

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1990

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Legislative Document

No. 59

S.P. 37

In Senate, December 18, 1990

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 BUSTIN of Kennebec.

Cosponsored by Senator TITCOMB of Cumberland, Representative DAGGETT of Augusta and Representative NORTON of Winthrop.

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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 Related to Life Insurance Coverage.

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

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24-A MRSA §2159, sub-§5 is enacted to read:

5. It is an unfair trade practice in the business of insurance for any insurer in a contract of life insurance or life annuity to discriminate unfairly against any person who has been diagnosed as having a mental illness or defect or who has been treated for alcoholism; except that nothing in this subsection prohibits an insurer from treating individuals of different classes and of unequal expectations of life, or essentially different hazards, differently in accordance with subsection 1 or 2.

STATEMENT OF FACT

This bill prohibits unfair discrimination against mentally ill persons and alcoholics in life insurance policies.