

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

1 SECOND REGULAR SESSION
2

3 ONE HUNDRED AND ELEVENTH LEGISLATURE
4

5 Legislative Document

No. 2158

6
7 H.P. 1635

House of Representatives, March 2, 1984

8 Submitted by the Joint Standing Committee on Business Legislation as
9 approved by the Legislative Council on May 25, 1983.

10 Reported by Representative MacBride from the Committee on Business
Legislation and printed under Joint Rule 19.

EDWIN H. PERT, Clerk

11
12 STATE OF MAINE
13

14 IN THE YEAR OF OUR LORD
15 NINETEEN HUNDRED AND EIGHTY-FOUR
16

17 AN ACT to Increase the Minimum Limits
18 for Uninsured Motorists' Coverage in
19 Automobile Insurance Policies.
20

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

23 Sec. 1. 24-A MRSA §2902, sub-§1, as amended by
24 PL 1975, c. 437, §1, is further amended to read:

25 1. No policy insuring against liability arising
26 out of the ownership, maintenance or use of any motor
27 vehicle shall be delivered or issued for delivery in
28 this State with respect to any such vehicle regis-
29 tered or principally garaged in this State, unless
30 coverage is provided therein or supplemental thereto
31 for the protection of persons insured thereunder who
32 are legally entitled to recover damages from owners
33 or operators of uninsured, underinsured or hit-
34 and-run motor vehicles, for bodily injury, sickness
35 or disease, including death, resulting from the own-

1 ership, maintenance or use of such uninsured,
2 underinsured or hit-and-run motor vehicle. The cover-
3 age herein required may be referred to as "uninsured
4 vehicle coverage." For the purposes of this section,
5 "underinsured motor vehicle" means a motor vehicle
6 for which coverage is provided, but in amounts less
7 than the minimum limits for bodily injury liability
8 insurance provided for under the motorist's financial
9 responsibility laws of this State or less than the
10 limits of the injured party's uninsured vehicle cov-
11 erage.

12 Sec. 2. 24-A MRSA §2902, sub-§2, as amended by
13 PL 1975, c. 676, is further amended to read:

14 2. The amount of coverage to be so provided
15 shall not be less than the minimum limits for bodily
16 injury liability insurance provided for under Title
17 29, section 787, subsection 1 \$25,000 for bodily in-
18 jury or death to any one person and \$50,000 for bodi-
19 ly injury or death of 2 or more persons in any one
20 accident.

21 STATEMENT OF FACT

22 This measure is recommended as a result of the
23 study on automobile insurance as a small but signifi-
24 cant step toward reducing the harsh effects of the
25 uninsured motorist.

26 To date, no state has been successful in assuring
27 that all motorists are insured. Uninsured motorist
28 insurance is therefore a necessity to guard against
29 the economic loss that may result from injuries
30 caused by the uninsured.

31 Despite the availability and low cost of this
32 type of protection, responsible motorists have been
33 observed not to take full advantage of it, opting in-
34 stead for the minimum limits provided for in the law.
35 Efforts to assure a more reasonable level of coverage
36 by statute led to the enactment in 1975 of a law
37 tying the level of uninsured motorist coverage to the
38 amount of liability coverage purchased. That measure
39 was quickly repealed in the following legislative
40 session.

1 This bill is far more moderate, but would consti-
2 tute an affirmative step, and might further serve to
3 call attention to this important area of coverage.

4

5518011184