MAINE STATE LEGISLATURE

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STATE OF MAINE

ONE HUNDRED AND ELEVENTH LEGISLATURE FIRST REGULAR SESSION

JOINT STANDING COMMITTEE ON

Business Legislation

BILL SUMMARY



JULY, 1983

Prepared by:

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(INSURANCE, Automobile Insurance, continued)

LD TITLE SPONSOR DISPOSITION

676 AN ACT CONCERNING USED CAR DUTREMBLE ONTP

REPAIRS AND INSURANCE BRANNIGAN

SUMMARY: Prohibits first-party insurer from having repairs made with used parts without the consent of the insured.

817 AN ACT TO PROVIDE FOR LOWER JOYCE ONTP

INSURANCE RATES FOR DRIVERS OVER AGE 55 WHO TAKE DEFEN-SIVE DRIVING COURSES

SUMMARY: Requires appropriate insurance discounts for drivers over age 55 who take defensive driving courses.

933 AN ACT CONCERNING SUITS FILED LEWIS LV/WD

BY INSURANCE COMPANIES AGAINST LOCKE
UNINSURED MOTORISTS GWADOSKY
MACBRIDE

SUMMARY: Requires insurer, in cases where it pays under the uninsured motorist provision and later brings a civil action against the responsible party, to sue in its own name, rather than the name of the insured.

1197 AN ACT CONCERNING INSURANCE MCHENRY ONTP
RATES FOR PERSONS WITH GOOD MARTIN, J
DRIVING RECORDS VIOLETTE

SUMMARY: Requires auto insurance discounts for drivers with good experience over 3-year period; discounts would have to be "comparable" to premium increases assessed for bad driving records.

Health Insurance

689 AN ACT CONCERNING INSURANCE BEAULIEU LV/WD COVERAGE FOR PERSONS REFERRED
BY A PHYSICIAN FOR HOSPITAL
EMERGENCY ROOM TREATMENT OR
EVALUATION

SUMMARY: Mandates basic health coverage policies and contracts to provide benefits for emergency room services when the patient is referred there by a physician.