



**STATE OF NEW YORK
INSURANCE DEPARTMENT
25 BEAVER STREET
NEW YORK, NEW YORK 10004**

**Circular Letter No. 12 (1999)
April 20, 1999**

TO: All Authorized Motor Vehicle Insurers and Insurance Producer Organizations
RE: Driver Education Course Certificates Insurance Reductions

This is to alert the insurance industry of recently implemented changes in the Department of Motor Vehicles' administration and distribution of the Student Certificate of Completion (form MV-285) for driver education courses. Although not mandated by statute, many insurers provide premium reductions to youthful operators for passing these courses.

Effective November 1998, the Binghamton office of the Department of Motor Vehicles has the responsibility for distributing the MV-285 to schools approved by the State Education Department to conduct a driver education program. Students successfully completing one of these approved driver education courses will be issued a newly revised MV-285 instead of the previously issued "blue card". The revised MV-285 includes a tear-off portion which schools can complete for insurance reduction purposes.

The top part of the MV-285 (DMV Copy) will be collected by Department of Motor Vehicles staff at the road test for the purposes of obtaining a senior license, or at an issuing office to upgrade an existing license for senior driving privileges when the student reaches 17 years of age. The bottom part of the MV-285 (Insurance Copy), entitled "Eligibility for Reduction of Insurance Premium", can be presented by the student to his/her insurance company to obtain a reduction in insurance rates if the insurer offers this discount. Schools have been given the option of completing the Insurance Copy or continuing to issue notification of completion of the driver education course on school letterhead. The MV-285 (DMV Copy) should NOT be accepted by the insurance companies as evidence of the completion of a driver education course and eligibility for a reduction of insurance rate.

For security purposes, a red control number is printed in the upper right corner of the Insurance Copy, and the line "Signature of Superintendent or Principal" contains a microline which repeats the title of the MV-285 ("Student Certificate of Completion") and can be verified under magnification.

Private passenger automobile insurers conducting business in New York State may have already received the revised form as evidence for the appropriate policy premium reduction. It is expected that licensees will take the necessary steps to ensure that personnel responsible for the processing of these certificates are aware of the revised form and procedures.

The Department of Motor Vehicles has advised that any questions regarding these certificates may be directed to the local school district which issued them, as the districts are responsible for their administration.

Very truly yours,

Mark Presser
Assistant Deputy Superintendent
and Bureau Chief
Property Bureau