## GENERAL ASSEMBLY OF NORTH CAROLINA SESSION 2013

H HOUSE BILL 746

| Short Title: | Fleet Ins./No Denials for Old Convictions.                                       | (Public) |
|--------------|----------------------------------------------------------------------------------|----------|
| Sponsors:    | Representatives Brandon and Harrison (Primary Sponsors).                         |          |
|              | For a complete list of Sponsors, refer to the North Carolina General Assembly We | eb Site. |
| Referred to: | Insurance.                                                                       |          |
|              |                                                                                  |          |

## April 11, 2013

A BILL TO BE ENTITLED

AN ACT TO PROVIDE THAT INSURERS MAY NOT LIMIT OR DENY FLEET VEHICLE
INSURANCE COVERAGE BASED ON THE NONMATERIAL CRIMINAL RECORD
OF A DRIVER.

The General Assembly of North Carolina enacts:

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**SECTION 1.** Article 41 of Chapter 58 of the General Statutes is amended by adding a new section to read:

## "§ 58-41-38. Limitations on consideration of certain criminal records by commercial fleet insurers.

No insurer writing policies for theft, physical damage, or liability incident to operation of commercial fleet vehicles shall base any decision to limit or terminate a policy, or deny an application for a policy, on a nonmaterial criminal record of a driver employed by the commercial fleet. For purposes of this section, a criminal record is "nonmaterial" if it includes convictions of criminal offenses meeting all of the following:

- (1) The conviction is more than seven years old.
- (2) The offense that resulted in the conviction did not involve (i) violence or sex crimes; (ii) a felony charge for robbery, theft, or misappropriation of property; or (iii) any violation of any provision of G.S. 90-95 other than G.S. 90-95(a)(3)."

**SECTION 2.** This act becomes effective July 1, 2013, and applies to any commercial fleet vehicle polices written or renewed after that date.

