

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
HOUSE OF REPRESENTATIVES

107TH LEGISLATURE

COMMITTEE AMENDMENT " A " to H.P. 930, L.D. 1156, Bill, "AN ACT Regarding Late Payment of Insurance Claims."

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

'24-A MRSA §2436, first ¶, as enacted by PL 1973, c. 480, is repealed and the following enacted in place thereof:

Claims made by a named or other person insured thereunder for payment of benefits under a policy of insurance against loss, delivered or issued for delivery within this State, are payable within 30 days of the date that the insurer receives a completed proof of loss form, any reasonably required supporting information and the amount of loss realized, but in no event shall such period of time for payment exceed 60 days where reasonable proof of loss and amount of loss realized is provided. Unless the insurer notifies the insured in writing within 30 days from the receipt of the completed proof of loss form with reasonably required supporting information and amount of loss realized, or within 60 days from the receipt of other reasonable proof of loss, that the fact or amount of loss is disputed, payments of claims are overdue if not paid within said applicable period of time. If the insurer disputes only part of the claim, the remainder of the claim is overdue if not paid within 30 days of receipt of proof of loss and amount of loss. Any part or all of the disputed part of the claim that is later supported by reasonable proof that is not further disputed is also overdue if not paid within 30 days after such proof is received by the insurer.'

Statement of Fact

The purpose of this amendment is to clarify the kind of proof of loss that an insurer must receive before the 30-day period for claim payment starts to run.

Reported by the Committee on Business Legislation.

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