

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

FIRST REGULAR SESSION-1991

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Legislative Document

No. 694

H.P. 500

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 RAND of Portland.

Cosponsored by Representative KETTERER of Madison, Representative TRACY of Rome and Representative PARADIS of Frenchville.

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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 Provide a Safe Driver's Discount for Motor Vehicle Insurance.**

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

24-A MRSA §2907-A is enacted to read:

§2907-A. Safe driver's discount

All issuers of contracts of motor vehicle liability and casualty insurance delivered or issued for delivery in this State shall offer reduced rates to drivers who for a period of 3 years prior to the issuance or renewal date of an insurance policy have no convictions of, or adjudications of involvement in, traffic violations or crimes under Title 29. The safe driver discount must be at least 25% of the normal premium and applies until the driver is convicted of or adjudicated involved in a traffic violation or crime under Title 29.

STATEMENT OF FACT

This bill requires issuers of motor vehicle liability and casualty insurance to offer safe driver discounts. The discounts apply to all drivers who have no convictions of or adjudications of involvement in traffic violations or crimes under the Maine Revised Statutes, Title 29 and continue until a conviction or adjudication. The safe driver discount is a reduction of 25% from the normal premium.