## MAINE STATE LEGISLATURE

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## 116th MAINE LEGISLATURE

## SECOND REGULAR SESSION-1993

Legislative Document

No. 1583

H.P. 1186

House of Representatives, December 29, 1993

An Act to Clarify Automobile Insurance Laws.

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 26. Received by the Clerk of the House on December 27, 1993. Referred to the Committee on Banking and Insurance and 1200 ordered printed pursuant to Joint Rule 14.

∕JOSEPH W. MAYO, Clerk

Presented by Representative DAGGETT of Augusta.

Cosponsored by Representative: PINEAU of Jay, Senator: BUSTIN of Kennebec.

	Be it	enacted by the People of the State of Maine as follows:
2		Sec. 1. 24-A MRSA §2325, sub-§2, ¶C, as amended by PL 1991, c.
4	667,	§1, is further amended to read:
б		C. The limits of liability that the insurer is required to assume, except that the maximum amount of physical damage
8		coverage for commercial type vehicles must be determined by the superintendent based on the current cost of new vehicles
10		but not to exceed a maximum amount of \$100,000; and
12	797,	Sec. 2. 24-A MRSA $\S2325$ , sub- $\S2$ , $\PD$ , as amended by PL 1989, c. $\S29$ and affected by $\S\S37$ and 38, is further amended to read:
14		D. A method whereby applicants for insurance, insureds and
16		insurers may have a hearing on grievances and the right of appeal to the superintendent.: and
18		Sec. 3. 24-A MRSA §2325, sub-§2, ¶E is enacted to read:
20		E. Insurance must be provided through ordinary methods for
22		applicants whose only violation of any state law relative to motor vehicles is a violation of Title 29, section 787,
24		subsection 1 or operation of a motor vehicle in violation of Title 29, section 787, subsection 1.
26		
28		STATEMENT OF FACT
30		This bill requires that automobile drivers whose only
32		ation of state law is failure to obtain insurance or ation of a motor vehicle without insurance be eligible for
34	insu	rance in the ordinary market and not through the assigned pool.
36	1131	Pool.
38		
40		While decompose has not seek here were and the seek of
42	need	
44	amen	dments to conform existing law to current drafting standards.