

MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

NO. 712

H.P. 528 House of Representatives, March 11, 1987
Reference to the Committee on Banking and Insurance
suggested and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative KIMBALL of Buxton.

Cosponsored by Representatives ALLEN of Washington, PINES
of Limestone and Senator CAHILL of Sagadahoc.

STATE OF MAINE

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

1 AN ACT to Provide Positive Incentives for the
2 Use of Motor Vehicle and Motorcycle
3 Safety Features and Equipment.
4

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

7 24-A MRSA §2901-A is enacted to read:

8 §2901-A. Automobile insurance; premium rates.

9 The bureau shall establish rules, in accordance
10 with the Maine Administrative Procedure Act, Title 5,
11 chapter 375, requiring that any insurer which issues
12 for delivery in this State an automobile insurance
13 policy providing bodily injury liability, property
14 damage liability, medical payments, uninsured motor-
15 ist coverage, physical damage coverage or any combi-

1 nation of these types of coverage shall make positive
2 adjustments in the premium charged to any insured un-
3 der such a policy who uses, upon such proof as the
4 bureau determines sufficient, motor vehicle and mo-
5 torcycle safety features and equipment, including,
6 but not limited to, child safety seats and seat belts
7 in motor vehicles and protective head gear and
8 eyewear on motorcycles. The rules shall provide for
9 the method and amounts or percentages by which the
10 premiums must be adjusted by insurers.

11 STATEMENT OF FACT

12 The purpose of this bill is to provide for posi-
13 tive incentives for the use of safety features and
14 devices in the operation of motor vehicles and motor-
15 cycles by means of a positive adjustment to automo-
16 bile insurance premium rates upon proof of use of
17 safety equipment and features. The Bureau of Insur-
18 ance is responsible for making rules to provide for
19 the method and amount of the adjustment. Proof of
20 use of safety equipment and features shall be as the
21 bureau determines sufficient.

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