

MAINE STATE LEGISLATURE

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114th MAINE LEGISLATURE

SECOND REGULAR SESSION - 1990

Legislative Document

No. 1820

H.P. 1318

House of Representatives, December 7, 1989

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 26.

Received by the Clerk of the House on December 7, 1989. Referred to the Committee on Banking and Insurance and 1600 ordered printed pursuant to Joint Rule 14.

A handwritten signature in cursive script that reads "Ed Pert".

EDWIN H. PERT, Clerk

Presented by Representative TARDY of Palmyra.

STATE OF MAINE

IN THE YEAR OF OUR LORD
NINETEEN HUNDRED AND NINETY

An Act Regarding the Availability of Insurance Information.



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

4 Sec. 1. 24 MRSA §2327-B is enacted to read:

6 §2327-B. Timely response to inquiries; loss information

8 An insurer authorized to transact business in this State
10 must respond to a written request for loss information from an
12 insured within 15 days of the receipt of the request. If an
14 insurer fails to comply with this section, the insurer may not
16 cancel or discontinue the insurance policy of the requesting
18 insured for the sole reason that the insured has not renewed the
20 policy until the insurer provides the loss information
22 requested. The superintendent must develop standards to ensure a
24 practical and fair process for carrying out this section.

26 Sec. 2. 24-A MRSA §2184 is enacted to read:

28 §2184. Timely response to inquiries; loss information

30 An insurer authorized to transact business in this State
32 must respond to a written request for loss information from an
34 insured within 15 days of the receipt of the request. If an
36 insurer fails to comply with this section, the insurer may not
38 cancel or discontinue the insurance policy of the requesting
insured for the sole reason that the insured has not renewed the
policy until the insurer provides the loss information
requested. The superintendent must develop standards to ensure a
practical and fair process for carrying out this section.

32 **STATEMENT OF FACT**

34 This bill requires that insurance companies, upon written
36 request for loss information from an insured, respond to the
38 request within 15 days. Failure to respond will cause the
renewal date to extend until compliance is achieved.