MAINE STATE LEGISLATURE

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114th MAINE LEGISLATURE

FIRST REGULAR SESSION - 1989

Legislative Document

No. 329

S.P. 172

In Senate, February 22, 1989

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

JOY J. O'BRIEN Secretary of the Senate

Presented by Senator BRANNIGAN of Cumberland.

Cosponsored by Representative ALLEN of Washington, Representative CURRAN of Westbrook and Representative POULIOT of Lewiston.

STATE OF MAINE

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

An Act to Insure Maintenance of Financial Responsibility by All Motorists.



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

29 MRSA §780, sub-§4, as enacted by PL 1987, c. 341, §§3 and 7, is amended to read:

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4. Dismissal. If any person charged with a violation of this section exhibits to a law enforcement officer designated by the issuing officer evidence of insurance or financial responsibility which was in effect at the time of violation no later than 24 hours before the time set for the court appearance, the proceeding for violation of this section shall be dismissed.

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STATEMENT OF FACT

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This bill amends the mandatory auto insurance law to prevent abuse which is threatening the Legislature's intent to ensure just compensation for victims of accidents. Under the original Act, an individual cited for violation of the Act was permitted to escape liability by purchasing insurance up to 24 hours before the time set for the court appearance. As a result, many individuals refused to purchase insurance until such time as they were cited for violation of the law. Such abuse increases the likelihood that financially irresponsible motorists continuing to operate on the State's highways and exposing many innocent victims of accidents to financial hardship and economic