

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## SECOND REGULAR SESSION-1992

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Legislative Document

No. 2023

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H.P. 1411

House of Representatives, January 7, 1992

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 26.  
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 PINEAU of Jay.

Cosponsored by Senator THERIAULT of Aroostook, Senator BRAWN of Knox and  
Representative MITCHELL of Vassalboro.

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STATE OF MAINE

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

---

An Act to Amend the Automobile Assigned Risk Laws of Maine.

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

2  
4 24-A MRSA §2325, sub-§2, ¶C, as amended by PL 1989, c. 797,  
§29 and affected by §§37 and 38, is repealed and the following  
enacted in its place:

6  
8 C. That insurers be required to assume liability at the  
discretion of the applicant:

10 (1) That satisfies the requirements of the financial  
responsibility laws of this State; and

12  
14 (2) That provides additional increments of liability  
protection up to \$500,000, \$1,000,000, \$100,000 or  
\$1,000,000 combined single limit.

16  
18 Notwithstanding subparagraphs (1) and (2), the maximum  
amount of physical damage coverage for commercial type  
vehicles must be determined by the superintendent based on  
20 the current cost of new vehicles but may not exceed a  
maximum amount of \$100,000; and

22  
24 **STATEMENT OF FACT**

26 This bill allows consumers who secure motor vehicle  
insurance to purchase limits of liability in excess of the limits  
28 currently authorized.