



Highway Safety & Research Center

55+ INSURANCE DISCOUNT FAQ

What is this all about?

[Minnesota statute 65B.28](#) requires any insurer, who is approved by the department of commerce in MN, to provide a 10% discount on insurance for private passenger vehicles to anyone 55 years or older who has completed an approved accident reduction class. MHSRC Accident Prevention classes are approved by the [Minnesota Department of Public Safety](#).

Does this include all vehicles?

No, just the private passenger vehicles. Motorcycles and vehicles used for hire are excluded.

Why are there 8 hour and 4 hour classes?

Those new to the program, or those who have let it lapse, attend an **initial 8 hour** class. This qualifies them for the discount for three years. After the first three years, a **4 hour refresher** course must be taken every three years to maintain the discount.

Can I keep my same insurance company?

The choice is yours as all insurance companies must provide the discount.

Is there a test to pass at the end of the class?

No. The online class has some questions throughout the course, but responses are not recorded and you are not graded. All who complete the course receive a certificate.

How much will I save?

At least 10% for three years, but there is potential to save much more. If the knowledge you gain in the class allows you to avoid a crash, or a moving violation citation, you will have saved much more. In fact, the information presented in this class might just save your life.

Math was never my strong point; can you give me some actual numbers?

If your insurance is \$600/year, over three years you would save \$180, if \$900/year you would save \$270 and at \$1,200/year you would save \$360. And since insurance, like most everything else, tends to go up you will likely save even more.

Do all drivers in my household need to be 55 or older and take the class to qualify for the discount?

No, however, if only you take the class, your insurance company may only apply the 10% discount to the policy for which you are the primary driver.

Who conducts the class?

The Minnesota Highway Safety & Research Center at St. Cloud State University.

Where are classes offered?

At more than 300 sites throughout the state, as well as online at <https://mnsafetycenter.interactyx.com/login.aspx>

How do I register or get more information?

Contact the MN Hwy Safety & Research Center at 1-888-234-1294 or www.mnsafetycenter.org