

MAINE STATE LEGISLATURE

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129th MAINE LEGISLATURE

FIRST REGULAR SESSION-2019

Legislative Document

No. 842

H.P. 616

House of Representatives, February 14, 2019

An Act Relating to Insurance Companies and Totaled Motor Vehicles

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT
Clerk

Presented by Representative COLLINGS of Portland.
Cosponsored by Senator GRATWICK of Penobscot and
Representatives: ALLEY of Beals, DOORE of Augusta, EVANGELOS of Friendship,
MARTIN of Sinclair, RYKERSON of Kittery, TALBOT ROSS of Portland, Senators:
CHIPMAN of Cumberland, LAWRENCE of York.

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

2 **Sec. 1. 24-A MRSA §2910-B** is enacted to read:

3 **§2910-B. Motor vehicles determined a total loss**

4 A motor vehicle insurance policy must allow the insured to maintain possession of a
5 damaged motor vehicle insured under the policy that the insurer determines is a total loss
6 if the insured provides a credible estimate from a motor vehicle mechanic or repair
7 facility detailing repairs that, if performed, would conform the motor vehicle to the motor
8 vehicle inspection standards in Title 29-A, section 1751. An insurer may deduct from a
9 settlement paid for damage to an insured motor vehicle determined a total loss by the
10 insurer an amount equal to the salvage value of the motor vehicle if the insured elects to
11 maintain possession of the motor vehicle under this section.

12 **SUMMARY**

13 This bill requires motor vehicle insurance policies to allow an insured to maintain
14 possession of an insured motor vehicle determined a total loss by the insurer if the
15 insured provides a credible estimate from a motor vehicle mechanic or repair facility
16 detailing repairs that, if performed, would conform the motor vehicle to state motor
17 vehicle inspection standards. This bill allows an insurer to deduct from a settlement paid
18 for damage to a totaled vehicle an amount equal to the motor vehicle's salvage value if
19 the insured elects to maintain possession of the motor vehicle.