

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1991

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Legislative Document

No. 409

H.P. 288

House of Representatives, February 7, 1991

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

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

EDWIN H. PERT, Clerk

Presented by Representative GARLAND of Bangor.

Cosponsored by Senator KANY of Kennebec, Representative KETOVER of Portland and Representative RAND of Portland.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND NINETY-ONE

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**An Act to Ensure Fair Insurance Practices.**

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

4 24-A MRSA §2908-A is enacted to read:

6 **§2908-A. Prohibited and required provisions**

8 **1. Prohibited provisions.** An insurance contract may not contain provisions that:

10 **A. Raise the insured's premium after an accident in which the insured did not receive a traffic citation and the other party involved in the accident did receive a citation; or**

14 **B. Raise the amount of the deductible, unless the increase has been presented to the insured with the reasons for the increase and the insured has agreed to the new deductible amount.**

18 **2. Required provision.** An insurance contract must list on its face or on an accompanying envelope the name, office address, office hours and telephone number of the underwriter.

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24 **STATEMENT OF FACT**

26 This bill ensures fair insurance practices by prohibiting  
28 insurers from increasing rates because of an accident in which  
30 the other driver received a traffic citation, by prohibiting  
32 arbitrary increases in the deductible and by requiring that the  
policy or its envelope list the name, office address, office  
hours and telephone number of the underwriter.