

MAINE STATE LEGISLATURE

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1 FIRST REGULAR SESSION
2

3 ONE HUNDRED AND THIRTEENTH LEGISLATURE
4

5 Legislative Document

NO. 33
6

7 H.P. 32 House of Representatives, January 21, 1987
8 Reference to the Committee on Transportation suggested
and ordered printed.

9 EDWIN H. PERT, Clerk
10 Presented by Representative Lapointe of Auburn.

11
12 STATE OF MAINE
13

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

17 AN ACT Concerning Mandatory Motor Vehicle
18 Liability Insurance.
19

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

22 29 MRSA §833 is enacted to read:

23 §833. Mandatory motor vehicle insurance coverage;
24 limits

25 1. Coverage. Every owner of a motor vehicle
26 principally garaged in this State or required to be
27 registered in this State who operates it or permits
28 it to be operated in this State shall provide, prior
29 to that operation, motor vehicle liability insurance
30 coverage, under provisions approved by the Superin-
31 tendent of Insurance, insuring against loss resulting
32 from liability imposed by law for bodily injury,

1 death and property damage sustained by any person
2 arising out of the ownership, maintenance, operation
3 or use of a motor vehicle and that coverage shall be
4 at least in an amount or limit of:

5 A. Twenty thousand dollars, exclusive of interest
6 and costs on account of injury to, or death
7 of, one person in any one accident;

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

12 C. Ten thousand dollars, exclusive of interest
13 and costs, for damage to property in any one ac-
14 cident.

15 In addition, every owner shall be required to provide
16 the proof of financial responsibility under chapter
17 9, subchapter 1.

18 2. Proof of continued insurance. Beginning in
19 1988, any person registering a vehicle which was reg-
20 istered for the previous year shall provide at the
21 time of registration, on forms provided by the Secre-
22 tary of State, adequate proof that paid-up motor ve-
23 hicle liability insurance required by subsection 1
24 was provided for that vehicle during the prior year
25 or that the vehicle was covered by self-insurance
26 pursuant to subsection 3. If such proof cannot be
27 furnished, the Secretary of State may require, prior
28 to issuing any registration for that vehicle, proof
29 that the vehicle has not been or will not be operated
30 in violation of this section.

31 3. Self-insurer. Subject to approval of the
32 Secretary of State, the motor vehicle liability in-
33 surance coverage required by this chapter may be pro-
34 vided by self-insurance by filing with the Superin-
35 tendent of Insurance in satisfactory form:

36 A. A continuing undertaking by the owner or oth-
37 er appropriate person to pay basic benefits and
38 to perform all other obligations imposed by this
39 chapter;

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

5 C. Deposits or commitments exist providing as-
6 urance for payment of basic benefits and all
7 other obligations imposed by this chapter sub-
8 stantially equivalent to those afforded by a pol-
9 icy of insurance that would comply with this
10 chapter. A person who provides security under
11 this subsection is a self-insurer.

12 4. Penalty. It is unlawful for any owner, oper-
13 ator or registrant of a motor vehicle registered or
14 principally garaged in this State to knowingly oper-
15 ate or cause to be operated a motor vehicle upon any
16 public road or highway in this State without motor
17 vehicle liability insurance coverage as required by
18 this chapter. A violation of this chapter is a civil
19 violation for which, upon judgment, a person shall
20 forfeit not more than \$100 and shall forthwith forfeit
21 his right to operate a motor vehicle upon any
22 public road or highway in this State for a period up
23 to 3 months from the date of that judgment. Upon pe-
24 tition and filing of proof of the required coverage,
25 the Secretary of State shall restore to that person
26 his right to operate a motor vehicle in this State
27 prior to the expiration of that period of suspension.

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STATEMENT OF FACT

29 The purpose of this bill is to require all owners
30 of motor vehicles registered, principally garaged or
31 using the public ways of this State to carry liability
32 insurance.

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