



2025-2026 General Assembly

HOUSE BILL 737:

Department of Insurance Omnibus Bill, Part VIII:

Inexperienced Operator Continuous Coverage.

Analysis of: S.L. 2025-45, Part VIII

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Prepared by: Legislative Analysis
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Part VIII of S.L. 2025-45 (House Bill 737) makes the following changes to provisions of the Safe Driver Incentive Plan relating to the inexperienced operator premium surcharge:

- Prohibits a person subject to an inexperienced operator premium surcharge from operating a motor vehicle unless the liability insurance policy benefiting that person includes any required premium surcharge and authorizes the Division of Motor Vehicles (DMV) to suspend the license of any operator who operates a motor vehicle in violation of this prohibition.
- Requires an insurer to notify the DMV when a person subject to an inexperienced operator premium surcharge is added to or removed from a policy's coverage or when a policy is cancelled after a person subject to an inexperienced operator premium has been added to the policy's coverage.
- Requires the DMV to ensure that its records accurately reflect the coverage status of persons subject to an inexperienced operator premium surcharge.

This Part becomes effective July 1, 2026.

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