# MAINE STATE LEGISLATURE

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#### (New Title) New Draft: of H. P. 23, L. D. 27 FIRST REGULAR SESSION

## ONE HUNDRED AND TENTH LEGISLATURE

## Legislative Document

No. 601

H. P. 586 House of Representatives, February 5, 1981 Reported by Representative Brannigan from the Committee on Business Legislation. Printed under Joint Rules No. 2.

EDWIN H. PERT, Clerk

### STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED AND EIGHTY-ONE

AN ACT to Allow the Exclusion of Covered Persons under a Personal Automobile Policy.

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

24-A MRSA § 2916-B is enacted to read:

§ 2916-B. Exclusion of covered persons under personal automobile policy

In order to avoid cancellation or nonrenewal of an automobile insurance policy, and to allow an insurer to provide or to continue to provide coverage without an unreasonable risk, an insurer and the named insured may agree, by an endorsement to the policy signed by the interested parties, to exclude from coverage as operators of the insured vehicle or vehicles any covered person or persons who commit an act or acts for which the policy could be cancelled under section 2914, subsection 4, or for which the insurer could refuse to renew under section 2916-A subsections 1 and 2.

#### STATEMENT OF FACT

This bill authorizes an insurance company and interested parties under the personal automobile policy to agree by signed endorsement to the exclusion of a covered person as an operator of an insured vehicle, provided that such covered

person committed an act or acts for which coverage under the policy could be refused, cancelled or nonrenewed under existing coverage.