

# MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

NO. 1527

H.P. 1124 House of Representatives, May 11, 1987  
Submitted by the Department of Professional and Financial  
Regulation pursuant to Joint Rule 24.

Referred to the Committee on Banking and Insurance. Sent  
up for concurrence and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative MacBRIDE of Presque Isle.

Cosponsored by Representative SHELTRA of Biddeford.

STATE OF MAINE

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

**AN ACT Relating to Nonrenewal of an  
Automobile Insurance Policy Due to  
Accidents Involving Property Damage.**

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

**24-A MRSA §2916-A, sub-§2**, as enacted by PL 1979,  
c. 336, §1, is amended to read:

**2. Accidents.** When a named insured or any other  
person who operates a motor vehicle insured under the  
policy is individually or are aggregately involved in  
2 or more vehicle accidents while operating a motor  
vehicle insured under the policy, resulting in either  
personal injury or property damage in excess of \$300  
\$500. For the purpose of this subsection any of the  
following occurrences involving a motor vehicle oper-

1 ated by a named insured or such other person shall  
2 not be considered an accident when:

3 A. The motor vehicle was struck from the rear;

4 B. The motor vehicle was struck while parked;

5 C. Only the operator of another motor vehicle  
6 involved in the accident was convicted of a  
7 crime, offense or violation contributing to the  
8 accident; or

9 D. The named insured or other operator of the  
10 motor vehicle insured under the policy or the in-  
11 surer thereof, was reimbursed by or on behalf of,  
12 a person responsible for the accident or has a  
13 judgment against that person.

14 When more than one motor vehicle in a household is  
15 insured by the same insurer, the number of accidents  
16 which would permit nonrenewal shall, for the aggre-  
17 gate, be increased by one for each additional motor  
18 vehicle insured.

19 STATEMENT OF FACT

20 Current law permits an insurer to refuse to renew  
21 an automobile insurance policy if the insured is in-  
22 volved in 2 or more accidents resulting in property  
23 damage in excess of \$300. This bill increases that  
24 threshold from \$300 to \$500, in recognition of the  
25 increase in the value of automobiles and the cost to  
26 repair vehicles.

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