

MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

NO. 775

H.P. 577 House of Representatives, March 13, 1987
Reference to the Committee on Banking and Insurance
suggested and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative BOTT of Orono.

Cosponsored by Representatives GARLAND of Bangor, SIMPSON
of Casco and Senator RANDALL of Washington.

STATE OF MAINE

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

1 AN ACT Relating to Cancellation of Insurance
2 Coverage as a Result of a New Driver's
3 Suspension.
4

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

7 24-A MRSA §2914, sub-§4, as enacted by PL 1973,
8 c. 339, §1, is amended to read:

9 4. The named insured or any operator who either
10 resides in the same household or customarily operates
11 an automobile insured under the policy has his
12 driver's license suspended, other than a first or 2nd
13 suspension under Title 29, section 2241-G, subsection
14 2, paragraph A, or revoked during the policy term or,
15 if the policy is a renewal, during its term or the
16 180 days immediately preceding its effective date.

1 STATEMENT OF FACT

2 Drivers under the age of 21 are issued provision-
3 al licenses. A driver with a provisional license
4 comes under stricter penalties than those with with
5 regular licenses whenever the driver is convicted of
6 a moving violation. One conviction can result in a
7 30-day suspension, and 2 convictions can result in a
8 60-day suspension. A person over 21 years of age who
9 has had his or her license for more than a year would
10 not be given a suspension in either case.

11 This bill prevents an insurance company from can-
12 celling the automobile insurance of a new driver un-
13 der the age of 21 who has had his provisional
14 driver's license suspended for a first or 2nd time
15 for a moving violation. Currently, an insurer may
16 cancel a policy when there is any suspension by any-
17 one named in the policy. Currently, a family's auto-
18 mobile insurance can be cancelled if a driver under
19 the age of 21 is convicted of one moving violation.

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