

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 5

H.P. 12

House of Representatives, January 8, 2003

**An Act to Amend the Law Pertaining to Notice of Nonrenewal of an
Automobile Insurance Policy**

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

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative O'NEIL of Saco.

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

4 **Sec. 1. 24-A MRSA §2916-A, sub-§2,** as amended by PL 1999, c.
617, §2, is further amended to read:

6 **2. Accidents.** When a named insured or any other person who
8 operates a motor vehicle insured under the policy is individually
10 or are aggregately involved in 2 or more vehicle accidents while
operating a motor vehicle ~~insured under the policy,~~ resulting in
12 either personal injury or property damage in excess of the amount
defined as a reportable accident under Title 29-A, section 2251,
14 subsection 1. For the purpose of this subsection any of the
following occurrences involving a motor vehicle operated by a
named insured or such other person is not considered an accident
when:

16 A. The motor vehicle was struck from the rear;

18 B. The motor vehicle was struck while parked;

20 C. Only the operator of another motor vehicle involved in
22 the accident was convicted of a crime, offense or violation
contributing to the accident; or

24 D. The named insured or other operator of the motor vehicle
26 insured under the policy or the insurer of the policy, was
reimbursed by or on behalf of, a person responsible for the
28 accident or has a judgment against that person.

30 When more than one motor vehicle in a household is insured by the
same insurer, the aggregate number of accidents that would permit
32 nonrenewal of the policy or policies insuring those vehicles
must, ~~for the aggregate,~~ be increased by one for each additional
34 motor vehicle insured.

36 **SUMMARY**

38 This bill clarifies that the number of accidents that would
40 permit nonrenewal of an insurance policy insuring each additional
motor vehicle is increased by one, no matter how many policies
42 are issued for the motor vehicles.