

**GENERAL ASSEMBLY OF NORTH CAROLINA**

**SESSION 1995**

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**SENATE JOINT RESOLUTION 881**

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Sponsors: Senators Soles and Parnell

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Referred to: Appropriations

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May 1, 1995

1 A JOINT RESOLUTION AUTHORIZING THE LEGISLATIVE RESEARCH  
2 COMMISSION TO STUDY THE AVAILABILITY AND AFFORDABILITY OF  
3 COASTAL INSURANCE.

4       Whereas, the coastal areas of North Carolina are experiencing problems with  
5 the availability and affordability of property, liability, and other essential insurance  
6 coverages; and

7       Whereas, these problems should be addressed as soon as possible after  
8 deliberation and study and after input by insurers, policyholders, agents,  
9 businessowners, homeowners, and other affected parties;

10 Now, therefore, be it resolved by the Senate, the House of Representatives concurring:

11       Section 1. The Legislative Research Commission may study the problems of  
12 insurance availability and affordability in coastal and Eastern North Carolina. The  
13 Commission may also study the operation of the Beach and FAIR plans and other  
14 matters relating to insurance availability and affordability.

15       Sec. 2. The Commission may make an interim or final report, including any  
16 legislative proposals, to the 1995 General Assembly, Regular Session 1996. If no final  
17 report is made to the 1995 General Assembly, Regular Session 1996, the Commission  
18 may make a final report, including any legislative proposals, to the 1997 General  
19 Assembly.

20       Sec. 3. This resolution is effective upon ratification.