

## The Defensive Driving Course

New York State offers a Defensive Driving Program that can help drivers not only save on their automobile insurance, but also reduce points on their driver license if they are in danger of losing it. To learn more about this program, we spoke with insurance agent Michael Gray, a Defensive Driving Course instructor and insurance agent at the Floss Agency, Inc., 6455 Transit Road, PO Box 370, East Amherst, New York 14051-0370, (716) 688-5115. His answers to some of the questions posed are set forth below.

### ***1. Does the Defensive Driving Course help drivers who sustain an alcohol related conviction under VTL § 1192?***

The six hour Defensive Driving Course can help a driver who sustained an alcohol related conviction by lowering his or her Liability and Collision Premium by 10% for three years. The driver also may be able to reduce four points from his or her license. Completing the Defensive Driving Course will *not* remove the alcohol related conviction from the driver's record.

### ***2. Can you provide a simple example of how the Defensive Driving Course results in savings to a client?***

If, for example, the total insurance premium for a vehicle \$1,500, with \$1,200 of that premium being for Liability and Collision coverage, the premium savings would be \$120 per year (10% of \$1,200). As a result, the total premium would drop from \$1,500 to \$1,380.

### ***3. Can Defensive Driving Courses take more than four points off your driving record?***

The course can take *up to* four points off of a driver license. The driver license must be at risk of being suspended, which occurs when a driver has more than eleven points on his or her license. The course will reduce a maximum of four points or down to eleven points remaining on the license, whichever is less.

### ***4. Please explain your background, training and experience as a Defensive Driving instructor?***

My background is in business insurance, and I am a licensed NYS insurance agent. My training to become a Defensive Driving Instructor was part of a self-study course which included written tests. I took this course through the Empire Safety Council. The course covers NYS laws and codes, and you must score 100 on all examinations.

After completing the course, I had to conduct courses with an instructor who had already been licensed. You are required to work with a licensed instructor until he or she approves you to teach on your own.

### ***5. How much does the Defensive Driving Course cost to take?***

I currently set my rate at \$35 per person, but supporting businesses often offer a discount. For example, signing up for the course through an insurance agent or auto dealership may save you five or ten dollars. I also offer group discounts. The maximum number of people allowed in one class is forty.

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