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