# MAINE STATE LEGISLATURE

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# 118th MAINE LEGISLATURE

### FIRST REGULAR SESSION-1997

Legislative Document

No. 1417

S.P. 443

In Senate, March 11, 1997

An Act to Prohibit Certain Accidents from Being Used by Insurers to Increase Insurance Premiums.

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

JOY J. O'BRIEN Secretary of the Senate

Presented by Senator MICHAUD of Penobscot.

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

|      | Sec. 1. | . 24-A | M  | RSA §  | 29( | 02-E, | as   | renuml | ere | ed k | У  | RR   | 19 | 993, | с. | 1, |
|------|---------|--------|----|--------|-----|-------|------|--------|-----|------|----|------|----|------|----|----|
| §62, | is ame  | nded   | рÀ | adding | a   | new   | para | agraph | at  | the  | en | ıd 1 | to | read | :  |    |

An insurer may not impose a surcharge or otherwise increase the rate for an insurance policy on a motor vehicle owned for personal use solely because the named insured, a member of the insured's family or a person who customarily operates the insured's vehicle was involved in an accident while employed as a commercial driver when that accident was determined to be not the fault of that person.

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#### SUMMARY

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This bill prohibits an insurer from imposing a surcharge or increasing the rate for an insurance policy on a motor vehicle owned for personal use when the insured was involved in an accident while employed as a commercial driver and the accident was determined to be not the fault of that person.