

A-Engrossed
House Bill 2370

Ordered by the House April 30
Including House Amendments dated April 30

Ordered printed by the Speaker pursuant to House Rule 12.00A (5). Pre-session filed (at the request of House Interim Committee on Consumer Protection)

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure.

[Establishes requirements for insurers regarding valuation of vehicle declared total loss.]

Requires motor vehicle insurers to provide reduction in premium charges for coverage of motorcycles under specified circumstances.

A BILL FOR AN ACT

1
2 Relating to motor vehicle insurance policies.

3 **Be It Enacted by the People of the State of Oregon:**

4 **SECTION 1. Sections 2 to 4 of this 2009 Act are added to and made a part of the Insurance Code.**

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6 **SECTION 2. (1) A rate, rating plan or rating system filed with the Director of the Department of Consumer and Business Services for a motor vehicle insurance policy offering liability, personal injury protection or collision coverage shall provide an appropriate reduction in premium charges for such coverage if:**

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10 **(a) The principal operator of a covered motorcycle has successfully completed a motorcycle rider education course established under ORS 802.320. The course must be completed no more than three years prior to the beginning of the policy period for which the discounted rate applies.**

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14 **(b) The motorcycle is not classified, for underwriting purposes, as used for a business.**

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16 **(2) If the person qualifying for a premium reduction under subsection (1) of this section is the principal operator of two or more motorcycles, the premium discount applies to only one motorcycle. No more than one premium discount may be applied to one motorcycle.**

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18 **SECTION 3. Except as otherwise provided in this section, the premium reduction required under section 2 of this 2009 Act shall be effective for an insured for a three-year period after successful completion of the approved course.**

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21 **SECTION 4. An organization offering a motorcycle rider education course established under ORS 802.320 shall issue a certificate to each person who successfully completes the course. The person shall present the certificate to an insurer to qualify for the premium reduction required under section 2 of this 2009 Act.**

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25 **SECTION 5. Sections 2 to 4 of this 2009 Act apply to motor vehicle insurance policies issued or renewed on or after the effective date of this 2009 Act.**

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NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.