

MINUTES OF THE House COMMITTEE ON Insurance

The meeting was called to order by Representative Turnquist at
Chairperson

3:40 ~~xxx~~/p.m. on Thursday, January 23, 1992n room 531 N of the Capitol.

All members were present except:
Representative Cornfield, Absent

Committee staff present:

Mr. Fred Carnan, Revisor
Mr. Chris Courtwright, Research
Mrs. Emaline Correll, Research
Mrs. Nikki Feuerborn, Secretary
Mr. Mark Hunter, Intern
Conferees appearing before the committee:

Proponents:

Mr. A.W. Dirks, Wichita, AARP
Mrs. June Dirks, Wichita, Wichita Retired Teachers
Mr. Tim O. Edwards, Topeka, Retired Highway Patrolman
Mr. Basil Covey, Topeka, Kansas Retired Teacher's Association
Mr. Ray Olson, Topeka,
Mr. Bill Cutler, Department of Aging

Opponents:

Mr. Bill Sneed, State Farm Insurance
Mr. Lee Wright, Farmers Group Insurance

The meeting was called to order at 3:40 p.m. by Representative Turnquist.

Prior to the hearing on **SB 217**, Emaline Correll of the Research Department gave a staff review of **SB 217**. This bill would require motor vehicle insurers to provide a reduction in premium charges for insurance coverage when the principal operator is over 55 and has completed an accident prevention course. It is thought this would be an incentive for aging drivers to improve their driving skills through periodic accident prevention courses.

Dr. A. W. "Bill" Dirks, Vice-Chairman of the Kansas State Legislative Committee of the AARP, appeared as a proponent for the bill. He read a letter from Don Johnson, State Coordinator of the 55 Alive/Mature Driving program, requesting the passage of **SB 217**. (See Attachment 1). Dr. Dirks supported this request for passage with suggestion for the deletion of amendments dealing with the reduction of current benefits by insurance companies if the bill were mandated. (See Attachment 2).

Mrs. June Dirks, President of the Wichita Retired Teachers Association, and a volunteer instructor of the 55 Alive/Mature Driving, requested passage of **SB 217** as amended. She explained the course materials and the reasons older drivers should be encouraged to participate in such a program. She cited statistics that supported the theory that participants in the program had reduced accident claims. (See Attachment 3).

Mr. Tim O. Edwards, a retired highway patrolman and volunteer instructor for the 55 Alive/Mature Driving, presented testimony explaining the methodology of the course and the excellent response this program has enjoyed throughout the United States. (See Attachment 4).

Mr. Basil Covey, Chairman of the Kansas Retired Teachers' Association Legislative Committee, presented testimony supporting the passage of **SB 217**. He stated that the privilege to drive is one of the last independent characteristics of the elderly that they want to give up. (See Attachment 5).

CONTINUATION SHEET

MINUTES OF THE House COMMITTEE ON Insurance,
room 531 N Statehouse, at 3:40 ~~xxx~~ p.m. on Thursday, January 23, 1992

Mr. Ray Olson of Topeka shared with the committee the resolution as passed by the Silver Haired Legislature dealing with highway safety and incentives for driver improvement courses for older drivers. It was similar in nature to SB 217 and he urged the bill's passage. (See Attachment 6).

Mr. Bill Cutler, representative of the Department on Aging, presented testimony in support of the bill. He reiterated physical changes occurring in older drivers. Mr. Cutler also presented positive statistics from states which now offer the course and a list of cooperating agencies in Kansas. (See Attachment 7).

Mr. Bill Sneed, State Farm Insurance Companies, appeared as an opponent to SB 217 as it now appears. State Farm Insurance is opposed to mandating rate regulation by statute as compared to the flexibility of rate filings found within the current law. State Farm provides discounts on a voluntary basis that would incorporate the intent of SB 217. References to proposed amendments were made and explained. (See Attachment 8). Mr. Sneed reported that from an actuarial standpoint there is very little difference in the number of accidents in men taking the course and those who did not. People in the age group of 55 to 65 have a lower accident rate than those in other age groups.

Mr. Lee Wright, legislative representative for Farmers Insurance Group, appeared before the committee as an opponent to the bill in its original form and complimented the Senate for addressing these issues through their proposed amendments. (See Attachment 9).

Discussion of the committee involved such ideas as implementing the program without age limits, possible increase in premiums for other age groups, opposition to mandatory discounts, actual evidence that taking the course has lowered the incidence of accidents, credentials for becoming a volunteer instructor in the program, and location and availability of the program.

Representative Helgerson moved to approve the minutes of January 22, 1992. Representative Cozine seconded the motion. Motion carried.

Meeting adjourned at 4:50 p.m.



Don D. Johnson
55 ALIVE/MATURE DRIVING
Kansas State Coordinator
2705A Nottingham Drive
Hutchinson, KS 67502
(316) 662-8066

January 20, 1992

Insurance Committee
House of Representatives

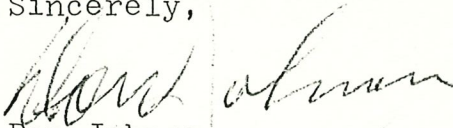
Re: Senate Bill 217

As State Coordinator of AARP-55 Alive Driving Program, I am asking for your serious consideration to passing this bill for the benefit of every motorist in Kansas over the age of 50 years.

We have 22 volunteer instructors in the state teaching The 55 Alive Safe Driving Program and it is a proven fact that the people who take the course are better, safer drivers in their age group.

In 1992, we have a goal of 1050 graduates and I feel confident if this bill is passed, we will see this number multiplied several times.

Sincerely,


Don Johnson
State Coordinator
55 ALIVE/MATURE DRIVING

Attachment 1

S.B. 217

To: The Honorable Larry F. Turnquist
Chairman, Insurance Committee

From: A. W. Dirks
State Legislative Committee
American Association of Retired Persons

Subject: Senate Bill 217 - Proponent

Mr. Chairman and Members of the Committee, I am Bill Dirks from Wichita representing the State Legislative Committee of A.A.R.P.

A copy of our Legislative Priorities was given to each of you at the beginning of the session. In December the State Legislative Committee voted to add a support item, namely, to seek mandatory reduction of insurance premiums for those who have participated in a State approved defensive driving course, such as A.A.R.P. "55 Alive Mature Driving" course.

Senate Bill 217 was introduced on February 13 and hearings conducted on March 5. The Committee added some amendments that I will discuss later. The bill was approved by the Committee and passed the Senate 40 - 0 on March 8, 1991.

Others will discuss the content of the course, the merits of taking such a course and the research as it relates to "55 Alive Mature Driving". It does need to be emphasized that there is a need to provide an incentive for older drivers to be trained in safe and defensive driving practices. This training will improve their safety and the safety of others.

When lives are saved, when injuries are reduced, when property damage is lessened, and when accidents are prevented, there is a reduction in costs to the insurance companies for payouts and reduced costs to all premium payers.

A.A.R.P. supported the original bill as submitted and has carefully studied the amendments added. We have asked our Public Policy and Affairs Office nationally to conduct a review and in a spirit of cooperation and compromise are willing to accept most

Attachment 2

of the changes in the amended bill. However, we have deep concerns over one part of Senate Bill 217 as amended. The last two lines of page one, Lines 42, 43 and line 1 page two, are recommended for deletion.

The rationale was that the insurance company presenting testimony did not want to grant multiple benefits or that they might need to reduce some current benefits if this benefit were mandated.

The whole point of the bill is to provide an incentive for persons 55 and older to take such a course. Those lines nullify the incentive to take a course and the mandate for a premium reduction .

A.A.R.P. respectfully requests the Committee to delete the lines 42, 43, on page one and line 1 on page two. We strongly urge your support of the Bill 217 as amended with the deletions referenced above.

Some of you may be A.A.R.P. members, a part of a group of 379,661 members in Kansas. We would like to report to those members at the end of the session that we achieved the support item that would make our highways safer and reduce costs for both older and all drivers.

Thank you for this hearing and allowing us to present testimony on Senate Bill 217 as amended.

A. W. Dirks

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Dr. A. W. Dirks
Vice Chairman
Kansas State Legislative Committee
 (316) 722-3640

American Association of Retired Persons	
<i>National Office</i>	<i>Home Address</i>
601 E Street, N.W.,	11403 West Douglas
Washington, DC 20049	Wichita, KS 67209

Re: S. B. 217
as amended

The Honorable Larry Turnquist, Chairman
Members of the Committee

I am June Dirks, a retired English teacher and President of the Wichita Retired Teachers Association with nearly 1,000 members. I am also a volunteer instructor for "55 Alive Mature Driving." The WRTA supports Senate Bill 217, as amended.

A year ago last November I enrolled in and completed the "55 Alive Mature Driving" course. It was one of the most rewarding and valuable experiences that I have been involved in. There is no doubt that the result of the course completion is that I am driving more efficiently and safely. Another result is that the value of the course impressed me enough to become a volunteer instructor. In the past 6 months I have instructed over 100 drivers. Nationwide more than 2 million drivers over the age of 50 have completed the course.

"55 Alive is the first and most widely recognized comprehensive nationwide course designed especially for the older driver. It takes into consideration physical changes, and advances in educational curriculum which enables drivers to compensate for those changes. Course material is based on information gained from research to determine what is needed by this age group to update driver knowledge and skills. Most importantly, the curriculum provides opportunities for participants to identify individual problem areas and gain information needed to improve their behavior as drivers."

The physical limitations sometimes placed on older drivers through loss of hearing and diminished vision need to be brought to the attention of the older driver. That is one of the purposes of this course. There are numerous other changes that are also addressed: slowed reaction times, various medication effects, special problems of alcohol use on the body as it ages, plus others.

The most difficult area for the older driver is probably when he/she must face the warning signs which indicate that it is time to stop driving. This course is straight forward and frank about helping the older driver face this fact and make a wise decision.

*Attachment 3
Page 14 3*

2.

The cost to the student for the course and text is \$8; there is no cost to the state.

The value of such retraining cannot be too strongly stated. One leading insurance company reported that 100,000 graduates of the course who were tracked over many years showed a 10% accident claim reduction, which is certainly a saving to everyone involved. In the New York State Department of Motor Vehicles the findings were even more impressive at 15%.

The insurance reductions most assuredly will be further incentive to encourage older drivers to complete the "55 Alive Mature Driving" course or a similarly approved course. Currently 30 states and the District of Columbia have enacted similar legislation. An additional 20 states are now considering this type of legislation.

Thank you.

June Dirks

TESTIMONY ON SENATE BILL (S.B.) 217

By Tim O. Edwards, 55 Alive/Mature Driving Instructor

Before the Financial Institutions and Insurance Committee

I favor S.B. 217 because the number of older drivers on Kansas roads is growing rapidly. In 1989 over 34,000 Kansans, 55 and older, were involved in traffic collisions. From 1980 to 1990, age 50+ Kansas licensed drivers increased by 4.3 percent, but the age 80+ Kansas licensed drivers increased by 50.8 percent. Kansas is following a national trend of more over 80 age licensed drivers on our roadways.

While these 55+ age drivers have fewer accidents overall, they have a higher accident rate per mile driven. In addition, the older driver is at a greater risk of injury or death from an auto accident because their bodies are less trauma-resistant. A simple injury may be fatal or require a longer rehabilitation process.

One way to assist older Kansans to live a longer active life is to encourage collision prevention via traffic safety education. I have been asked to mention a driver training course that is available which I instruct as a volunteer. This course is called 55 Alive/Mature Driving, a unique program for older drivers.

In 1990, there were 16,088 55 Alive courses and 390,200 persons age 50+ trained nationally. Of that number, only 56 courses and 900 persons were trained in Kansas. Hopefully, this number can be increased.

Will you please note the following attachments which reference the 55 Alive/Mature Driving course:

1. 55 Alive/Mature Driving, 1991.
2. Memo - California Survey of Mature Driving Participants
3. 55 Alive Brochure

Attachment 4
Page 1 of 4



55 ALIVE/MATURE DRIVING 1991



Background

The AMERICAN ASSOCIATION OF RETIRED PERSONS was founded in 1958. Today the Association is the nation's leading nonprofit, nonpartisan organization that provides a vital fellowship for men and women age 50 and older whether they are still actively employed, semi-retired or retired.

Currently the Association's membership stands at just over 33 million and continues to grow at a rate of 200,000 new members each month. Approximately 1 out of every 2 Americans age 50 and older belongs to AARP. For interested members there are more than 3,500 chapters and 2,500 units nationwide which work for local community welfare, carry on programs to support the goals of the national organization, and provide educational and social programs.

One of AARP's most significant services is to inform and rally members around legislative issues being considered by older persons.

Older Drivers' Needs Addressed

Recognizing the need to help older drivers improve their skills and prevent traffic accidents, AARP offers 55 ALIVE/MATURE DRIVING to all motorists age 50 and older. The eight-hour classroom refresher is the first nationwide, comprehensive curriculum designed especially for the older motorist. 55 ALIVE/MATURE DRIVING is available to both Association members and non-members.

AARP's involvement in driver improvement education for older Americans began in 1969. In that year the Association commenced teaching the National Safety Council's (NSC) Defensive Driving Course (DDC) to older Americans nationwide. The program grew dramatically each year and by 1979, when the DDC was phased out, more than 400,000 older Americans had completed the course. In addition, the National Safety Council honored AARP as the number one civilian trainer of drivers every year between 1969 and 1979. The ten consecutive awards cite outstanding contributions to adult driver education.

One reason for the program's extraordinary growth rate was the enthusiastic response from Association members who volunteered to become instructors. More than 4,500 instructors age 50 and older were trained by AARP during the involvement with DDC.

Beneficial as this training effort was, the DDC program had some limitations for older motorists. It was felt that another program was needed. The DDC was not geared to compensate for the age-related physical changes of older persons. It was designed for all drivers age 16 and older. As such, areas which are not seen as serious problems for the older driver are given considerable emphasis. Age-related areas of importance are not covered in detail during the DDC presentation. In developing a specific classroom refresher curriculum for older motorists it was concluded that age-related physical changes, declining perceptual skills, rules of the road, local driving problems, and license renewal merited prime consideration.

An additional change deemed necessary was in the manner of program presentation. Older adults learn best and have the greatest retention rate when the opportunity to participate in the learning process is maximized.

Creation of 55 ALIVE/MATURE DRIVING

Convinced that older drivers should have a training program of their own, AARP decided to create one. Data was collected from all the nation's state departments of motor vehicles, state agencies on aging, state offices of highway safety, and state departments of transportation. Along with that canvassing, materials were reviewed and contributions received from safety councils, associations, universities, and various agencies of the federal government. Discussions were held with many of the nation's distinguished traffic safety educators to obtain their views regarding the needs of older drivers. During this process a total of 12 older driver courses were uncovered that had been developed since 1961. Most were shortlived but they were examined for their successes and failures. The result is the first comprehensive driver education program fashioned specifically to meet the needs of older motorists. The program is titled 55 ALIVE/MATURE DRIVING.

ALIVE/MATURE DRIVING concentrates on those driver education-concerns important for older Americans. In the United States, there are approximately 45 million registered drivers age 50 and older. This constitutes 30% of all drivers on the nation's roadways. According to U.S. government figures this is expected to increase significantly by 2000. It is anticipated that women drivers over age 65 will increase 120% over the next five years.

The Accident Record of the Older Driver

Drivers over age 50 are a unique population and have specific physiological considerations and driving problems. 55 ALIVE/MATURE DRIVING is aimed at this target population. How do these individuals compare with other age brackets in safe driving practice and incidence of accidents? In order to obtain an accurate picture it is not enough to consider only age and number of accidents, it is necessary to factor in the annual number of miles driven per year. Research shows that the number of annual miles driven by motor vehicle operators begins to decline significantly after age 55. Therefore, an important consideration with regard to the safe driving practices and abilities of older persons is the criteria used to determine accident involvement statistics. The record of the older driver is good when calculated on the basis of accidents per driver. When the same figures are examined on the basis of miles driven annually a different picture emerges. This more significant and meaningful statistic highlights the urgent need for corrective measures to re-educate older drivers.

Since older persons drive fewer miles, corrections must be made for driving exposure. When this factor is included in accident involvement rates, and the involvement per exposure is determined, a U-shaped curve of accidents versus age results. Violation and accident rates per mile are higher for the youngest and oldest drivers and lower for those in the middle ranges. Although one can quibble over the exact placement of the curve, a general "U" configuration has emerged in every major study undertaken during the past 30 years.

The National Safety Council reports that when the number of miles driven is taken into account, drivers age 55 and older have a poorer accident record than drivers in their middle years.

The U.S. Department of Transportation identifies the older driver as being age 60 and older and a group which requires special consideration in the development of driver improvement training procedures. The National Highway Safety Forecast points out that the older driver is adjudged at fault more frequently than middle-aged drivers, and due to the population age shifting currently underway in America, is perhaps *one of the fastest growing highway safety problem areas*.

The Differences of Older Drivers

Older drivers do not commit traffic violations such as speeding, drunk driving or reckless driving to any significant degree.

Older drivers do have problems when involved in driving situations requiring quick response, full vision and interaction with other drivers. Typical violations include failure to yield right-of-way, improper turning, incorrect lane changing, passing, and entering and leaving expressways.

The older driver learned to drive during the first forty years of this century, well before the advent of formal driver education programs in the public school systems. The older driver who has completed a formal driver training course is the exception rather than the rule.

These individuals may experience physical changes which affect driving abilities and attitudes. People age at different rates so age alone is not a fair criterion for determining driving competence, and there is no question that driving ability can be affected by the aging process. The gradual failure of sensory acuity associated with aging reduces the quantity and accuracy of information capable of being processed. This reduces the ability of the individual to respond or react to his environment with the speed and judgment current traffic often requires.

Eighty-five to ninety percent of all sensory input needed to drive comes via the eye. Unfortunately, as one ages the need for more illumination increases, glare sensitivity rises, dark adaption lessens, and peripheral vision narrows. Hearing loss also presents problems for older drivers. It is also broadly accepted that as one ages muscles tend to weaken or atrophy.

Research shows that normal age-related physical changes begin to accelerate at age 55. Accidents per mile driven begin to increase at this same age. This is the reason we call the course 55 ALIVE/MATURE DRIVING. The course title has nothing to do with the 55 mph speed limit.

We accept all motor vehicle drivers age 50 and older because this action allows the 50-54 year old age group to prepare for the normal age-related physical changes and anticipate accident behavior. It gives them a head start.

Curriculum: Edition III

1. The 55 ALIVE/MATURE DRIVING curriculum consists of six separate sessions. The course is given three sessions at a time over a two-day period. Each three session segment lasts four hours.

Session One: Overview

To define course content, a series of slides describes the characteristics of the driver age 55 and over and establishes the relevance of the curriculum that will follow. Group discussion centers on driving frustrations and effects of aging on individual driving behavior.

Session Two: Physical Changes

Discussion pertains to the many unrecognized but normal losses in vision, hearing and reaction time as they relate to driving performance. The session concludes with an examination of the effects of alcohol and medication on driving.

Session Three: Interacting with Traffic

Basic rules of driving particularly pertinent to the 55 + driver are discussed. These include right-of-way, intersections, turning and passing. A review of the shapes, colors, and types of road signs as well as pavement markings is featured.

Session Four: Interacting with Traffic Continued . . . and Safety Belts

A discussion of the rules of the road continues with entering and leaving freeways, parking and backing. The importance of safety belt usage is considered as well as what a driver can expect if involved in an accident while not wearing a safety belt.

Session Five: Accident Prevention Measures, Adverse Driving Conditions, Other Road Users and Recreation Vehicles

Accident prevention measures and the effect of adverse driving conditions such as night, inclement weather, and rush hour driving are considered. Discussion of other road users spotlights pedestrians, bicycles, trucks, motorcycles, towed vehicles and stray animals. Proper techniques for handling unexpected driving emergencies are reviewed. Safe R.V. use is examined.

Session Six: Perception and Course Wrap-Up

Group discussion focuses on major driving hazards in specific driving environments. A brief review of the previous sessions concludes the course.

Conduct Of Courses

Courses are conducted by volunteers aged 50 and older utilizing the peer concept. These volunteers are recruited and trained by AARP in a three-phase process. An instructor training session provides the overall training to conduct educational discussion groups and review educational learning skills. In the second phase the instructor's first course is conducted as a practice teaching session in that it is monitored by the trainer. The last phase is an on-going supervision process supplemented by in-service training workshops held regularly. All of these costs are subsidized by the Association.

Each participant in 55 ALIVE/MATURE DRIVING is charged a minimal fee to help offset overall program costs which include instructor recruitment and training, instructor out-of-pocket expenses, ongoing supervisory training nationwide, and program materials and their distribution. AARP subsidizes the remaining expenses amounting to 30%. Each instructor volunteers his/her time and recruits sponsors who provide a rental free facility and slide projector.

Independent Evaluations

Numerous evaluations have been conducted on 55 ALIVE/MATURE DRIVING. The results demonstrate effectiveness. A major insurance company reports that 100,000 55 Alive graduates tracked over many years demonstrate a 10% accident claim reduction (1990). Evaluations involving tens of thousands of 55 ALIVE/MATURE DRIVING graduates by the California Department of Motor Vehicles (1989), The New York Department of Motor Vehicles (1988), and the New York Department of Insurance (1987) demonstrate fatal and injury accident and violation reductions.

Each independent assessment states that overall the accident prevention program along with its accompanying discount, is appropriate and justified, and should be continued.

T S. Department of Transportation evaluated 55 ALIVE/MATURE DRIVING in the early 1980s. Project researchers found a large and statistically significant increase in knowledge in the treatment group that was retained during the entire evaluation period. Drivers taking the 55 ALIVE/MATURE DRIVING course showed a trend in violation reduction; although numbering several thousand, the evaluation participants were not large enough in numbers to demonstrate statistical significance regarding accidents.

Insurance Reduction

Currently several automobile insurance companies in selected states voluntarily provide premium reductions to graduates of 55 ALIVE/MATURE DRIVING. In addition legislation has been enacted in 30 states and the District of Columbia which require all automobile insurance companies conducting business in those states to provide a premium discount to graduates of state-approved driver improvement courses. AARP's 55 ALIVE/MATURE DRIVING is approved in every state. Many other states are currently considering this mandated legislation.

The list now includes:

State	Discount	Age	Effective Date
AK	Appropriate	55+	1988
AR	Appropriate	55+	1981
CA	Appropriate	55+	1987
CT	Appropriate (Minimum 5%)	62+	1983
DE	10% on liability and personal injury protection	All licensed drivers	1982
DC	Appropriate	55+	1985
FL	Appropriate	55+	1986
GA	Appropriate	All licensed drivers	1989
KY	Appropriate	55+	1984
ID	Appropriate	65+	1989
IL	Appropriate	55+	1982
LA	Appropriate	55+	1984
MN	Appropriate, of at least 10%	55+	1985
MS	Appropriate	55+	1988
MT	Appropriate	55+	1987
ND	Appropriate	55+	1983
NM	Appropriate	55+	1987
NV	Appropriate	55+	1989
NY	10% on liability, personal injury protection and collision	All licensed drivers	1981
OK	Appropriate	55+	1986
OR	Appropriate	55+	1990
PA	Appropriate	55+	1990
RI	Appropriate	55+	1984
SD	Appropriate	55+	1988
TN	Appropriate	55+	1984
TX	10% of premium	All licensed drivers	1974
UT	Appropriate	55+	1988
VA	Appropriate	55+	1985
WA	Appropriate	55+	1986
WV	Appropriate	55+	1986
WY	Appropriate	60+	1983

For Further Information Regarding This Program Write:

AARP
 55 Alive/Mature Driving
 1909 K Street, NW
 Washington, DC 20049

MEMORANDUM
Transportation

TO: 55 ALIVE/MATURE DRIVING National Corps
FROM: Mike Seaton, Assistant Manager
DATE: September, 1989
SUBJECT: 55 ALIVE Summer Success Story

California Survey

A California Department of Motor Vehicle study compared driving records for 40,339 graduates of the state's Mature Driver Improvement program (91% had completed AARP's 55 ALIVE/MATURE DRIVING) with those of 75,064 randomly selected older drivers who did not take the course. All were age 55 or above.

Adjusting the results to factor out differences between the two groups, the graduates had 16% fewer accidents involving death or injury and 15.7% fewer traffic convictions. (see attached summary)

Ray Peck, Director of Research for the California Department of Motor Vehicles, who directed the study, stated that the results are quite suggestive and promising that the driver training course was responsible for at least some of the reduction in accident risk.

This is an important statement because it has never been said about any other course available today nationwide. The California study results contain all the ingredients desired by motor vehicle administrators and insurance industry officials to validate a course. These include independent assessment, control group and analysis of DMV records.

This is not Gallup Poll research but a scientific study required annually by the legislation mandating insurance discounts in California. The study will go on for several years with additional graduates being added annually. The California study is the most comprehensive evaluation and the largest numerical base ever undertaken on a classroom driver refresher course in America.

You are saving lives and preventing injuries. There is no doubt about that.

55 ALIVE Goes International

The Canada Safety Council has been awarded a grant by the Canadian government to implement 55 ALIVE Edition III throughout Canada. They currently implement our Edition II on a limited basis (1,000 annual graduates) in selected Provinces. The grant request would expand that effort significantly. 55 ALIVE staff assisted with the grant approval process and will provide technical assistance during the three year grant.

Please mail this card to
the volunteer listed below:

TIM O. EDWARDS
INSTRUCTOR - AARP
55 ALIVE/MATURE DRIVING
5044 S.E. 49th
BERRYTON, KS 66409
913-379-5060

or to:

55 ALIVE/MATURE DRIVING
AARP
Program Department
1909 K Street, N.W.
Washington, DC 20049

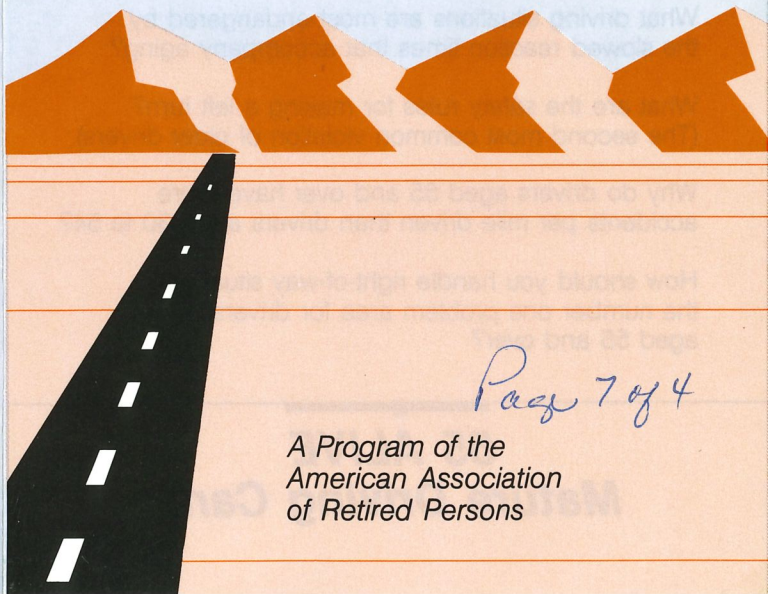


American Association
of Retired Persons

PF 2615(984) • D748



Mature Driving
A Unique Program
for Older Drivers



Page 7 of 4

A Program of the
American Association
of Retired Persons

In You Answer These?

How does the aging process affect your driving ability?

What is the recommended way to determine safe following distance?

(Hint: It's not the car-length formula)

Which drugs and medications could cause problems for you behind the wheel?

What are the recommended ways to help you see and be seen on the road?

When are you expected to yield the right-of-way?

How can you best respond to adverse driving conditions, such as snow, ice, rain, fog and dark of night?

Where are the danger spots on a parking lot?

At what temperature is an icy road most slippery?

How can you compensate for blind spots in your own and others' vehicles?

What are the recommended ways to compensate for hearing loss when driving? (1/3 of drivers 55 and older experience this.)

How does the narrowing peripheral vision and declining depth perception that we all acquire with age affect situations in the driving environment?

What driving situations are most endangered by the slowed reaction times that accompany aging?

What are the safety rules for making a left turn? (The second most common violation of older drivers).

Why do drivers aged 55 and over have more accidents per mile driven than drivers aged 30 to 54?

How should you handle right-of-way situations, the number one problem area for drivers aged 55 and over?

55 ALIVE Mature Driving is:

Eight hours of classroom instruction that refine existing skills and develop safe, defensive driving techniques. Produced by the American Association of Retired Persons (AARP) and conducted throughout the country in two half-day sessions, 55 ALIVE teaches preventive measures to use when driving that save lives. We believe strongly in the individual and community benefits that come from this course.

We Are:

A nationwide network of trained volunteer Instructors, numbering in the thousands, who are concerned about safety on the road. AARP provides the program and its materials, we provide the instruction. It's an opportunity for us to help our peers handle adverse driving conditions and traffic hazards, in addition to learning about the effects of aging and medications on driving. So there is more to it than just the rules of the road, although they're covered as well.

Are You Interested?

If you're 50 or older and want to take the course, fill in the spaces below and return this to either the volunteer listed on the back panel of this brochure, or to AARP 55 ALIVE/MATURE DRIVING, 1909 K St., N.W., Washington, DC 20049. We'll let you know when the next course is available.

I am interested in participating in a 55 Alive/Mature Driving Course.

Please print

Name _____

Address _____

City _____

State _____ ZIP _____

County _____

Telephone () _____

**55 ALIVE
Mature Driving Can!**

8/7



Kansas Retired Teachers Association

"All Things Excellent"

1991 - 1992



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APPOINTEE OFFICERS

Editing & Publishing Committee Chairman

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January 23, 1992

Members of the House Insurance Committee:

My name is Basil Covey and I am chairman of the Kansas Retired Teachers' Association legislative committee.

We support SB 217 which calls for reduction in premiums for drivers over age 55 who have completed an accident prevention course.

KRTA board of directors join the legislative committee in requesting this piece of legislation.

With the increase in number of cars with greater traffic everywhere in Kansas, safety in driving is very important.

The privilege to drive is one of the last independent characteristics of the elderly that they want to give up. Many citizens over 55 have taken safety courses in driving. We feel that insurance companies should have a part in promoting safe driving courses.

Reduction in premiums is one method of encouraging the elderly to take a safe driving course.

We urge the committee to give SB 217 a favorable vote.

Thank you,

Basil Covey
Basil Covey

Attachment 5

APPOINTEE OFFICERS (Continued)

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Testimony
To the House Committee on Insurance
Regarding SB 217

January 23, 1992

My name is Ray Olson, and I am a Silver Haired Legislator from Topeka. I am here to bring to the Committee's attention a resolution that was passed by the Silver Haired Legislature during their October 1991 session. This resolution, SHL 803, came out of the Silver Haired Legislature Committee on Transportation of which I was a member.

A copy of the resolution is attached to my testimony. You will note that first part of the resolution supports "measures to improve the safety of the highways through incentives for driver improvement courses for older drivers." The incentive suggested was an automobile insurance discount for people aged 55 and older who take these courses.

Since it is this kind of discount which is envisioned in Kansas Senate Bill 217, I wanted to direct your attention to the similar language and intent in the Resolution passed by the Silver Haired Legislature.

Thank you for your time.

1-23-92
Ins. Committee
Attachment 6

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[As Amended by SHL Committee of the Whole]

(As Amended by SHL Committee on Transportation)

SSHL803

SUBSTITUTE FOR
SILVER HAired LEGISLATURE RESOLUTION NO. 803

By PSA 2

1 A RESOLUTION supporting measures to improve the safety of the
2 highways through incentives for driver improvement courses
3 for older drivers and through more adequate highway safety
4 measures for state and county roads in Kansas.

5 WHEREAS, Highway safety is of prime importance to all
6 citizens of Kansas; and

7 WHEREAS, The private motor vehicle is the primary source of
8 transportation in Kansas and is often the only [available] form
9 of transportation available; and

10 WHEREAS, The continuing growth in numbers of older drivers in
11 Kansas brings increased numbers of drivers with visual and other
12 impairments to the highways; and

13 WHEREAS, Participation in driver safety courses for older
14 drivers has been shown to produce a reduction in deaths and
15 accidents; and

16 WHEREAS, Offering [a] [an] automobile insurance discount for
17 people aged 55 and older who take these courses will provide an
18 incentive to enroll; and

19 WHEREAS, The regulation of insurance policy requirements lies
20 within the duty of the Kansas Insurance Commissioner; and

21 WHEREAS, The public interest would be served by the creation

1 of a system which considers those elements of design which give
2 visual information to the motorist as an interacting, unified
3 system including such elements as road markings, carefully placed
4 and sufficiently large road signs and special lane designation;
5 and

6 WHEREAS, The improvement and upkeep of highway safety
7 measures lie within the duty of the Kansas Department of
8 Transportation: Now, therefore,

9 Be it resolved by the Silver Haired Legislature of the State
10 of Kansas: That the Kansas Silver Haired Legislature supports a
11 program under which the Kansas Insurance Commissioner will
12 require automobile policies which are sold in the state to be
13 offered with a discount for policyholders aged 55 and older who
14 pass an approved driver safety course; and

15 Be it further resolved: That the Kansas Silver Haired
16 Legislature urges the Kansas Department of Transportation to
17 encourage the American Association of State Highway and
18 Transportation officials and/or the Federal Highway Administrator
19 to implement a research program which considers those elements of
20 design which give visual information to the motorist as an
21 interacting, unified system including such elements as road
22 markings, carefully placed and sufficiently large road signs and
23 special lane designation.

Testimony on SB 217
by the Kansas Department on Aging
To the House Committee on Insurance
January 23, 1992

Good Afternoon. My name is Bill Cutler, and I am here today representing the Kansas Department on Aging in support of SB 217.

As we age, there are changes in our reaction time, vision, and flexibility that can affect our driving. Often these changes take place so slowly that we may not even recognize them.

In addition, there are changes in things like traffic regulations and automobile design that make driving very different from when we started. One innovative way that these changes can be communicated to older drivers is through driver improvement programs like AARP's 55 Alive/Mature Driver program. I hope that someone representing 55 Alive will be explaining to you what these classes entail.

A number of states have passed legislation requiring auto insurance companies to offer a discount to those drivers 55 and older who take a safety class of this nature. This discount serves as an incentive to older drivers to take the safety classes.

The California Department of Motor Vehicles compared the driving records of 40,000 people who took an 8-hour driver improvement course to 75,000 peers who hadn't taken it. Course participants had 16% fewer fatal and personal injury accidents. An agency spokesman said the reduced risk justifies auto insurance discounts for course participants.

Kansas currently has such a bill in the legislature, Senate Bill 217, which is supported not just by the Department on Aging and groups advocating for the elderly, but by a number of the insurance companies as well. These discounts provide a financial incentive to take these courses, often encouraging people to take the class who might not have thought they needed the information until they actually go through the class.

In the course of writing an article about older drivers recently, I had the opportunity to interview a number of older Kansans who had gone through the 55 Alive program. They were unanimous in their praise for the experience. One of the gentlemen I interviewed had been a professional truck driver who hadn't expected to learn much, but felt at the end of the class that course not only helped him, but would benefit people of all ages.

I would like to add that KDOA is a member of the Traffic Safety for Older Adults Public and Private Working Group, which also supports this bill. This group, with our very long title, has been studying issues affecting older drivers and pedestrians since early last year. Our membership includes a number of state agencies, the American Automobile Association, Kansans for Highway Safety, and AARP. The list of our membership is attached to this testimony, and I'd be glad to tell you more about the group if there are questions.

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TRAFFIC SAFETY AND HEALTH FOR OLDER ADULTS
COOPERATING AGENCIES
5/1/91

Nancy Bauder, Executive Director Kansans for Highway Safety Route 4, Box 241A, Leavenworth, Kansas 66048	913 651 5591
Captain Allen Bachelor Kansas Highway Patrol Training Center Box 6108 Salina, Kansas 67401-0108	913 827 4437
Walter Bright Kansas Electric Cooperatives P.O. Box 4267 Topeka, Kansas 66604 (Office located at 7332 West 21st, Topeka, Ks)	913 478 4554
Bill Cutler, Aging Network Specialist Kansas Department on Aging Docking State Office Building, Room 122 S Topeka, Kansas 66612	913 296 4986
Kerri Ebert Kansas Safety Belt Education Office Extension Home Economics 343 Justin Hall, Manhattan, Kansas 66506-1424	913 532 5780
Tim Edwards, AARP Mature Driving Instructor 5044 SE 49th, Berryton, Kansas 66409	913 379 5060
Margie Eklund Office of Traffic Safety Thatcher Building 217 East 4th Topeka, Kansas 66603	913 296 3756
Ed Klumpp, President Kansans for Highway Safety 204 West 5th Topeka, Kansas 66603	W 913 354 9450 H 913 235 5619
John Kramer, Extension Assistant Farm Safety, Agricultural Engineering KSU Cooperative Extension Service Umberger Hall, Manhattan, Kansas 66506	913 532 5813
SGT. Raymond Lueske Safety, Education & Training Kansas Highway Patrol 220 Gage Blvd., Topeka, Kansas 66606	913 296 3102

Joellen McGranahan Director of Safety/Public Affairs AAA Kansas 3545 SW 6th Topeka, Kansas 66606	913 233 0222
Jeanette J. Mathias-Morrell, Health Promotion Administrator Office of Chronic Disease and Health Promotion Kansas Department of Health and Environment Landon State Office Building, Rm 1051 900 SW Jackson, Topeka, Kansas 66612-1290	913 296 1228
Beverly J. Miller, Project Manager Kansas Safety Belt Education Office Extension Home Economics 343 Justin Hall, Manhattan, Kansas 66506-1424	913 532 5780
Noble D. Morrell, Training Manager Kansas Department of Transportation Docking State Office Building, 7th Floor, Topeka, Ks 66612	913 296 3721
Darrel G. Tyree Personnel Management Specialist I Kansas Department of Transportation Docking State Office Building, 7th Floor, Topeka, Ks 66612	913 296 3721
^{Kansas} Russell Willbourn, Office of Traffic Safety Kansas Department of Transportation 217 East 4th, Topeka, Kansas 66603	913 296 3756

5/1/91

MEMORANDUM

TO: The Honorable Larry Turnquist
Chairman, House Insurance Committee

FROM: William W. Sneed
State Farm Insurance Companies

DATE: January 23, 1992

RE: Senate Bill 217

Mr. Chairman, members of the Committee: My name is Bill Sneed and I am Legislative Counsel for State Farm Insurance Companies. We appreciate the opportunity to testify on S.B. 217.

My client had previously testified on this bill before the Senate Financial Institutions and Insurance Committee on March 5, 1991. As we stated then, we applaud the efforts of the Kansas Legislature in attempting to assist the over-50-year-olds in Kansas, but we must urge caution with this type of legislation. Generally, my client is opposed to mandating rate regulation by statute, as compared to the flexibility of rate filings found within the current law. However, we understand the desires of the proponents of this bill, and in fact, my client provides discounts on a voluntary basis that would incorporate the intent of S.B. 217.

During our testimony before Senator Bond's Committee, we provided a proposed amendment which that Committee did encompass in the bill in its current form. Again, although we believe these types of discounts are better left within the competitive marketplace, we presented to the Committee our belief that if such a discount should be

*Attachment 8
Page 1 of 8*

mandated, the amendments that we proposed, and were ultimately included in S.B. 217, should remain within the bill. I believe the proposed amendments are self-explanatory, but I will for the record explain each.

The amendments found on lines 20, 28 and 43 would narrow the scope of the period of time that such a discount is allowed from three years to two years. We believe our data would demonstrate that these types of discounts are justified only if the individual becomes involved with these types of courses on a two-year basis as opposed to a three-year basis.

The proposed amendment included on lines 21 and 22 would eliminate any fly-by-night types of courses that would allegedly deal with accident prevention, and place into the capable hands of the National Safety Council or the State of Kansas those types of courses that should be allowed for utilization of this discount.

The amendment found on lines 23 and 24 would allow the insurer the flexibility to use other types of discounts, or alternatively, to continue to write someone without a discount, if their driving record so justified the risk, thus not creating a vacuum for those individuals who might ordinarily have no problem getting insurance in today's marketplace.

The amendment found on lines 25 and 26 is to quantify that the discount follows the person and not his or her policy. An example of this would be if a company were to provide a 10% discount for completing such a course and the individual had more than one car, the discount would be proportionate on the number of cars and not 10% for

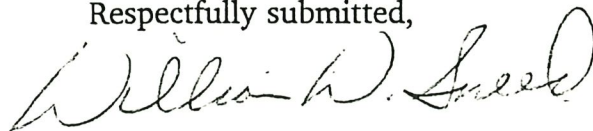
each car. Further, if there were more than one qualified driver within the household and not all drivers completed the course, then the company could proportion out the discount by virtue of the driver who had completed the course versus any other drivers who had not.

The next amendment is found on lines 38 and 39. By inserted the phrase "an administrative order," it would eliminate those individuals for qualification if the course was a requirement of an administrative order.

Finally, the amendments found on lines 40, 41 and 42 are added to make it clear that if a company provides a discount for operators over 55, the requirements of S.B. 217 would not be stacked upon that particular discount. This is an attempt to allow companies to have greater discounts than would normally be involved in S.B. 217 to continue such plans. If the requirement found within S.B. 217 stacked the benefits, there is a grave possibility that current discounts, not encompassed within the intent of S.B. 217, would have to be discontinued.

Again, I would like to thank you for the opportunity to provide this information, and if you have any questions or comments, please feel free to contact me.

Respectfully submitted,



William W. Sneed
Legislative Counsel
State Farm Insurance Companies

SENATE BILL #217

House Insurance Committee
Testimony by Lee Wright
Legislative Representative for Farmers Insurance Group

Mr. Chairman and members of the Committee. I am Lee Wright and I am representing Farmers Insurance Group of Companies. Thank you for this opportunity to appear on Senate Bill 217.

We are not opposed to the bill in its current form. We did have some concerns with the original bill and the Senate has addressed them.

For the committee's general information, Farmers already provides a discount for our mature drivers in our preferred risk company without requiring a driver's improvement course.

Our policyholders age 50 through 59 with good driving records receive a 10% discount on their auto premiums while drivers age 60 to 69 are given a 7% discount.

In conclusion Mr. Chairman, we would simply say we have no problem with the current version of this bill and do not oppose its passage.

Thank you Mr. Chairman.

Attachment 9