

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1991

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SENATE BILL 633

Short Title: Accident Preven. Course Reduction.

(Public)

Sponsors: Senators Perdue; and Conder.

Referred to: Insurance.

April 15, 1991

A BILL TO BE ENTITLED

AN ACT TO PROVIDE FOR AUTOMOBILE INSURANCE PREMIUM DISCOUNTS OF AT LEAST TEN PERCENT FOR CERTAIN PERSONS WHO COMPLETE ACCIDENT PREVENTION COURSES.

The General Assembly of North Carolina enacts:

Section 1. Article 36 of Chapter 58 of the General Statutes is amended by adding a new section to read:

"§ 58-36-66. Private passenger motor vehicle insurance premium rate reduction for completion of accident prevention course.

(a) The classification plan promulgated pursuant to G.S. 58-36-65 shall provide for a reduction in premium rates of at least ten percent (10%) for liability and physical damage coverages to those insureds 55 years of age or older who successfully complete motor vehicle accident prevention courses approved by the Commissioner of Motor Vehicles. Those insureds shall qualify for the reduction for a three-year period after the policy issuance or renewal that follows the completion of the course. Each insured shall successfully complete an approved course every three years to be eligible for the reduction.

(b) Upon successfully completing the approved course, each insured shall be issued by the course's sponsor a certificate approved by the Commissioner of Motor Vehicles, which shall be evidence of qualification for the reduction in rates. No reduction in rates shall be allowed for a self-instructed course, for any course that does not provide actual classroom instruction for a minimum number of hours as determined by the Commissioner of Motor Vehicles, or for any course required to be taken by

1 virtue of a court order, by a Division of Motor Vehicles order or regulation, or by
2 statute.

3 (c) The North Carolina Rate Bureau shall promulgate a revision to the
4 classification plan to reflect the provisions of this section. This revision shall be subject
5 to the filing, hearing, disapproval, review, and appeal procedures before the
6 Commissioner and the courts as provided for rates and classification plans. The Bureau
7 shall make a filing no later than September 1, 1991, and the revision shall become
8 effective January 1, 1992.

9 (d) Insurers that write nonfleet private passenger motor vehicle insurance may
10 deviate from the reduction promulgated by the Bureau and approved by the
11 Commissioner to provide a greater discount as approved by the Commissioner .

12 (e) The provisions of this section shall not apply to rates used on motor vehicle
13 insurance policies reinsured by the North Carolina Motor Vehicle Reinsurance Facility
14 under Article 25A of this Chapter."

15 Sec. 2. This act shall apply only to nonfleet private passenger motor vehicle
16 insurance policies that are issued or renewed on and after January 1, 1992.

17 Sec. 3. This act is effective upon ratification.