Calendar 428.

THE CLERK:

On page 23, Calendar 4 -- I'm sorry -- page 22, Calendar 428, Substitute for Senate Bill 141, AN ACT REQUIRING DISCLOSURE OF OFFSETS IN GROUP LONG-TERM DISABILITY INSURANCE POLICIES, favorable report of the Committee on Insurance and Real Estate.

DEPUTY SPEAKER O'ROURKE:

The Chair recognizes Representative Fontana.

REP. FONTANA (87th):

Thank you, Madam Speaker -- Mr. Speaker.

Mr. Speaker, I move for acceptance of the joint committee's favorable report and passage of the bill in concurrence with the Senate.

DEPUTY SPEAKER O'ROURKE:

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So ordered.

SENATOR LOONEY:

Thank you.

THE CHAIR:

Mr. Clerk.

THE CLERK:

Calendar Number 54, File Number 31, Senate  
Bill 190, AN ACT CONCERNING A FOUR-HOUR ACCIDENT  
PREVENTION COURSE FOR OLDER DRIVERS, favorable  
report of the Committee on Insurance,  
Transportation and Appropriations.

THE CHAIR:

Senator Crisco.

SENATOR CRISCO:

Thank you, Mr. President.

Mr. President, I move for acceptance of the  
Joint Committee's report and favorable action of  
the bill.

THE CHAIR:

Acting on approval, sir, would you like to  
remark further?

SENATOR CRISCO:

Yes, Mr. President.

Very simply: presently members of AARP could

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take an eight hour course to qualify for a discount offered by insurance companies for their automobile insurance. This reduces the -- the eight hour course to four hours by addressing just the quality of the program and eliminating a lot of redundancies and will give members of AARP a chance to qualify for automobile discount as offered by their insurance company.

THE CHAIR:

Thank you, sir.

Will you remark further on Senate Bill 190?

Senator Caligiuri.

SENATOR CALIGIURI:

Thank you, Mr. President.

I rise in support of the bill. It was something the Insurance Committee took a long look at. We had some very good testimony at the Insurance Committee indicating that this is something that was balanced in the sense that it wouldn't be depriving folks who benefit from this and from others who share the road with them of the necessary information and training that they need and so I believe that this is a good work product, it's balanced and it was a pleasure to support it

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in Insurance and it will be one for me to do it again here on the floor of the Senate.

Thank you, Mr. President.

THE CHAIR:

Thank you, Senator.

Senator Frantz.

SENATOR FRANTZ:

I stand in favor of this bill and the good that Senator Crisco and Senator Caligiuri and others on the committee put into it. It makes infinite sense to me to make it a much more attractive, easier to use program. Let's face it -- eight hours is a long time to sit in one room, I assume it's done during one day, and -- and review whatever the subject is, let alone driving. Driving is not the most complex task in the world and you can only spend so much time on it.

There seems to be an inverse relationship between the number of people coming to the course and the -- the number of hours in the course so reducing it to four hours is an exceptionally good idea. It will probably triple if not quadruple the amount of interest in that program.

It's a good program for two reasons. Number

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one it really does advise people or remind people of what's important in terms of being behind a wheel and driving carefully and safely wherever you are driving. In addition to that it's a little bit of a screen. If someone has a tough time with their vision and they didn't necessarily recognize that they're probably going to notice that in the four hour course that's recommended as a result of this bill.

And I can tell you it's -- it's necessary. We had in our district, in our town actually where I live, we had an incident where it was about a 42 minute car ride from one end of town to the other end of town where the person driving the car hit another car, not badly, but 37 other cars on the way across town. It took a long because -- because -- well you can imagine what it was like.

And there were three police cars apprehending -- trying to apprehend this particular person before he or she -- I won't tell you which one it was -- made it to the other end of town. And while we find that kind of humorous and there was absolutely no harm to any individual, there are a lot of bent fenders out there.

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So this is a great idea. This is how you get people into a program that, at some point in our lives, will become essential but is -- is necessary even in some of our younger years.

Thank you very much, Mr. President.

THE CHAIR:

Thank you for driving that point home.

Senator Prague.

SENATOR PRAGUE:

Thank you, Mr. President.

So, Mr. President, I'm probably the most qualified to take the four hour. but, you know, it's true the eight hour test was too long for many seniors. The four hour test will be a lot easier and there are some seniors who desperately need to take this test so I think this is a great proposal and I strongly support it and I'm going to take it myself.

THE CHAIR:

I'm sure I'll be right behind you, ma'am.

SENATOR PRAGUE:

Okay.

THE CHAIR:

Will you remark further on Senate Bill 190?

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Senator Fasano.

SENATOR FASANO:

Thank you, Mr. President.

Mr. President, I do not have an amendment, however, I just wanted to make the comment that as I approach it, 60 seems a little bit young to be starting that but just as a comment.

Thank you, Mr. President.

THE CHAIR:

Will you remark further on Senate Bill 190?

Will you remark further?

Senator Crisco. ♪.

SENATOR CRISCO:

Thank you, Mr. President.

Since this bill qualifies for bill of the year, I ask that it be placed on the consent calendar.

THE CHAIR:

There is a motion on the floor to place the item on Consent.

Seeing no objection, so ordered.

Mr. Clerk.

THE CLERK:

Calendar page 29, Calendar Number 129, File

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has been ordered in the Senate on the consent calendar. Will all Senators please return to the Chamber.

Mr. President, the items placed Consent Calendar Number 1 begin on calendar page 1, Calendar 435, House Joint Resolution Number 102; calendar page 2, Calendar 436, House Joint Resolution Number 103; Calendar 437, House Joint Resolution Number 104; Calendar 438, House Joint Resolution Number 105; calendar page 3, Calendar Number 53, Substitute for Senate Bill 141; Calendar 61, Senate Bill 131; Calendar Number 69, Senate Bill 62; calendar page 5, Calendar 139, Substitute for Senate Bill 173; Calendar 151, Substitute for Senate Bill 149; calendar page 8, Calendar 221, Senate Bill 156; calendar page 11, Calendar 332, Substitute for Senate Bill 153, calendar page 12, Calendar 339, Senate Bill 443; calendar page 26, Calendar Number 54, Senate Bill 190; calendar page 29, Calendar 129, Substitute for Senate Bill 50 and calendar page 32, Calendar Number 191, Substitute for Senate Bill 407.

Mr. President, that completes those items placed on the first consent calendar.

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THE CHAIR:

Thank you, sir.

Please call the consent. The machine will be open.

THE CLERK:

The Senate is now voting by roll call on the consent calendar. Will all Senators please return to the Chamber. The Senate is now voting by roll on the consent calendar. Will all Senators please return to the chamber.

THE CHAIR:

Have all Senators voted? If all Senators have voted, please check your vote. The machine will be locked. The Clerk will call the tally.

THE CLERK:

Motion is on adoption of consent calendar  
Number 1.

Total number voting	35
Those voting Yea	35
Those voting Nay	0
Those absent and not voting	1

THE CHAIR:

Consent calendar passes.

Senator Looney.

**JOINT  
STANDING  
COMMITTEE  
HEARINGS**

**INSURANCE AND  
REAL ESTATE  
PART 2  
340 – 672**

**2010**

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February 23, 2010  
wf/gdm/gbr INSURANCE AND REAL ESTATE 1:00 P.M.  
COMMITTEE

CHAIRMEN: Senator Crisco  
Representative Fontana

VICE CHAIRMEN: Representative Megna

MEMBERS PRESENT  
REPRESENTATIVES:

D'Amelio, Abercrombie,  
Alberts, Altobello,  
Dargan, Geragosian,  
Nardello, O'Connor,  
Roldan, Schofield,  
Williams, C. Wright

PAT GERCKENS: -- how it could be done.

SB190

REP. FONTANA: Very good, Pat. Thank you.

Questions from members of the committee?

Senator Crisco.

SENATOR CRISCO: I just want to thank you for  
coming, Pat. And I hope you come back quite  
often.

PAT GERCKENS: Thank you. I practically live here  
and think of renting an apartment.

REP. FONTANA: Well, you're wearing red today. It  
was green the last time. So maybe next time  
we'll see you, you'll be wearing yellow or blue  
or ...

PAT GERCKENS: It depends on the day and the  
holiday.

REP FONTANA: All right. Very good.

Questions?

Representative Schofield.

REP. SCHOFIELD: Thank you, Mr. Chairman.

And I -- this may not be a proper question for you. But the current law says simply that -- that people have to have a successful completion of an accident prevention course.

There's nothing to stop, at least in law, to stop you from having a course of any length. So if you put four hours in, then that specifies it has to be four hours and not eight hours or two hours or -- why can't we leave it flexible? What -- (inaudible) --

PAT GERCKENS: Well, does anybody else want to answer?

CHARLIE ERLINGHEUSER: Charlie Erlingheuser, with the advocacy director at AARP.

Currently, the regulations stipulate that it be an eight-hour course, if I'm not -- excuse me -- seven-hour course, if I'm not mistaken.

REP. SCHOFIELD: And so why -- have -- have you sought to have those regulations changed, rather than than doing it statutorily?

CHARLIE ERLINGHEUSER: The -- the -- my understanding is the statute stipulated that the regulations be adopted in the way that they currently are. So that seven hours is what, you know, the mandate is. If I'm -- if I'm -- right.

REP SCHOFIELD: It -- it's in the law, you're saying, the seven hours?

A VOICE: (Inaudible.)

REP. SCHOFIELD: It's in the regulations.

CHARLIE ERLINGHEUSER: Yeah, yeah.

But, in other words, when the regulation -- when the law was passed, it stipulated that they adopt the regulations at the time, which was the standard of seven hours. And now, most of the other states have adopted either laws or regulations to reduce it to the four-hour course. And that's what w're trying to do is bring it inline to what the other -- the majority of other states are starting to do. And it's mostly because we believe -- and -- and it's been demonstrated in those states, that the four hours is sufficient to cover the material.

REP SCHOFIELD: Yeah.

CHARLIE ERLINGHEUSER: And we --

REP. SCHOFIELD: And I don't dispute that. I mean, I haven't been through that course. I remember drivers ed in high school, which was endless day upon days of repetition and boredom and it was torture. I think you could have done that in four hours, too. But -- but my only concern is -- are -- why do something in statute that can be done in regulation.

CHARLES ERLINGHEUSER: In -- well, the other changes that have taken place with the course have been done the same way. And -- and, in fact, you know, I mean you can look at adopting language that stipulates they adopt regulations to include, potentially, a four-hour course. I mean, there are, -- there are different way to write it. I mean, I think this is the best way.

REP. SCHOFIELD: And have you approached the Department about changing the reg?

CHARLES ERLINGHEUSER: Yeah. We've had a lot of difficulty over the years about dealing with the Department on the reg. So it's -- it's not been an easy haul for us.

REP. SCHOFIELD: Okay.

CHARLES ERLINGHEUSER: So we think this is the best way go about it --

REP. SCHOFIELD: Okay

CHARLES ERLINGHEUSER: -- to get -- to get this course approved. And -- and, by the way, it wouldn't be just AARP that would have the ability to offer the course. Other organizations do as well. So this isn't stipulated towards AARP. It's the idea of have just a four-hour course offered by whatever organization. I think the Easter Seals and others also offer courses. And -- and so that would be the -- the idea here. And it's for us to encourage more people to become safer drivers. I mean, you know --

REP. SCHOFIELD: Yeah.

CHARLES ERLINGHEUSER: -- anytime -- anybody who is over a certain age gets into an accident, all of sudden everybody talks about, well, limiting drivers' rights as opposed to looking at ways to increase safety amongst drivers by things such as the driver safety course.

REP. SCHOFIELD: Uh-huh.

CHARLES ERLINGHEUSER: So that's -- that's our

motivation --

REP. SCHOFIELD: Right.

CHARLES ERLINGHEUSER: -- is to be able to keep people on the road as long as possible and as safely as possible, for them and for those others on the road, as well.

REP. SCHOFIELD: Good thing. I just want to commend you on your matching socks, by the way.

A VOICE: Oh, you like that.

REP. FONTANA: Very good.

Other questions for Pat or her guests from members of the committee?

Seeing none, thank you both.

PAT GERCKENS: Thank you.

REP. FONTANA: We'll have Bob Rodman, be followed by Susan Giacalone.

ROBERT RODMAN: Good afternoon. And thank you for allowing me to comment on Senate Bill 190, which is the act, of course, of concerning the four-hour accident prevention course for mature drivers.

My name is Bob Rodman. I'm a volunteer instructor and a zone coordinator for central and northwest Connecticut for the AARP Driver Safety Program. I'm sitting in for Robert Ginsberg, who is the state coordinator and is unable to be here.

AARP supports the -- the Bill 190, which would establish a four-hour driver safety course that

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is eligible for older driver insurance discount. Since the AARP driver safety program began -- began in 1979, more than 11 million people have completed the course. The program has encouraged and convinced older drivers to lean -- or to learn safety strategies and tips to help them adapt to the physical and mental challenges and changes related to aging. This makes roads safer for themselves and the rest of us, including myself, as a senior citizen. As a successful -- or as successful as this program has been, we find that the course enrollment has been slowly dwindling. Older people are working longer and leading busier lives than in the past, and they are less willing to spend two days in a classroom, even if they miss out the insurance discount. That's a reality.

Nationwide, class enrollment has gone from 675,000 in 2004 to 500,000 last year. And in Connecticut, our student count also dropped. However, this year we started to gain. The biggest reason for this decline, however, is the length of the course. Over the past few years, thanks to the leadership of Chairmen Fontana and Cisco, Connecticut has taken several proactive steps to encourage participation and increased access to driver safety courses.

Recently, you lowered the age for automobile discount and approved the establishment of the Internet course. Thank you. 190 continues the policy of encouraging participation, expanding access to driver safety courses by making it easier and more attractive for older drivers to take the course. And ultimately, everyone benefits from having safer drivers on the road.

The four-hour course is approved for insurance

discounts in the 23 states and they happen to be, you know, Maine, Vermont, New York, New Hampshire, around us -- surround us. And we are encouraged by that -- that they have been eminently successful.

How can a four-hour course cover material that you previously took in eight hours? Well, first, you know, there's no teaching materials have been eliminated other than a two-minute video of the previous AARP CEO. And the original eight-hour course has a lot of air. The instructor repeating points made in the video, which is unnecessary.

I'm going to -- adult learning says if you already know something, there's no reason to repeat it again. And it goes to the question of boredom that -- it can possibly happen in a class. Attached to our testimony is an appendix that shows the timeline of the proposed four-hour course. And you'll see that -- that the original curriculum is still covered and in less time.

We believe there's no downside to permitting Connecticut to offer the four-hour course and would like, very much, your support on SB190. Thank you.

REP. FONTANA: Thank you very much, Bob. And your testimony is very concise and eloquent. And I'm looking over the timeline and I'm noticing some of the air you are talking about, no pun intended. On the backside of the page, I see that on the eight-hour course, you spend twenty-five minutes talking about safety belts and airbags. And in the four-hour course, it's now nine minutes. And I have to say, offhand, I don't know quite what you can talk about for twenty-five minutes about safety

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belts and airbags. So it seems to me that if you are good at what you do, you can cover it in nine minutes. So --

ROBERT RODMAN: I -- I agree with you.

REP. FONTANA: Right? Like I probably do it in about a minute. You know, wear your safety belt. There you go. Boom, we're done. Moving on. Okay. But anyway, thank you for your testimony, very, very effective.

ROBERT RODMAN: Thank you.

Representative Alberts.

REP. ALBERTS: Thank you, Mr. Chairman. And thank you, sir, for your testimony. Just a quick question. Do we pass out any surveys when this course is taken trying to get feedback from the people taking the -- taking the course?

ROBERT RODMAN: Yes, we do.

REP. ALBERTS: Okay. And so you've accumulated -- is -- is one of the questions the length of the course?

ROBERT RODMAN: Is one of the comments about the length, absolutely, yeah. In fact, well, they don't put it down. They whisper it in my ear, you could have done more quicker.

REP. ALBERTS: Okay. Thank you very much.

ROBERT RODMAN: Right.

REP. FONTANA: Bob, before you go --

ROBERT RODMAN: Sure.

REP. FONTANA: Representative D'Amelio.

REP. D'AMELIO: Thank you Mr. Chairman. One quick question. What -- what -- what's the percentage of the discount that's offered? Would you know that?

ROBERT RODMAN: Five percent on liability. You mean the mandatory discount for insur -- five percent on liability.

REP. D'AMELIO: Right.

REP. FONTANA: Very good.

Other questions for Bob from members of the committee? Seeing none, thank you, Bob.

ROBERT RODMAN: Okay.

REP. FONTANA: Sue Giacalone.

SUSAN GIACALONE: Good Representative Fontana, Senator Crisco.

For the record, my name is Susan Giacalone. I am here on behalf of the Insurance Association of Connecticut. We're here in opposition to the Bill as -- reducing the requirement to the senior prevention act (inaudible) the prevention course to four hours.

When the Legislature adopted the requirement to senior course, they vested that authority to decide, not only the length of the course, but a lot of the parameters for the course to DMV. And, actually, just this -- in last week's Bar Journal -- but -- the DMV Regs on the course just -- just came out. If you'd like I can get copies for everyone on the committee on it.

It's DMV, in the best position to establish the length of the course, what do you assess, what's needed in that course. I think that authority that you vested in them, when you adopted this originally, should remain with DMV and let DMV decide. If it's -- DMV says it's four hours, then let it be DMV. But they're in the best, I think, the best position and that authority should remain with DMV. And DMV, in their wisdom, has said it should be seven hours and they put the parameters down. Thank you.

REP. FONTANA: Thank you, Sue. And I don't envy you trying to represent your client on this one. You know, it's quite possible that when it was first developed they thought seven hours was the appropriate amount of time. But when you say no demonstrated reason, I think we're getting some testimony that, based on surveys, people are saying we're not doing it because it's too long, or we don't want to come back because it's too long, or gee, can't you cut this down a bit, to make sure people do it. And if other states are doing it in four hours, can't we do it in four hours?

SUSAN GIACALONE: And, again, to answer that, your question, maybe seven hours originally. DMV just came out with a new reg on this very issue. I mean, just published February 16th. Just went through regs review, just got approved by regs review. They kept the course at seven hours. I'm not going to get into the weight and measures of it. That, you have all decided, that should be left with DMV.

DMV, I'm sure, heard everything you just heard and decided they could have changed the thing -- the time when they adopted the new reg. They kept it at seven hours. They have a reason for it. They're the ones who are who

are in the best position. I think it should be left to DMV. And it is -- it's just came out in the law journal on the 16th of this month. So they had an opportunity, as I think you even heard from a few speakers, that they approached DMV, they made their case. DMV's in the best position. They're the ones living this, dealing with this on a day-to-day basis over the years. They're the best ones. They assess every other driving course and the time. And they do make the standards then. Why are we moving it from them on this particular course?

REP. FONTANA: Well, because --

SUSAN GIACALONE: My only --that's my only -- I mean --

REP. FONTANA: -- we're trying to encourage participation. Because, ultimately -- and this isn't DMV's purviews -- this is the department. We're trying to make sure that people actually become safer drivers, to reduce the liability exposure to your members.

SUSAN GIACALONE: I agree. And -- and I think -- but I think DMV has that same goal, also. And, I believe -- and I'm not representing DMV so I'm not going to, you know, try to figure out what they did or -- but their goal is to keep safe drivers. Everyone's goal is to have -- keep safe drivers. And if they believe that the best way of doing it is in a seven-hour course, and that whatever they want to be covered is best covered in seven hours. And the goal is, yeah, to get participation. But it's not only to get participation, but to get the best results out that time. I mean, if you lengthen it -- if it's just to get everyone to go, than make it an hour and have people show up. I mean that's not the intent of it. It's

the intent to get something out of it.

REP. FONTANA: I would agree. But when there are twenty-three other states that have got a four-hour course, I mean, do you have any evidence that accidents among older drivers are demonstratively higher in states with four-hour courses, as opposed to states with eight-hour courses?

SUSAN GIACALONE: I -- I don't. I can look into that and see. But again, like, my -- my point is you vested that into DMV to make that decision. DMV --

REP. FONTANA: You're doing -- you're doing the best job you can, Sue. Honestly, I've given you the star. I hope your boss is going to give you a raise for doing this one, taking this one on because you're swimming against the tide, I think. But -- Senator Crisco.

Thank you, Sue.

Senator.

SENATOR CRISCO: Thank you. Thank you, Susan. And, you know, someone else said, silence is golden. We have not heard anything from the Department of Motor Vehicles. They have not, you know, appeared today to testify against the bill. So we have to assume that, either they are not aware of what's going on in these hallowed halls or they just aren't interested. So I think that's our position. Thank you.

REP. FONTANA: Thank you, Chairman.

Representative D'Amelio.

REP. D'AMELIO: Thank you, Mr Chairman. I'm

looking at a training handout. It's listed as number two and I'm just looking through it. And, Susan, they're not cutting anything out of the course. They're just reducing the amount of time. So, you know, I -- I appreciate what you're saying about DMV, but if they did have a concern, they could have been here today to testify opposing this bill. And I can't help but think that some day I'm going to be at that -- that age, and I don't want to spend two days in a classroom, either.

REP. FONTANA: Thank you. Other questions for Susan from members of the committee? Seeing none, thank you, Sue.

A VOICE: Thank you.

REP. FONTANA: That concludes our testimony of people signed up to testify on Senate Bill 190. So unless there is anyone else, we will proceed to House Bill 5233, and Patricia Shea, followed by Bob Shandley.

PATRICIA SHEA: Good afternoon Senator Crisco, Representative Fontana, members of the committee.

My name is Patty Shea. I'm here today to testify on behalf of the Connecticut Restaurant Association. And I'm here to testify, unfortunately, in opposition to 5233. The Bill would mandate that when a restaurant or bar goes to get renewed for its liquor license, that it has to demonstrate that it has liquor liability insurance. And while we would like to support that, I think the practicalities of what's going on with the dram shop law make it impossible to support without wholesale changes to our dram shop law.

**JOINT  
STANDING  
COMMITTEE  
HEARINGS**

**INSURANCE AND  
REAL ESTATE  
PART 3  
673 – 1001**

**2010**



Testimony of Pat Gerckens  
AARP Driver Safety Zone Commissioner from Derby, CT  
Insurance and Real Estate Committee  
February 23, 2010

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\* Pat Gerckens  
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LINE 2

Good Afternoon, Senator Crisco, Representative Fontana, and members of the Committee, my name is Pat Gerckens and I am from Derby. I have been an AARP Driver Safety Program instructor for several years and a Zone Coordinator for Southwestern Connecticut for over three years; I came here today to ask members of this Committee to please support S.B. 190, An Act Concerning a Four-Hour Accident Prevention Course for Older Drivers.

Anyone who is familiar with AARP's Driver Safety Program knows of its tremendous value to older drivers. We help to make older drivers more aware, alert and confident on the roads. We strive to give drivers alternatives and suggestions, including the best times to drive and practical suggestions on how to maintain a safe driving distance between their car and the one in front of them and how to navigate busy crossroads and intersections.

The only complaint we hear from participants is that the course is too long and should be done in half the time. All of the instructors agree and we know that we could supply the pertinent information without eliminating any important material, in four hours. We just have to rearrange and adjust our time, stick to the facts and, still maintain an interesting informative class.

Some of the participants have taken this course more than five times; while most were initially attracted to the course because of the insurance discount, when they attend their first class they find out how much they benefit from the course, and they keep coming back.

As an instructor, I personally enjoy large classes sometimes 38 to 40 students. Unfortunately, the number of students participating in driver safety courses is shrinking, and I believe that the overwhelming barrier to greater participation is the course length, which requires older drivers to attend two, four-hour days of class.

I being a very senior person would also find that too much. Sometimes in a two-day class we will lose a few people because, either they forgot or, something else came up.

In closing, I would ask you to sincerely consider approving a four-hour older driver course. I cannot think of any negative reason against it and know in my heart that, by approving a concise, four-hour course, we will attract many more seniors and help to keep them driving safer, more savvy and alert for a few more years.

Thank you for your consideration.



Testimony of Bob Rodman,  
 AARP Driver Safety Program  
 Insurance and Real Estate Committee  
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 \* Rodman  
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Good afternoon and thank you for allowing me to comment on Senate Bill No. 190, An Act Concerning a Four-Hour Accident Prevention Course for Older Drivers.

My name is Bob Rodman, I live in Avon, and I am the volunteer Instructor and Zone Coordinator for central and northwest Connecticut for the AARP Driver Safety Program. I am sitting in for Robert Ginsberg, our State Coordinator, who is unable to be here today.

AARP supports S.B. 190, which would establish a four-hour driver safety course that is eligible for the older driver insurance discount. We believe that allowing a 4-hour driver safety course is both desirable and feasible.

Since the AARP Driver Safety Program began in 1979, more than 11 million people have completed the course. The program has encouraged and convinced older drivers to learn safety strategies and tips to help them adapt to the physical and mental changes related to aging. This makes the roads safer for themselves and for everyone else.

As successful as it has been, we find that course enrollment has been slowly dwindling. Older people are working longer and are leading busier lives than in the past, and they are less willing to spend 2 days in the classroom, even if it means that they miss out on the insurance discount.

Nationwide, class enrollment has gone from 675,000 in 2004 to 500,000 last year. In Connecticut, our student count went from 15,000 in 2004 to 12,000 last year. The biggest reason for this decline is the length of the course.

Over the past few years, thanks to the leadership of Chairmen Fontana and Crisco, Connecticut has taken several proactive steps to encourage participation and increase access to driver safety courses. Recently, you lowered the age for the automobile discount and approved the establishment of an internet course.

S.B. 190 continues the policy of encouraging participation and expanding access to driver safety courses by making it easier and more attractive for older drivers to take the course. And, ultimately, everyone benefits from having safer drivers on the road.

The 4-hour course has been approved for insurance discounts in 23 states and territories and has been highly successful. In the New England region, where Maine, Vermont, New

Hampshire and Massachusetts offer the 4-hour course, enrollments are beginning to trend upward again.

How can a 4-hour course cover material that previously took 8 hours? First, you should know that no teaching materials have been eliminated other than a 2-minute video of the previous AARP CEO welcoming students to the course. The original 8-hour course had a lot of "air": the instructor repeating points made in the video; asking students to read from the workbook; allocating time for lengthy student introductions; inviting students to share personal driving experiences and "war stories."

Attached to our testimony is an appendix that shows the time line of the proposed 4-hour course. You will see that every topic in the original curriculum is still covered—only in less time.

We believe that there is no downside to permitting Connecticut to offer the 4-hour course, and we would very much appreciate your support of S.B. 190.

Thank you for your time.

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**Training Handout #2:**

**A Comparison of 8-Hour and 4-Hour Timelines by Unit**

(Instructors may use this sheet to write in your target finish clock times for each course Unit and/or topic)

BOB ROOMAL  
AAAP  
EXHIBIT

**Instructor's Unit 1 Timeline – 8-Hour**

Topic	Welcome	Participant Introductions	Course Overview	Icebreaker	Pre-Quiz	Summary	TOTAL TIME
Minutes	3	10	5	10	10	2	40

**Instructor's Unit 1 Timeline – 4-Hour**

Topic	Welcome	Participant Introductions	Course Overview	Icebreaker	Pre-Quiz	Summary	TOTAL TIME
Minutes	2	2	2	5	8	1	20

Clock Finish:

**Instructor's Unit 2 Timeline – 8-Hour**

Topic	Intro	Phys Changes	Vision	Hearing	Reaction Time	Phys Fitness	Break	Meds & Alcohol	Summary	TOTAL TIME
Minutes	3	7	15	8	10	7	10	12	3	75

**Instructor's Unit 2 Timeline – 4-Hour**

Topic	Intro	Phys Changes	Vision	Hearing	Reaction Time	Phys Fitness	Meds & Alcohol	Summary	TOTAL TIME
Minutes	1	5	14	6	5	5	8	1	45

Clock Finish:

**Instructor's Unit 3 Timeline – 8-Hour**

Topic	Intro	Before Driving	Scanning	3-Sec Follow	Space Cushion	Inter-section	Back-ing up	Adverse Weather	Head On	Parking Lots	Summary	Break	TOTAL TIME
Minutes	3	3	10	7	3	25	3	3	2	3	3	10	75

**Instructor's Unit 3 Timeline – 4-Hour**

Topic	Intro	Before Driving	Scanning	3-Sec Follow	Break	Space Cushion	Inter-section	Back-ing up	Adverse Weather	Head On	Parking Lots	Summary	TOTAL TIME
Minutes	1	2	6	1	10	1	20	3	3	1	1	1	50

Clock Finish:

**Instructor's Unit 4 Timeline – 8-Hour**

Topic	Intro & Frustrations	Trucks & Buses	School Buses	Emergency Vehicles	Cyclists & Pedestrians	Aggressive Drivers Road Rage	Impaired & Drowsy	Dis-tracted	Practice Assignments	Summary	TOTAL TIME
Minutes	8	8	3	3	6	4	6	6	3	3	50

**Instructor's Unit 4 Timeline – 4-Hour**

Topic	Intro & Frustrations	Trucks & Buses	School Buses	Emergency Vehicles	Cyclists & Pedestrians	Aggressive Drivers Road Rage	Impaired & Drowsy	Dis-tracted	Summary	TOTAL TIME
Minutes	5	7	2	2	4	4	4	6	1	35

Clock Finish:

**Instructor's Unit 5 Timeline – 8-Hour**

Topic	Practice Assignment Review	Intro	Road Signs Signals & Markings	City/Rural	Highway Interstate	Summary	Break	TOTAL TIME
Minutes	10	2	20	15	20	3	10	80

**Instructor's Unit 5 Timeline – 4-Hour**

Topic	Intro	Road Signs Signals & Markings	City/Rural	Highway Interstate	Summary	Break	TOTAL TIME
Minutes	1	9	8	11	1	5	35

Clock Finish: | | | | | | |

**Instructor's Unit 6 Timeline – 8-Hour**

Topic	Intro	Driver Vehicle Fit	Safety Belts & Airbags	Anti-Lock Brakes	Routine Safety Checks	In Case Of a Breakdown	New Vehicle Technology	Next Vehicle	Summary	TOTAL TIME
Minutes	3	3	25	6	5	5	3	2	3	55

**Instructor's Unit 6 Timeline – 4-Hour**

Topic	Intro	Driver Vehicle Fit	Safety Belts & Airbags	Anti-Lock Brakes	Routine Safety Checks	In Case Of a Breakdown	New Vehicle Technology	Next Vehicle	Summary	TOTAL TIME
Minutes	1	1	9	3	1	2	2	0	1	20

Clock Finish: | | | | | | |

**Instructor's Unit 7 Timeline – 8-Hour**

Topic	Intro	Assessing Our Driving	Break	Transportation Options	Approaching Others	Summary	TOTAL TIME
Minutes	2	20	10	10	10	3	55

**Instructor's Unit 7 Timeline – 4-Hour**

Topic	Intro	Assessing Our Driving	Transportation Options	Approaching Others	Summary	TOTAL TIME
Minutes	1	8	1	4	1	15

Clock Finish: | | | | | | |

**Instructor's Unit 8 Timeline – 8-Hour**

Topic	Intro	Lessons Learned & Quiz	Action Plan	Summary	Course Evaluation & Certificate Distribution	TOTAL TIME
Minutes	2	20	8	5	15	50

**Instructor's Unit 8 Timeline – 4-Hour**

Topic	Intro	Lessons Learned & Quiz	Action Plan	Summary	Course Evaluation & Certificate Distribution	TOTAL TIME
Minutes	1	5	4	1	9	20

Clock Finish: | | | | | | |

**STATEMENT****Insurance Association of Connecticut**

Insurance and Real Estate Committee

Tuesday, February 23, 2010

**SB 190, An Act Concerning A Four-Hour Accident  
Prevention Course For Older Drivers**

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LINE 14

The Insurance Association of Connecticut (IAC) is opposed to SB 190, An Act Concerning A Four-Hour Accident Prevention Course For Older Drivers. SB 190 seeks to limit the authority of the Commissioner of Department of Motor Vehicles (DMV) by establishing the standard length of time for accident prevention courses for older drivers.

Currently the Commissioner of the Department of Motor Vehicles (DMV) sets the standards for all driving courses, including the safe driving course for older drivers. That authority should remain with DMV. There is no demonstrated reason why the authority to establish the proper duration for the accident prevention course for older drivers should be removed from DMV or reduced to four hours. The current requirement for the course approved by DMV is seven hours. DMV is in the best position to determine the proper number of hours that are needed to provide an adequate level of training to educate and reduce an operator's exposure to loss. The DMV has established the proper level of training is seven hours. There is no demonstrated reason why that standard is wrong and should be reduced.

The IAC respectfully requests your rejection of SB 190 and leave the determination of the length of the safe driving course with DMV.



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**Frank Contento, AARP Driver Safety Instructor  
Statement in Support of S.B. 190  
Insurance and Real Estate Committee  
February 23, 2010**

Good Afternoon, Chairman Fontana, Chairman Crisco and members of the Insurance and Real Estate Committee, I am Frank Contento, an AARP Driver Safety Instructor and resident of North Haven. I strongly support, S.B. 190, which will establish a four-hour driver safety course for older drivers that qualifies for the mandatory auto insurance discount.

The AARP Driver Safety Program is the nation's first and largest classroom driver safety course designed especially for drivers age 50 and older to help people live more independently as they age. The AARP course covers the normal changes in vision, hearing and reaction time associated with aging and provides practical techniques on how to adjust to these changes. Participants also learn how to operate their vehicles more safely in today's increasingly challenging driving environment and also receive a thorough review of the "rules of the road," with an emphasis on safety strategies.

Currently, the AARP classroom course is available as an 8-hour course, typically taught in two 4-hour sessions, spanning 2 days. Thanks to members of this Committee, especially Chairmen Fontana and Crisco, the AARP Driver Safety course is also now available online and is self-paced and interactive.

S.B. 190 would build upon prior reforms and establish a concise, 4-hour classroom course that is more accessible and appealing to the active and busy lifestyles of today's course participants. Twenty-three other states already have a 4-hour driver safety course; in each of those states, the 4-hour course has directly increased the number of older drivers participating in driver safety courses. With your help Connecticut can join those states; we can reach more drivers and help ensure that older drivers have the practical tips and advice they need to drive safely.

Please support S.B. 190, An Act Concerning a Four-Hour Accident Prevention Course for Older Drivers. Thank you in advance for your consideration.