

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1991

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Legislative Document

No. 1533

S.P. 580

In Senate, April 16, 1991

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

A handwritten signature in cursive script, reading "Joy J. O'Brien".

JOY J. O'BRIEN  
Secretary of the Senate

Presented by Senator VOSE of Washington

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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 Regulate Uninsured and Underinsured Motor Vehicle Liability Insurance.**

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

24-A MRSA §2902, sub-§2, as amended by PL 1975, c. 676, is further amended to read:

2. The amount of coverage to be so provided shall ~~may~~ not be less than the minimum limits for bodily injury liability insurance provided for under Title 29, section 787, subsection 1, except that the liability insurer shall offer the insured, uninsured and underinsured coverage limits equivalent to the bodily injury liability insurance coverage provided.

#### STATEMENT OF FACT

This bill requires that motor vehicle liability insurers offer uninsured and underinsured liability coverage at the limits of the coverage provided for bodily injury liability and not the minimums required by law. Under current law, liability insurers are not required to offer or sell uninsured motorist coverage equivalent to the insured bodily liability coverage. This bill requires insurance carriers to at least make the motorist aware that the motorist is entitled to uninsured motorist coverage at a level equivalent to the liability insurance being purchased by the insured.