than 20 days prior to the commencement of the regular sessions of 1988, 1989, and 1990. These reports shall evaluate the effectiveness of this Act, and shall include, but not be limited to, information and recommendations relating to the extent to which the public has complied with this Act, statistics on traffic accidents and resulting injuries and fatalities, and the effect of this Act on insurance rates, including a listing of those insurance companies whose rates reflect any savings realized due to this Act.

SECTION -3- -4-. 3. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1986.

Approved May 13, 1986.

CHAPTER 288

(House Bill 110)

AN ACT concerning

Vehicle Laws - Mandatory Seat Belt Usage

FOR the purpose of providing that, unless each--occupant certain occupants of an outboard front seat of certain motor vehicles is are restrained by a seat belt, a person may not operate the motor vehicle; defining certain terms; providing that a person who is at least a certain age may not be a passenger in an outboard front seat of a motor vehicle unless the person is restrained by a seat belt; providing certain exceptions to this Act; providing-that-a-violation of-this-Act-is-not-evidence-of-contributory--negligence--but may-be-admitted-as-evidence-in-a-trial-of-a-civil-action-for a-certain-purpose; providing that a violation of this Act is not considered a moving violation for the purpose of assessment of points against a driver's license of an individual; establishing that failure of an individual to use a seat belt in violation of this Act may not be considered evidence of negligence or contributory negligence, limit certain liability, or diminish recovery for certain damages in a civil action for damages; prohibiting certain persons from making reference to a seat belt during certain trials; clarifying language; requiring a court to order separate trials for joint tort-feasors or defendants in a civil action under certain circumstances; providing that a police officer may enforce the provisions of this Act only under certain circumstances; providing that the Motor Vehicle Administration and the Maryland State Police shall establish certain prevention and education programs; providing that the Administration shall include certain information in the annual evaluation report on this