

**GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2005**

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**SENATE DRS75192-LT-34A (3/3)**

Short Title: Insurance Points for Lapse in Auto Coverage. (Public)

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Sponsors: Senator Garrou.

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Referred to:

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A BILL TO BE ENTITLED

AN ACT TO REQUIRE THE COMMISSIONER OF INSURANCE AND THE  
NORTH CAROLINA RATE BUREAU TO ADOPT RULES TO ASSIGN  
INSURANCE POINTS FOR LAPSES IN MOTOR VEHICLE LIABILITY  
POLICIES.

The General Assembly of North Carolina enacts:

**SECTION 1.** The Commissioner of Insurance and the North Carolina Rate Bureau shall adopt rules to assign insurance points when a motor vehicle liability policy required by Article 9A of Chapter 20 of the General Statutes, Motor Vehicle Safety and Financial Responsibility Act of 1953, lapses more than once in a 36-month period. The minimum number of points to be assigned shall be one point for the second lapse of coverage and two points for the third and any subsequent lapses during the 36-month period.

Rules shall be adopted pursuant to this section by January 1, 2006.

**SECTION 2.** This act is effective when it becomes law.