

**AN ACT**

To require mandatory liability insurance for motor vehicle in the Commonwealth; and for other purposes.

**BE IT ENACTED BY THE ELEVENTH NORTHERN MARIANAS COMMONWEALTH LEGISLATURE:**

Section 1. Title. This Act shall be referred to as "The Mandatory Liability Auto Insurance Act".

Section 2. Findings and Purpose. It is the intent of this Act to recognize the existing privilege to own or operate a motor vehicle on the public streets and highways of the Commonwealth when such vehicles are used with due consideration for others and their property, and, to promote safety and provide financial responsibility requirements for such owners and operators whose responsibility it is to recompense others for injury to person or property caused by the operation of a motor vehicle. Accordingly, the Legislature finds that no person should have the privilege to own or operate a motor vehicle on the public streets and highways of the Commonwealth unless they have the minimum level of liability insurance required by this Act, and this Act therefore requires such minimum liability insurance as a condition of owning or operating a motor vehicle in the Commonwealth.

The Legislature finds that there is substantial problem in the Commonwealth with damages caused to persons and property by uninsured motorists. The unfortunate and unjust result of this problem is that innocent victims of motor vehicle accidents are often burdened with damages that are never paid by the uninsured motorist that caused such injuries. It is therefore the intent of this Act to ensure, in the most effective way practical, that any time a person operates or owns a vehicle, as a condition thereof, they must first have liability insurance in relation thereto. The Legislature finds that a person who suffers damages as a result of a motor vehicle accident caused by another should not have to bear such financial burden, rather, the party most at fault should bear such burden. By these means, this Act establishes the following hierarchy of liability for the payment of such damages: First, any

person who negligently, recklessly, or intentionally causes a motor vehicle accident in which another person or their property is injured, such perpetrator should pay for those damages, and must by law and as a condition of owning or operating a motor vehicle, have the financial responsibility by way of liability insurance to be capable of paying such damages up to the minimum limits set forth in this Act. Second, if a person does cause such damages but, in violation of law, did not have the minimum liability insurance required by law, and is otherwise unable to pay for such damages, then the damages shall be paid, if the uninsured perpetrator who caused such accident was unlawfully denied liability insurance by an insurance provider, then that insurance provider shall be liable for such damages up to the amount that would have been covered by the minimum liability insurance required by this Act.

By these means, both insurance providers and the government will be encouraged to abide by the requirements of this Act to avoid such liability. Accordingly, this Act is intended to reduce the likelihood of a person being injured in a motor vehicle accident caused by another, and then left uncompensated for their injuries and damages. The actual perpetrator of such damages shall have the primary financial responsibility to pay for those damages via mandatory, minimum liability insurance. However, in the event that the perpetrator is unable to pay them, and, if the perpetrator's lack of insurance is somehow attributable to either an insurance provider or the government's failure to abide by those provisions in this Act which are designed to ensure that every motorist has liability insurance, then either of these parties may be liable for such damages under certain circumstances.

Section 3. Definitions. When used in this Act, the following terms shall be interpreted as follows unless the specific context clearly requires otherwise:

- a) "insurance provider" means any person, business, partnership, corporation, or any other entity which sells, underwrites, or in any way provides other persons or businesses with liability insurance in relation to the operation of any motor vehicle(s) in the Commonwealth.
- b) "satisfactory evidence of minimum motor vehicle liability insurance" shall mean valid, documentary evidence of the minimum liability insurance required by this Act, containing such information and printed on such form as required by the rules and regulations promulgated by the Insurance Commissioner for these purposes.
- c) "Insurance Commissioner" means the insurance commissioner established by 4 CMC § 7104, as amended.

d) "person" means any individual, natural person, partnership, organization, company, business, corporation, joint-venture, or association.

e) "uninsured" means a motor vehicle that is not insured.

f) "underinsured" means a motor vehicle is insured for less than the minimum insurance requirement of this Act.

g) "motor vehicle" means every self propelled vehicle which is designed and required to be licensed for use upon a highway, including trailers and semi-trailers designed for use with such vehicles, and shall include motorcycles, mopeds, and powered scooters.

h) "operate" means any act which constitutes actual physical control of a motor vehicle.

i) "driver's license" means any license issued under the laws of the Commonwealth pertaining to the licensing of persons to operate motor vehicles.

j) "owner (of a motor vehicle)" means any person who holds legal title of a motor vehicle; or, in the event a motor vehicle is the subject of an agreement for the conditional sale or lease thereof with the right of purchase upon performance of the conditions stated in the agreement and with an immediate right of possession vested in the conditional vendee or lessee, or in the event a mortgagor of a motor vehicle is entitled to possession, then such conditional vendee or lessee or mortgagor shall be deemed the owner for the purposes of this Act.

k) "civil judgment" means any judgment which shall have become final by expiration without appeal of the time within which an appeal might have been perfected, or by final disposition on appeal, rendered by a court of competent jurisdiction of any state, territory or possession of the United States upon a cause of action arising out of the ownership, maintenance, or use of any motor vehicle for damages, including damages for care and loss of services because of bodily injury to or death of any person, or for damages because of injury or destruction of property, including the loss of use thereof, or upon a cause of action on an agreement of settlement for such damages.

l) "Bureau" or "Bureau of Motor Vehicles" means that part of the Department of Public Safety created by 9 CMC § 1201 et. seq.

m) "ARP" means the Assigned Risk Plan created by this Act.

n) "The violator" means a person who operates a motor vehicle which is uninsured or underinsured.

Section 4. Amendment. 9 CMC § 2101 is hereby amended to add a new subpart (d) as follows:

"(d) No motor vehicle shall be registered or re-registered under this Chapter unless the application for registration or renewal of registration contains satisfactory evidence of minimum motor vehicle liability insurance for the vehicle, as required under the provisions of 9 CMC Division 8, and the Bureau shall maintain a copy of such satisfactory evidence in connection with each motor vehicle so registered."

Section 5. Repealer. 9 CMC Division 8, Sections 8102 through and including 8108 are hereby repealed.

Section 6. Amendment. 9 CMC Section 8109 is hereby re-numbered as Section 8102. The following new Sections of 9 CMC Division 8 are hereby enacted:

Mandatory Motor Vehicle Liability Insurance.

§ 8103. No motor vehicle shall be registered or re-registered under 9 CMC, Division 2, Chapter 1 unless the application for registration or renewal of registration contains satisfactory evidence of minimum motor vehicle liability insurance.

§ 8104. No person shall operate any motor vehicle on the public roads or highways of the Commonwealth unless during such operation, the operator and the vehicle are covered by the minimum liability motor vehicle insurance required by this Act.

§ 8105. No person shall operate any motor vehicle on the public roads or highways of the Commonwealth unless at the time of such operation, the operator has in their immediate possession or within such vehicle, satisfactory evidence of minimum motor vehicle liability insurance for such operator and vehicle.

§ 8106. Regulation of Motor Vehicle Insurance Policies All motor vehicle liability insurance policies that provide coverage for the operation of any motor vehicle within the Commonwealth are hereby required by law to contain, at a minimum, the following terms and provisions:

- 1) Minimum Liability Coverage. Such policies shall provide not less than the following coverage: \$15,000 for bodily injury or death of any one person in any one accident; \$30,000 for the bodily injuries or deaths of all

persons involved in any one accident; \$15,000 for injury, damage or destruction of property in any one accident.

2) Coverage of Vehicle Owners and other Operators with Permission. All policies shall provide, in at least the above minimum amounts of coverage, coverage not only of the owner of the vehicle so insured while operating such vehicle within the Commonwealth, but also, any other person who operates such vehicle within the Commonwealth, with the vehicle owner's permission, whether such permission is given explicitly, impliedly or implicitly, orally or in writing. This provision shall be broadly and liberally construed by the Courts so as to encourage the finder of fact to find that permission was given in order to further the public policy of this Act to ensure that all operators of motor vehicles are covered by at least the minimum liability insurance when involved in an accident.

3) Uninsured and Underinsured Motorist Coverage. No motor vehicle liability insurance policy shall be issued or delivered by an insurance provider unless the policy offers the option to the insured, for additional consideration, of a provision with coverage limits at least equal to the limits specified in subpart part (1) of this Section, insuring the insured, the insured's heirs or legal representative, for all sums within such limits which he, she, or they, as the case may be, shall be legally entitled to recover as damages for bodily or property injury or wrongful death, including any resulting sickness, disease, or death, caused by the owner or operator of an uninsured vehicle, or a vehicle that is underinsured for the minimum liability coverage required under subpart (1) of this Section, if such uninsured or underinsured vehicle is not owned or operated by the insured or a resident of the same household.

4) Cancellation of Insurance Policy. No motor vehicle liability insurance policy may be canceled until at least 30 days after written notice of termination of the policy has been given to both the person insured and the Bureau.

§ 8107. Regulation of Insurance Providers.

a) No person shall engage in the business of providing any kind of motor vehicle liability insurance for the operation of any motor vehicle within

the Commonwealth unless they have a valid Insurance Provider's License, issued by the Insurance Commissioner. The annual fee for such license shall be \$250. Such license may be revoked or suspended, temporarily or permanently, as provided in this Act and as provided in any regulations authorized by this Act. A violation of this Section shall constitute a violation of the Consumer Protection Act, at 4 CMC § 5101 et. seq., as amended, and in addition to the penalties as provided in this Act or any other applicable laws, shall subject any violator thereof to any of the civil and/or criminal penalties contained therein at 4 CMC Sections 5121 (b) and Section 5122. For the purposes of this Section, an insurance provider shall be considered a "merchant" under 4 CMC § 5122.

b) As provided in the Administrative Procedure Act, at 9 CMC § 9101 et. seq., the Insurance Commissioner shall within 60 days of the effective date of this Act promulgate such rules and regulations, to have the force and effect of law, as are necessary to implement this Act, and may thereafter amend such rules and regulations.

§ 8108. Assigned Risk Plan (ARP). The Insurance Commissioner shall promulgate rules and regulations, to have the force and effect of law, to create an Assigned Risk Plan for motor vehicle liability insurance. Such rules and regulations shall provide as follows:

1) As a condition of doing business in the Commonwealth, all insurance providers shall be required to be part of and to participate in the ARP;

2) The ARP shall provide that any person or party who is otherwise unable to obtain the minimum motor vehicle liability insurance required by this Act shall make an application to the Insurance Commissioner, or his designee, to participate in the ARP. Upon receipt of such application, the Commissioner shall order an insurance provider that participates in the ARP to award and maintain such applicant with the minimum motor vehicle liability insurance required by this Act, for such consideration as is determined by regulation for a person under similar circumstances to the applicant. The amount of consideration shall allow the insurance provider to make a reasonable profit on such ARP policies. ARP policies may be canceled or terminated by the insurance provider in the manner otherwise provided in this Act for the

cancellation of vehicle liability insurance policies, if the applicant fails to make timely or full payment of the consideration due under the terms of the applicant's ARP policy, or, upon such other grounds as provided by regulation. Orders to insurance providers to participate in the ARP shall be distributed among the various insurance providers in an equitable fashion, as provided by regulation.

a) For the purposes of this Act, distributed in an equitable fashion shall mean: the distribution of ARP policies to insurance providers so that all insurance providers have generally the same ratio of the number of ARP to non-ARP motor vehicle insurance policies.

b) Any insurance provider which objects to any order or orders by the Insurance Commissioner to participate in the Assigned Risk Plan because the insurance provider believes such order(s) are being distributed in an inequitable fashion to the financial detriment of the insurance provider, or, objects to any other orders of the Commissioner on the grounds that they are unlawful, may protest such order(s) to the Insurance Commissioner and seek relief from such order(s). If the insurance provider does not receive a decision by the Commissioner within 30 days of making such protest, the insurance provider may file suit in the Commonwealth Superior Court to protest such order(s). A decision made by the Commissioner within the 30 day period may be appealed to the Superior Court within 15 days of the rendering of such decision. The Court shall make whatever orders it deems necessary and proper to the Insurance Commissioner or other parties to ensure that the ARP is distributed among insurance providers in an equitable fashion, and shall make such other orders as it deems to be required by this Act or other law.

3) If an insurance provider fails to subscribe or properly participate in the ARP, or any regulations promulgated in relation thereto, the Insurance Commissioner shall give 10 days written notice to such provider to so subscribe or otherwise properly participate. If such insurance provider fails to comply with such notice, then the

Commissioner may, after hearing upon notice, suspend the license of such insurance provider to provide motor vehicle liability insurance in the Commonwealth until such insurance provider does so subscribe or otherwise properly participates.

4) Any insurance provider that continually or repeatedly fails or refuses to properly participate in the ARP or abide by the rules and regulations in regard thereto, may, after notice and a hearing before the Insurance Commissioner, be prohibited from doing any business in the Commonwealth relating to motor vehicle liability insurance by the permanent revocation of its license to conduct such business.

5) If the Commissioner, after hearing upon not less than ten (10) days notice, finds that any insurance provider has failed to perform any of the duties required of it by law or regulation, he or she may issue an order to such provider specifying in what manner and to what extent he/she finds the provider to have so failed and requiring, within a reasonable time, not less than 10 days, compliance with such requirements. If within the period specified in the order the provider fails to comply with such order, such provider shall, in addition to any other penalty provided by law, forfeit to the CNMI a penalty of one thousand dollars (\$1,000) for each such failure upon being so ordered by the Commissioner. The Attorney General may bring an action in the name of the Commonwealth against the insurance provider to collect the said penalty and to otherwise enforce the orders of the Insurance Commissioner. The civil penalty of this subpart shall not apply to orders of the Commissioner that are successfully challenged by the appeals process provided in this Act, and any such civil penalty shall be automatically stayed pending any such appeal.

§ 8109. Assigned Risk Plan - Enforcement and Statutory Causes of Action.

a) A court of competent jurisdiction shall order, by way of injunction, in whatever manner the court deems just and proper, any company, business or party that fails to properly participate in the ARP or otherwise fails to abide by the provisions of the rules and regulation of the ARP, to properly participate in

the ARP and abide by such rules and regulations. Such injunctive power shall include, but not be limited to, the authority to affirmatively order an insurance provider to offer and provide any parties with the minimum motor vehicle liability insurance as required by this Act or any rules and regulations.

b) Any company, business or party that fails to properly participate in the ARP or otherwise fails to abide by the provisions of the rules and regulations of the ARP, shall be ordered to pay the civil fine to the Commonwealth General Fund of \$1,000 as provided in Section 8108 subpart 5), for each violation of such rules and regulations.

c) The court shall award damages to be paid by an insurance provider as follows:

1) To any person, hereafter referred to as a "denied person", who was denied an automobile liability insurance policy under the ARP by the defendant insurance provider in violation of this Act or any rules and regulations promulgated thereunder, if after such denial, the denied person incurred liabilities in the form of a civil judgment that would have been covered by the minimum ARP liability insurance policy. The insurance provider shall be ordered to pay to the denied person either: a) the amount of such incurred liability; or, b) the policy limits of the minimum liability coverage in Section 8106 1) of this Act; whichever is less. No insurance provider shall be ordered to pay damages under this subpart if the incurred liabilities in the form of a civil judgment have been paid by another form or another provider of any kind of insurance, or, if another insurance provider of any sort has a lawful obligation to pay such liabilities or judgment.

2) To any person, hereafter referred to as "the plaintiff", who sustains damages caused by a person denied an automobile liability insurance policy under the ARP, as referred to in sub-part a) of this Section, if such damages are in the form of civil judgment in favor of "the plaintiff" and against the denied person, and, such damages were caused by the denied person and would have been covered by a minimum ARP liability insurance policy. An insurance provider shall

only be ordered to pay damages under this subpart to "the plaintiff" up to the minimum policy limits in Section 8106 1) of this Act. No insurance provider shall be ordered to pay damages under this subpart to "the plaintiff" to any degree or in any amount that: the incurred liabilities in the form of a civil judgment against the denied person have been paid by the insurance provider under subpart c) 1) of this section or by another form or another provider of any kind of insurance, or, if another insurance provider of any sort has a lawful obligation to pay the liabilities of the denied person, or, if "the plaintiff" has already been paid such liabilities or judgment by the denied person.

3) No cause of action shall exist under subpart 2) above for "the plaintiff" against an insurance provider that has paid such damages to the denied person under subpart 1) above. And, no denied person may bring a cause of action under subpart 1) above, against an insurance provider that has paid such damages to "the plaintiff" under subpart 2) above.

d) This Act hereby creates the above statutory causes of action as set forth above for any person against any insurance provider. The Attorney General may also bring actions under subpart a) of this Section, on behalf of the Commonwealth, or on behalf of private individuals, to ensure proper compliance with this Act or any regulations promulgated in relation thereto. All prevailing plaintiffs under this Act, including the Office of the Attorney General, shall be awarded all reasonable attorney's fees and court cost in relation to such an action.

§ 8110. Civil Traffic Citations for Violations of § 8104 and § 8105. Any person who operates a motor vehicle in violation of § 8105 shall be issued a civil traffic citation by the Department of Public Safety for a violation of both § 8104 and § 8105. If within seven days of receiving such citation, such person submits satisfactory evidence of minimum motor vehicle liability insurance to the Department of Public Safety which provided coverage at the time of such citation, the original citation issued shall be immediately changed by the Department of Public Safety to a violation of § 8105 only. Failure to provide such satisfactory evidence of minimum motor vehicle

liability insurance within this seven day period to show compliance with § 8104 of this Act at the time of the citation, shall in itself be deemed to be a violation of § 8104 of this Act.

§ 8111. Penalties for Violations of § 8104 and § 8105.

a) Civil Fines

1) Any person who violates § 8105 shall pay a civil fine of \$100 for the first violation, and \$150 for any subsequent violations.

2) Any person who violates § 8104 shall pay a civil fine of \$350 for first violation, and \$500 for any subsequent violations.

The Office of the Attorney General shall bring such necessary actions in the name of the Commonwealth to enforce this Act and collect these fines, and, the Commonwealth Superior Court shall have jurisdiction over such civil actions.

b) License Revocation. In addition to any other penalties, any person who is convicted or pleads guilty to violating § 8104 of this Act shall have his/her drivers license immediately and automatically suspended by the Bureau. The Bureau shall re-instate the person's license only when the violator has paid any and all fines for violations of this Act in full, and, if the violation occurred while operating a motor vehicle owned or registered by the violator, when satisfactory evidence of minimum motor vehicle liability insurance for that vehicle is submitted to the Bureau.

The Bureau shall within 24 hours send written notice via postal mail or other reliable means to any person whose license is so suspended notifying the person of such suspension and informing him of what he is required to do by this Section in order to have his license re-instated by the Bureau.

§ 8112. Suspension of Driver's License for Failure to Report Compliance with this Act. Any person who receives notice of the cancellation or termination of their motor vehicle liability insurance as required under § 8106, subpart 4) of this Act shall within 30 days of receipt thereof, submit to the Bureau either:

a) satisfactory evidence of minimum motor vehicle liability insurance in order to show continued compliance with this Act; or,

b) written evidence that the motor vehicle is no longer owned by the person (if the vehicle has been given, sold, or traded to another), or, that the vehicle has been damaged beyond repair or otherwise disabled to a degree that prevents future operation, or, that the vehicle is no longer located within the CNMI (if the vehicle is being transported out of the CNMI). The Bureau shall promulgate regulations to determine what written evidence is required to satisfy this subpart.

c) Failure to submit evidence under the above subparts a) or b) within the 30 day time period shall result in the immediate and automatic suspension of the person's driver's license by the Bureau. The person's suspended licenses shall be immediately, automatically and fully reinstated upon the person submitting to the Bureau satisfactory evidence of proper compliance with either of these subparts.

d) Upon receipt of cancellation or termination under § 8106, subpart 4) of this Act, the Bureau shall within 24 hours mail written notice to the person to which such notice pertains of the provisions of this Section, any regulations promulgated pursuant thereto, and notice of the applicable penalties for driving with a suspended license.

e) Not less than 30 days before the natural expiration of a vehicle liability insurance the insurance provider shall notify the owner and the Bureau of the date when the insurance is to expire.

§ 8113. Police roadblocks/check points. The Department of Public Safety, in coordination with the Office of the Attorney General, is hereby authorized by this Act to conduct roadblocks and/or checkpoints along the public highways of the Commonwealth to enforce the provisions of this Act in the manner provided herein. The Department shall promulgate rules and regulations establishing the guidelines procedures, and requirements for conducting the roadblocks or checkpoints or both within 60 days of the effective date of this Act.

§ 8115. Applicability of Act to Rented and Leased Motor Vehicles. This Act shall apply to any motor vehicle that is rented or leased for operation within the Commonwealth with the added provision that no motor vehicle shall be rented or leased for any period of time unless the owner of such vehicle has purchased or secured

at least the minimum liability insurance required by this Act to cover such vehicle, its operators, and passengers during the period of such rental or lease. The owner shall maintain satisfactory evidence of minimum motor vehicle liability insurance within the vehicle and provide any lessee or renter of the vehicle with the same.

a) Any renter or lessor of any motor vehicle that violates this Section shall pay a civil fine to the Commonwealth of \$200 per violation, in addition to any other penalties that may apply under this Act.

§ 8116. Special Account for Fees and Fines. Any fines or fees paid or collected under any provision of this Act shall be deposited in a special, separate account from the General Fund. Fifty percent (50%) of such funds shall be allotted to the Bureau of Motor Vehicles to be expended, spent, obligated or otherwise encumbered only on matters relating to the implementation or enforcement of this Act; and, the other fifty percent (50%) of such funds shall be allotted to the Department of Public Safety to be expended, spent, obligated or otherwise encumbered only for matters relating to the operational, personnel and other costs of facilitating the roadblock/checkpoints mandated by this Act. The Director of the Bureau and the Commissioner of Public Safety shall have expenditure authority over these funds, respectively. These funds shall be allotted, dispersed, expended, spent, obligated or otherwise encumbered as provided in this Section without any further appropriation, and notwithstanding any other provision of law, they shall not be reprogrammed for any other purpose.

Within 30 days of the close of each fiscal year, the Director of the Bureau, the Commissioner, and the Secretary of Finance shall provide the Presiding officers of the Legislature with a full and detailed accounting of the use of these funds. The Public Auditor shall annually audit these funds and the use thereof and provide copies of such audits to the Presiding Officers of the Legislature and to the Governor. These reports and audits shall be public information.

§ 8117. Jurisdiction of Courts. Unless specifically stated otherwise in this Act, the Commonwealth Superior Court has jurisdiction over any causes of action, injunctions, or other court actions or remedies contained in this Act, provided that any such actions may be removed to the United States Federal District Court for the CNMI as provided by federal law.

§ 8118. No Impairment of Contract Obligations/No Exemption for Prior Existing Policies

a) Nothing in this Act shall be construed to alter, enlarge, amend, infringe, or impair any obligations or duties of any contracts or insurance policies in existence upon the effective date of this Act. However, any contracts or insurance policies in existence upon the effective date of this Act that are inconsistent with this Act shall not be re-newed or extended.

b) No motor vehicle owner or operator shall be exempt from any of the provisions of this Act as a result of having a motor vehicle liability insurance policy in existence on the effective date of this Act that is inconsistent with this Act. After the effective date of this Act, all contracts and insurance policies entered into, formed, or otherwise agreed upon shall be consistent with the provisions of this Act; if any such contracts or policies are inconsistent with this Act, they shall be reformed to be consistent, as provided in this Act.

Section 7. Exemption for U.S. and CNMI Government Vehicles. The provisions of this Act shall not apply to the registration or operation of U.S. or CNMI government vehicles.

(a) "CNMI government vehicles", as that term is used in this section, shall only include vehicles that are owned or leased by the CNMI Government for official government purposes; such that the provisions of this Act shall apply to the registration and operation of any other vehicles.

(b) Nothing in this Section shall be construed to limit or reduce the liability of the CNMI Government under The Government Liability Act.

Section 8. Incorporation of the Commonwealth Insurance Act of 1983. This Act shall be interpreted and enforced in a manner that is consistent with and subject to the Commonwealth Insurance Act of 1983, at 4 CMC § 7101 et. seq., as amended. The congruence of these acts shall include, but not be limited to, the authority of the Insurance Commissioner to set and otherwise regulate motor vehicle insurance policies and the rates thereof under 4 CMC § 7504.

Section 9. Severability. If any provision of this Act or the application of any such provision to any person or circumstance should be held invalid by a court of competent

jurisdiction, the remainder of this Act or the application of its provisions to persons or circumstances other than those to which it is held invalid shall not be affected thereby.

Section 10. Savings Clause. This Act and any repealer contained herein shall not be construed as affecting any existing right acquired under contract or acquired under statutes repealed or under any rule, regulation or order adopted under the statutes. Repealers contained in this Act shall not affect any proceeding instituted under or pursuant to prior law. The enactment of this Act shall not have the effect of terminating, or in any way modifying, any liability, civil or criminal, which shall already be in existence at the date this Act becomes effective.

Section 11. Effective Date. This Act shall take effect upon its approval by the Governor or upon its becoming law without such approval provided that in order to allow 60 days for the regulations required by this Act to be promulgated, all provisions in this Act except for those authorizing or requiring the promulgation of regulations shall be suspended for 60 days after the effective date of this Act. Upon completion of this 60 day period, all provisions of this Act and any regulations promulgated during the 60 day period, shall all become effective.

**CERTIFIED BY:**

**ATTESTED BY:**

/s/ Diego T. Benavente  
**DIEGO T. BENAVENTE**  
**Speaker**  
House of Representatives

/s/ Evelyn C. Fleming  
**EVELYN C. FLEMING**  
**House Clerk**

Approved this 29<sup>th</sup> day of January, 19989

/s/ Pedro P. Tenorio  
**PEDRO P. TENORIO**  
**Governor**  
Commonwealth of the Northern Mariana Islands