

MAINE STATE LEGISLATURE

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120th MAINE LEGISLATURE

FIRST REGULAR SESSION-2001

Legislative Document

No. 18

H.P. 18

House of Representatives, January 4, 2001

**An Act to Allow a Person to Obtain Personal Insurance instead of Per
Vehicle Insurance.**

Reference to the Committee on Banking and Insurance suggested and ordered printed.

Millicent M. MacFarland

MILLICENT M. MacFARLAND, Clerk

Presented by Representative PERKINS of Penobscot. (By Request)

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

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**CONCEPT DRAFT
SUMMARY**

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This bill is a concept draft pursuant to Joint Rule 208.

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10 This bill proposes to allow a motor vehicle owner to obtain
12 personal automobile liability insurance that insures the person
14 instead of the vehicle. The effect of this bill would be to
eliminate the requirement that an owner of more than one vehicle
obtain liability insurance for each vehicle; instead the person
could obtain a personal liability umbrella policy that would
cover the person for whatever motor vehicle the person drove.