March 18, 1998

The Honorable Allan Spear President of the Senate 120 State Capitol Saint Paul, Minnesota 55155

Dear President Spear:

I have vetoed and am returning Chapter 287, House File 2846. Although this legislation attempts to expand automobile insurance premium reductions to certain classes of Minnesota citizens, its inherent assumptions are mistaken.

Statistical analyses fail to provide evidence that successful completion of additional driver testing results in heightened safety rates on Minnesota roadways. Secondly, any mandated rate reduction to one class of citizen drivers would unfairly shift costs to those of the unprotected class. In this case, the shift would take place on those drivers who are already paying the highest premiums within this state, that is, those drivers under the age of thirty. Thirdly, the driver safety course at issue is centered upon drivers 55 years and older. I recognize that senior drivers share distinct driving challenges which are unique to their particular health status and abilities. With this in mind, I do not believe that the completion of this type of program would be effective on younger drivers.

Automobile insurance premiums need to be determined by the market while taking into account individual driving records. Mandating automatic premium reductions interferes with this approach amounting to dangerous results which I am not willing to sanction.

Warmest regards,

ARNE H. CARLSON

Governor

cc: Senator Roger Moe, Majority Leader Senator Dick Day, Minority Leader Representative Phil Carruthers, Speaker of the House Representative Steve Sviggum, Minority Leader Chief Senate Author Chief House Author Mr. Patrick E. Flahaven, Secretary of the Senate Mr. Edward A. Burdick, Chief Clerk of the House Ms. Joan Anderson Growe, Secretary of State