

# MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

No. 622

S.P. 228

In Senate, March 9, 1987

Reference to the Committee on Banking and Insurance suggested and ordered printed.

JOY J. O'BRIEN, Secretary of the Senate  
Presented by Senator DOW of Kennebec.

STATE OF MAINE

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

1 AN ACT to Require that Casualty Insurance  
2 Companies Offer Insurance for Unusual  
3 Risks.  
4

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

7 24-A MRSA §2162-B is enacted to read:

8 §2162-B. Insurance discrimination based on type of  
9 risk

10 No insurer authorized to sell casualty insurance  
11 in this State may refuse to insure or continue to in-  
12 sure any person solely because the person is a type  
13 of risk which is different from other risks assumed  
14 by the insurer.

1 STATEMENT OF FACT

2 The purpose of this bill is to prevent insurers  
3 who sell casualty insurance from denying coverage to  
4 people or businesses only for the reason that the  
5 risk is different from other risks assumed by the in-  
6 surer. Some unusual risks, such as water slides, are  
7 experiencing difficulties in obtaining casualty in-  
8 surance.

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