

MAINE STATE LEGISLATURE

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
107TH LEGISLATURE

(Filing No. H-782)

HOUSE AMENDMENT "A" to H.P. 1089, L.D. 1524, Bill,
"AN ACT to Require that Motor Vehicles Registered in this State
Carry Liability Insurance."

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

'§833. Mandatory motor vehicle insurance coverage; limits

1. Coverage. Every owner of a motor vehicle principally
garaged in this State for more than 4 months of any year or which
vehicle is required to be registered in this State who operates
it or permits it to be operated in this State shall provide,
prior to such operation, motor vehicle liability insurance coverage,
under provisions approved by the Superintendent of Insurance,
insuring against loss resulting from liability imposed by law for
bodily injury, death and property damage sustained by any person
arising out of the ownership, maintenance, operation or use of a
motor vehicle and such coverage shall be at least in an amount or
limit of:

A. \$20,000, exclusive of interest and costs on account
of injury to, or death of, one person, in any one accident;

B. Subject to such limit for any one person so injured
or killed, \$40,000, exclusive of interest and costs, on
account of injury to, or death of, more than one person
in any one accident; and

C. \$10,000, exclusive of interest and costs, for damage to property in any one accident.

In addition, every such owner further shall be required to provide the proof of financial responsibility under Title 29, chapter 9, subchapter I.

2. Self-insurer. Subject to approval of the Secretary of State, the motor vehicle liability insurance coverage required by this chapter may be provided by self-insurance by filing with the Superintendent of Insurance in satisfactory form:

A. A continuing undertaking by the owner or other appropriate person to pay basic benefits and to perform all other obligations imposed by this chapter;

B. Evidence that appropriate provision exists for the prompt and efficient administration of all claims, benefits and obligations provided by this chapter; and

C. Deposits or commitments exist providing assurance for payment of basic benefits and all other obligations imposed by this chapter substantially equivalent to those afforded by a policy of insurance that would comply with this chapter. A person who provides security under this subsection is a self-insurer.

3. Penalty. It shall be unlawful for any owner, operator or registrant of a motor vehicle registered or principally garaged in this State to operate or cause to be operated a motor vehicle

upon any public road or highway in this State knowingly without motor vehicle liability insurance coverage as required by this chapter. A violation of this chapter is a civil violation for which, upon judgment, a person shall forfeit not more than \$100 and shall forthwith forfeit his right to operate a motor vehicle upon any public road or highway in this State for a period up to 3 months from the date of such judgment. Upon petition and filing of proof of the required coverage, the Secretary of State shall restore to such person his right to operate a motor vehicle in this State prior to the expiration of said period of suspension.'

Statement of Fact

The purpose of this amendment is to require all owners of motor vehicles registered, principally garaged or using the public ways of this State to carry liability insurance. No victim of a traffic accident should suffer loss because the driver or owner of the vehicle causing that accident did not carry automobile liability insurance.

Filed by Mr. Stubbs of Hallowell.

Reproduced and distributed under the direction of the Clerk of the House.
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