



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

Bulletin PC - 32

January 15, 1997

To: All Companies Licensed in the Connecticut to Write Automobile Insurance

Subject: Public Act 96-248 - An Act Authorizing the Issuance of a Motor Vehicle  
Learner's Permit for Drivers Sixteen and Seventeen Years of Age

Public Act No. 96-248 titled "An Act Authorizing the Issuance of a Motor Vehicle Learner's Permit for Drivers Sixteen and Seventeen Years of Age" became effective January 1, 1997. This law newly requires that prior to being eligible for a regular motor vehicle driver's license, an individual must obtain a learner's permit from the Connecticut Department of Motor Vehicles. The law places restrictions on a learner's permit driver's operation of a vehicle, prohibits for 90 days operation on a multiple lane limited access highway and requires that the learner's permit driver be accompanied by and under the direct instruction of an adult driver over the age of twenty (20) who has been licensed to operate a motor vehicle for at least four years. Prior to Public Act No. 96-248, no learner's permit was required, and an individual over the age of sixteen could operate a motor vehicle without an operator's license while he/she was under the instruction of licensed operator over the age of eighteen.

In response to inquiries from the general public and insurance companies, and particularly from interested parents, the Insurance Department reviewed whether the automobile insurance policy premium should be adjusted when a minor covered under the policy obtains a learner's permit. The Department reviewed past insurance pricing practices in Connecticut with regard to drivers learning to operate vehicles, the limitations on exposure inherent in the restrictions imposed on learner's permit drivers pursuant to Public Act 96-248, and insurance pricing practices in other states which historically have

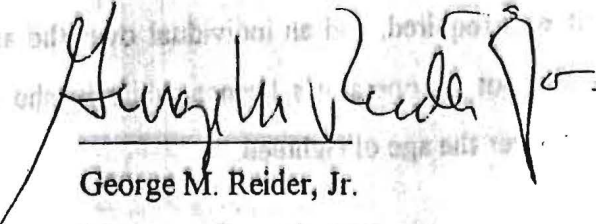
(Continued on Other Side)

Connecticut Insurance Department  
Bulletin PC-32

issued learner's permits. Exposure to loss is not measurably increased due to a learner's permit driver and, due to restrictions imposed by Public Act 96-248, exposure is less than the exposure existing prior to the permit requirement.

**Based on personal risk ratemaking standards and practices of Connecticut General Statute §38a-663 through 38a-701, insurers are notified that no increased charge, rate, premium, pricing adjustment or adverse underwriting decision may be made on an automobile policy due to a family member obtaining a learner's permit authorized by Public Act 96-248. Insurers should review their manuals and amend them as needed to comply with this notice.**

If you have questions on this bulletin, please call the Connecticut Insurance Department, Property Casualty Division at 860-297-3867.



George M. Reider, Jr.

Insurance Commissioner