

MAINE STATE LEGISLATURE

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115th MAINE LEGISLATURE

FIRST REGULAR SESSION-1991

Legislative Document

No. 691

H.P. 497

House of Representatives, February 20, 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 DUFFY of Bangor.

Cosponsored by Representative MITCHELL of Vassalboro, Representative TRACY of Rome and Representative RUHLIN of Brewer.

STATE OF MAINE

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

An Act to Prohibit Discrimination against Insureds over 65 Years of Age
in Automobile Insurance Rates.

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

24-A MRSA §2159-B is enacted to read:

§2159-B. Automobile insurance discrimination against insureds over 65 prohibited

An insurer authorized to transact business in this State may not charge an individual a rate for automobile insurance that is different from that normally charged for the same coverage solely because the insured or the applicant for insurance is over the age of 65.

STATEMENT OF FACT

This bill prohibits insurers selling automobile insurance from discriminating against insureds over 65 years of age. Enforcement penalties are already included in the Maine Revised Statutes, Title 24-A, section 12-A and include civil penalties enforced by the Attorney General or Superintendent of Insurance, cease and desist orders, reprimand or censure, refunds of overcharges and restitution.