

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)



114th MAINE LEGISLATURE

SECOND REGULAR SESSION - 1990

Legislative Document

No. 2162

S.P. 843

In Senate, January 9, 1990

Submitted by the Department of Public Safety pursuant to Joint Rule 24.

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

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator COLLINS of Aroostook.

Cosponsored by Representative RYDELL of Brunswick and Senator WHITMORE of Androscoggin.

STATE OF MAINE

IN THE YEAR OF OUR LORD
NINETEEN HUNDRED AND NINETY

An Act to Prohibit Motor Vehicle Insurers from Adjusting Personal Insurance Rates of Law Enforcement Officers.



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

24-A MRSA §2174-B is enacted to read:

§2174-B. Law enforcement officers' insurance rates.

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Law enforcement officer" means any person employed by a governmental entity who by virtue of that employment is vested by law with a duty to investigate and prosecute violators of the laws of this State and to arrest the offenders of the laws.

2. Law enforcement officers. No insurer may increase the premium for a personal insurance policy providing motor vehicle liability or collision insurance to a law enforcement officer on the basis of one or more accidents involving a motor vehicle operated by the officer if:

A. The accident occurred while the officer was operating a motor vehicle in the course and scope of employment; and

B. There is a policy of insurance other than the personal policy providing motor vehicle liability or collision coverage to the law enforcement officer in the course and scope of employment.

3. Governmental entity. This section in no way restricts the premium an insurer may charge a governmental entity for an insurance policy providing motor vehicle liability or collision insurance covering law enforcement officers.

STATEMENT OF FACT

Law enforcement officers routinely operate motor vehicles in the performance of their duties and are required to perform those duties, including responding to emergencies, regardless of the weather and road conditions. The motor vehicles they operate are insured by the governmental entity that employs them. Their personal insurance should not be surcharged if an accident occurs while they are performing these duties.

This bill exempts law enforcement officers employed by a governmental entity from having their personal insurance rates surcharged for accidents which occur during the normal scope of their employment.