



55+ Driver Discount Program FAQs

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 private passenger vehicles. Motorcycles and vehicles used for hire are excluded.

Why are there 8-hour and 4-hour classes?

Those who are new to the program must take an initial 8-hour class. This 8-hour initial class qualifies them for the discount and 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 per Minnesota statute 65B.28.

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. There is no final test or driving element and all who complete the course receive a certificate.

How much will I save?

According to Minnesota statute 65b.28, you will save 10% for three years on your auto insurance premiums but there is potential to save much more. If the knowledge you gain allows you to avoid a crash or a moving violation citation, you will have saved much more.

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

If your insurance costs \$600 per year, that is a \$60 discount each year. Over three years you would save \$180. If your insurance costs \$1,200 per year, that is a \$120 discount each year. Over three years you would save \$360.

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. Please direct your question to your insurance agent to see how the discount would be applied in this circumstance.

Who conducts the class?

A certified instructor from Minnesota Highway Safety & Research Center.

Where are classes offered?

We offer in-person classes at more than 300 sites throughout the state, as well as distance learning options you can do live in your own home, and online courses at www.driverdiscountonline.com

How do I register or get more information?

Contact the MN Hwy Safety & Research Center at 320-308-1400 or 1-888-234-1294. You may also visit our website at www.mnsafetycenter.org. Sign up for a class at www.driverdiscountprogram.com today!