

STATE OF MAINE HOUSE OF REPRESENTATIVES 107TH LEGISLATURE

COMMITTEE AMENDMENT" A "to H.P.846, L.D.1033, Bill, "AN ACT to Prevent Unfair Discrimination Against Blind Persons Seeking Insurance Coverage."

Amend said Bill by striking out everything after the enacting clause and inserting in place thereof the following:

'24-A MRSA §2159-A is enacted to read:

<u>§2159-A.</u> Insurance discrimination solely on account of blindness prohibited

No insurance company authorized to transact business in this State shall cancel, reduce liability limits of, increase the premlums of or refuse to issue or to renew an insurance policy of any kind that such company sells for the sole reason that the insured or the applicant for insurance is blind as defined in Title 22, section 3505, subsection 1. Nothing in this section shall be deemed to prohibit any such insurer from charging an additional premium or refusing to issue such insurance if the general health of such person, including, where applicable, the cause of blindness or other material factor in the issuance of insurance warrants such additional premium or refusal to issue. Any such insurer may exclude from policies covering persons who are blind the payment of benefits arising from losses that result directly from the fact that such person is blind.'

Statement of Fact

The purpose of this amendment is to prohibit discrimination in connection with insurance based solely upon the fact that the insured or the applicant for insurance is blind.

Reported by the Committee on Business Legislation. Reproduced and distributed under the direction of the Clerk of the House.

4/28/75

(Filing No. H-203)