

# MAINE STATE LEGISLATURE

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# 114th MAINE LEGISLATURE

## SECOND REGULAR SESSION - 1990

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Legislative Document

No. 1873

H.P. 1356

House of Representatives, December 11, 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 11, 1989. Referred to the Committee on Banking and Insurance and 1600 ordered printed pursuant to Joint Rule 14.

Handwritten signature of Edwin H. Pert in cursive.

EDWIN H. PERT, Clerk

Presented by Representative JOSEPH of Waterville.

Cosponsored by Senator KANY of Kennebec, Senator BRANNIGAN of Cumberland and Representative HANDY of Lewiston.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND NINETY

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An Act to Require Effective Notification of Cancellation to Insurance  
Policyholders.

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

4 24-A MRSA §2915, first ¶, as amended by PL 1989, c. 172, §4,  
is further amended to read:

6 No notice of cancellation of a policy shall be effective  
8 unless received by the named insured at least 20 days prior to  
the effective date of cancellation, or, when the cancellation is  
10 for nonpayment of premium, at least 10 days prior to the  
effective date of cancellation. In the event the policy is an  
12 automobile physical damage policy, like notice of cancellation  
shall also be given to any other person mentioned in the loss  
14 payable clause. ~~A postal service certificate of mailing to the  
named insured at the insured's last known address shall be  
conclusive proof of receipt on the 5th calendar day after  
16 mailing.~~ Notice must be sent by certified mail, return receipt  
18 requested. Possession of the returned receipt, properly  
endorsed, is conclusive proof of receipt of the notice.

20  
22 **STATEMENT OF FACT**

24 This bill requires insurers to provide notification of  
cancellation to policyholders by certified mail. Currently,  
26 policyholders may be contacted by regular mail and never actually  
receive notice of cancellation.