

# Minnesota Drivers Can Now Earn Insurance Discount in Half the Time with DriveSafe Online

*Mandatory discount could save drivers hundreds of dollars on auto insurance.*

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/EINPresswire.com/ -- In an exciting development for Minnesota drivers, a new state law allows drivers to complete the DriveSafe Online 4-hour Mature Accident Prevention Course to qualify for at least a 10% discount on their auto insurance, valid for three years. This new legislation eliminates the requirement for an eight-hour course, making it easier and more convenient for drivers to save on their insurance premiums.

According to Minnesota state law, drivers aged 55 and older who complete the 4-hour state-approved DriveSafe Online defensive driving course are eligible for a state-mandated insurance discount.

## The Numbers Behind the Need

Minnesota is home to approximately 1.5 million drivers aged 55 and older. Despite this significant number, only a small fraction of these drivers have completed a driver improvement course. Considering that one out of every four traffic fatalities in Minnesota involves a senior driver, improving road knowledge and safe driving skills is crucial for mature drivers. This statistic underscores the importance of the new law, which makes it easier for older drivers to become safer and more knowledgeable on the road.

"Car insurance rates have risen by over 25% this year compared to last, making it essential for drivers to seek out available discounts," said Patrick Mileham, director of editorial content at DriveSafe Online. "By completing the DriveSafe Online Minnesota 4-hour Mature Accident Prevention Course, drivers could save hundreds of dollars over three years."



The defensive driving course of choice for fleets and individual drivers.



DriveSafe Online mobile friendly courses for anytime anywhere.



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*Patrick Mileham*

## The High Cost of Car Insurance in Minnesota

Several factors contribute to the high cost of car insurance in Minnesota, making the opportunity to earn discounts even more valuable.

Increased Driving and Accidents: More Minnesotans are driving, leading to a rise in accidents, claims, and payouts. Minnesota experienced 488 fatal crashes in 2021, the

highest number in 14 years.

Rising Healthcare Costs: Car insurance companies face significant payouts for medical bills, which continue to increase. Healthcare spending in Minnesota has risen by 7%, adding to the financial strain on insurers and policyholders.

Severe Weather Events: Minnesota is experiencing more severe weather, such as storms, droughts, and floods. These events lead to higher and more frequent claims, driving up insurance rates.

Additionally, several specific factors affect car insurance rates:

State Requirements: Minnesota mandates a higher minimum level of insurance than many other states, impacting overall premium costs.

Age: Younger and older drivers typically face higher insurance rates due to increased risk factors.

Driving Record: A clean driving record with no accidents or traffic violations can help lower insurance rates, while a record with infractions can increase premiums.

Save Money. Save Time. Save Lives.

The [Minnesota DriveSafe Online 4-Hour Mature Driver Accident Prevention Course](#) is an effective solution for [lowering insurances costs](#) and enhancing road safety. Large, full-screen videos, closed captioning, and easy-to-see interface elements make the program easy to use. And with the new law taking effect July 1, 2024, Minnesota drivers can earn their insurance discount in half the time.

Key benefits of the DriveSafe Online course include:

State-Approved Content: The course meets all state requirements, ensuring that drivers receive

relevant and comprehensive instruction.

**100% Online Access:** Drivers can complete the course from the comfort of their homes at their own pace.

**Immediate Certificate:** Upon completion, a certificate is emailed promptly, allowing drivers to quickly submit proof to their insurance companies.

**No Extra Charges:** There are no hidden fees, ensuring transparency and affordability.

This course is not just about saving money; it's about promoting safer driving habits. By improving their knowledge and skills, drivers can contribute to reducing the number of accidents and fatalities on Minnesota roads.

[Visit DriveSafe Online](#) for more information about effective defensive driver training, including the Minnesota Mature Driver Accident Prevention Course.

#### About DriveSafe Online/NexLearn

DriveSafe Online is developed and offered by NexLearn, an award-winning industry leader in eLearning for more than two decades. NexLearn is the trusted learning developer of choice for many organizations including Oracle, Cessna, Kellogg's, Georgia-Pacific, Hyatt, the Department of Defense, and PepsiCo. Visit [www.drivesafeonline.org](http://www.drivesafeonline.org) for more information about DriveSafe Online defensive driving courses.

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