



Kansas Department of Insurance

Commissioner Vicki Schmidt

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Consumer Connection: Ask about defensive driver discounts

Topeka, Kan. – With winter in full swing, icy weather can lead to dangerous road conditions and accidents. It is never a bad time to consider taking a defensive driver course. Not only are these types of courses good practice, but they can also qualify you for a discount on your auto insurance. Kansas Insurance Commissioner Vicki Schmidt encourages those with automobile coverage to consider taking a defensive driving course and to ask about discounts from their insurer.

“Companies that provide auto insurance are required to offer discounts to policy holders who take a defensive driving course” says Commissioner Schmidt. “Be sure to check with your insurance agent to see what approved courses qualify for a discount.”

State law requires companies providing auto insurance to provide a discount based on proof of an approved vehicle accident-avoidance course. Ask your auto insurer:

- **How long will the discount last?** Eligible courses will allow Kansas insureds to receive a discount for a three-year period. To renew after the three-year period, Kansas insureds must simply complete another approved accident prevention class.
- **How much will the discount be?** All insurance companies provide varying discounts, but all will provide a discount for approved defensive driving courses. Speak with your insurance agent for information about the discount rate.
- **What courses are approved?** Auto insurance providers will have a list of courses they accept. Ask your insurance agent about their company approved courses and how to sign up for them.

For more information about insurance, please visit the Kansas Department of Insurance website at insurance.kansas.gov or contact our office at 785-296-3071.

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*The Kansas Department of Insurance was established in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*