

# MAINE STATE LEGISLATURE

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(After Deadline)  
FIRST REGULAR SESSION

ONE HUNDRED AND ELEVENTH LEGISLATURE

Legislative Document No. 1667

S.P. 578 In Senate, May 20, 1983  
Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 27.  
Received by the Secretary of the Senate on May 20, 1983. Referred to the Committee on Business Legislation and printed pursuant to Joint Rule 14.

JOY O'BRIEN, Secretary of the Senate  
Presented by Senator Clark of Cumberland.

STATE OF MAINE

IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND EIGHTY-THREE

AN ACT to Prohibit Insurers from Increasing or Adding Insurance Coverage to Existing Insurance Policies without the Consent of the Insured.

Be it enacted by the People of the State of Maine as follows:

24-A MRSA §2174, sub-§3 is enacted to read:

3. No insurer may raise the policy limits of coverage or add additional coverage by endorsement, the effect of which would increase the premium of the policy, without the prior affirmative consent of the insured.

1 STATEMENT OF FACT

2 This bill is intended to prohibit the insurance  
3 sales practice of "rolling on" additional or  
4 increased coverage to enforce insurance policies  
5 without the consent of the insured.

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