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Date:

February 6, 2019

To:

The Honorable Jene Vickrey, Chair

House Insurance Committee

FROM:

Mary Tritsch, AARP Kansas

RE:

HB 2083, Approved motor vehicle accident prevention courses

Mr. Chairman and members of the committee, my name is Mary Tritsch and I am the Communications Director for AARP Kansas. Thank you for this opportunity to present our testimony on *House Bill 2083*. AARP is a nonprofit, nonpartisan organization with a more than 318,000 members living in Kansas. AARP is dedicated to enhancing the quality of life for all as we age.

The AARP Smart Driver program, formerly known as 55 Alive, has been providing driving refresher courses across Kansas and the nation for nearly 30 years. The course features a research-based curriculum that is specifically designed for drivers age 50 and older; however, it is available to drivers of all ages and to both AARP members and non-members.

In taking a driver refresher course participants learn the current rules of the road, defensive driving techniques and how to operate a vehicle more safely in today's increasingly challenging driving environment. They learn how to manage and accommodate common age-related changes in vision, hearing and reaction time. In addition, they learn research-based safety strategies that can reduce the likelihood of having a crash; they learn to understand the links among the driver, vehicle, and road environment, and how this awareness encourages safer behavior; they learn how aging, medications, alcohol, and other health-related issues affect driving ability, and ways to adjust to allow for these changes; they learn the newest safety and advanced features in vehicles; and they learn when driving may no longer be safe.

Based on AARP course participant surveys, more than nine in 10 course participants report changing at least one key driving behavior for the better as a result of what they learned in the course and over eight in 10 participants felt that information they learned in the course has prevented them from being in a crash.

In addition to improving their driving skills, people who complete the course are eligible for a discount on their auto insurance premiums in most states, including Kansas. That discount, which is good for three years, serves as an incentive for people to take the

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course at regular intervals and ensures that they keep up with new state traffic safety laws, road and highway improvements and ever-changing automobile technology.

As a further incentive to take the course, AARP several years ago developed a 4-hour course, enabling participants to attend a shorter version of the 8-hour class without losing the content. AARP achieved this by eliminating two video segments and cutting back on discussion time. The 4-hour course is currently being offered in 32 states and Territories. Kansas is one of only six states that still requires an 8-hour course. As a result, our class participant numbers have declined dramatically across the state and we've seen Kansas drivers take the course in neighboring states that have the 4-hour course so that they can spend less time in class and still receive the insurance discount. As a consequence, Kansans aren't getting the information about our state's traffic laws that they need to be safe drivers in Kansas.

We would like to offer two amendments to the current language in House Bill 2083.

<u>First amendment:</u> Strike "national safety council or a state or federal agency "as an approving entities.

<u>Second amendment</u>: Insert language: Kansas Department of Insurance" as the approving entity.

With those amendments and the reasons outlined above, AARP Kansas supports House Bill 2083, with amendments, which allows for a 4-hour course in Kansas.

Thank you,

I will stand for questions.

Mary Tritsch