

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1989

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HOUSE BILL 1081
Committee Substitute Favorable 6/1/89

Short Title: Safe Driver Ins. Discounts.

(Public)

Sponsors:

Referred to:

April 7, 1989

1 A BILL TO BE ENTITLED
2 AN ACT TO AUTHORIZE THE LEGISLATIVE RESEARCH COMMISSION TO
3 STUDY AUTOMOBILE INSURANCE ISSUES AND TOWN OR COUNTY
4 MUTUAL INSURANCE COMPANIES.
5 The General Assembly of North Carolina enacts:
6 Section 1. The Legislative Research Commission is authorized to study all
7 aspects of the State's automobile insurance system, including, but not limited to: (i) the
8 automobile insurance classification and subclassification systems and the effectiveness
9 of those systems; (ii) claims settlement practices; and (iii) collision damage waivers.
10 The Commission may review legislation introduced during the 1989 General Assembly
11 that relates to automobile insurance, including House Bill 181 (First edition) - A BILL
12 TO BE ENTITLED AN ACT TO PROVIDE CERTAIN PROCEDURES FOR THE
13 PROCESSING OF CLAIMS UNDER MOTOR VEHICLE LIABILITY POLICIES;
14 House Bill 324 (First edition) - A BILL TO BE ENTITLED AN ACT TO PROHIBIT
15 THE SALE OF COLLISION DAMAGE WAIVERS BY RENTAL CAR COMPANIES
16 IN CONNECTION WITH SHORT-TERM LEASES; House Bill 479 (First edition) - A
17 BILL TO BE ENTITLED AN ACT TO REQUIRE THAT INSURANCE COMPANIES
18 SETTLE CLAIMS WITHIN SIX MONTHS OF RECEIPT OF NOTIFICATION OF
19 CLAIMS FROM CLAIMANTS; House Bill 481 (First edition) - A BILL TO BE
20 ENTITLED AN ACT TO PROVIDE THAT NO INSURANCE POINTS WILL BE
21 ASSESSED FOR CERTAIN MOVING TRAFFIC VIOLATIONS; House Bill 1021
22 (First edition) - A BILL TO BE ENTITLED AN ACT TO PROVIDE FOR NO
23 INSURANCE POINTS FOR CONVICTION OF "SPEED NOT REASONABLE AND

1 PRUDENT"; and House Bill 1081 (First edition) - A BILL TO BE ENTITLED AN
2 ACT TO PROVIDE FOR AUTOMOBILE INSURANCE PREMIUM DISCOUNTS
3 FOR SAFE DRIVERS. The Commission may also examine the automobile insurance
4 systems utilized by other states in determining how to resolve automobile insurance
5 issues of importance in North Carolina.

6 Sec. 2. The Commission is authorized to study licensing and regulation of
7 town or county mutual insurance companies.

8 Sec. 3. The Commission may make interim reports of its findings and
9 recommendations to the 1989 General Assembly, Regular Session 1990, and shall make
10 final reports of its findings and recommendations to the 1991 General Assembly.

11 Sec. 4. This act is effective upon ratification.