MAINE STATE LEGISLATURE

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115th MAINE LEGISLATURE

FIRST REGULAR SESSION-1991

Legislative Document

No. 1373

S.P. 512

In Senate, April 1, 1991

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

JOY J. O'BRIEN Secretary of the Senate

Presented by Senator CAHILL of Sagadahoc

STATE OF MAINE

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

An Act to Amend the Automobile Insurance Laws.



	Be it enacted by the People of the State of Maine as follows:
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4	Sec. 1. 24-A MRSA §2916-A, sub-§1, ¶D, as enacted by PL 1979, c. 336, §1, is repealed and the following enacted in its place:
6	D. Three or more violations of the traffic laws occurring while operating a motor vehicle or 5 or more violations of
8	the traffic laws occurring while any member of the insured's household operates a motor vehicle:
10	Sec. 2. 24-A MRSA §2916-A, sub-§2, as amended by PL 1987, c.
12	261, is further amended to read:
14 .	Accidents. When a named insured or any other person who operates a motor vehicle insured under the policy is individually
16	or are aggregately involved in 2 or more vehicle accidents while operating a motor vehicle insured under the policy, resulting in
18	either personal injury or property damage in excess of \$500. For the purpose of this subsection any of the following occurrences
20	involving a motor vehicle operated by a named insured or such other person shall may not be considered an accident when:
22	
24	A. The motor vehicle was struck from the rear;
26	B. The motor vehicle was struck while parked;
28	C. Only the operator of another motor vehicle involved in the accident was convicted of a crime, offense or violation
30	contributing to the accident; or
	D. The named insured or other operator of the motor vehicle
32	insured under the policy or the insurer thereof, was reimbursed by or on behalf of, a person responsible for the
34	accident or has a judgment against that person.
36	When more than one motor vehicle in a household is insured by the same insurer, the number of accidents which would permit
38	nonrenewal shall, -for-the-aggregate, -be is increased by - one for each-additional-meter-vehicle-insured to 3.
40	eden-dadietendi-moeer-voniere-indured <u>to o</u> .
42	STATEMENT OF FACT
44	This bill provides that an insurer may refuse to renew automobile insurance if the insured has accrued 3 or more moving
46	violations in a 3-year period or if the members of the insured's

household have accrued 5 or more moving violations in a 3-year

also amended to provide that an insurer may refuse to renew

coverage in a multivehicle household if 3 accidents occur within

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period.

a 3-year period.

The provisions covering nonrenewal for accidents are