

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
115TH LEGISLATURE  
FIRST REGULAR SESSION

COMMITTEE AMENDMENT "A" to H.P. 465, L.D. 659, Bill, "An Act to Prohibit Family Exclusion Clauses in Automobile Insurance Policies"

Amend the bill by inserting after the enacting clause the following:

'Sec. 1. 24-A MRSA §2902-A, sub-§1, ¶¶B to E are enacted to read:

B. "Economic damages" means medical expenses, wage loss and the expense of substitute services.

C. "Medical expenses" means expenses incurred for necessary medical goods and services, including funeral expenses, resulting from bodily injury.

D. "Substitute services" means expenses incurred for necessary services such as homemaker or household services normally performed by the injured person but that must be purchased from a substitute when the injured person can not perform them as a result of bodily injury.

E. "Wage loss" means 75% of any actual and demonstrably predictable and verifiable cessation of present or future income or reduction of earned income resulting from bodily injury.'

Further amend the bill by striking out all of section 2 and inserting in its place the following:

'Sec. 2. 24-A MRSA §2902-A, sub-§4 is enacted to read:

4. Coverage for family members must be offered. An insurer may not sell or renew a motor vehicle liability insurance policy on or after January 1, 1992 with a provision that excludes coverage for injury to the insured or any family member unless the insurer offers the opportunity to remove that exclusion by

2 buying coverage in the nonliability section of the policy for  
3 economic damages for injury to the insured or any family member.  
4 This optional coverage must be available in monetary increments  
5 limited to no more than the liability limits of the policy for  
6 liability to other persons.'

7 Further amend the bill by renumbering the sections to read  
8 consecutively.

10 **STATEMENT OF FACT**

11 This amendment provides definitions of economic damages,  
12 medical expenses, substitute services and wage loss. It limits  
13 the required option to economic losses.  
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Reported by the Committee on Banking and Insurance  
Reproduced and distributed under the direction of the Clerk of the  
House  
(4/16/91) (Filing No. H-136)