

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 294

H.P. 237

House of Representatives, January 28, 2003

**An Act to Ensure that Property or Casualty Insurance Companies
Can Not Deny Policy Owners Who have Foster Children in Their
Care**

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative BUNKER of Kossuth Township.
Cosponsored by Senator STANLEY of Penobscot and
Representatives: LAVERRIERE-BOUCHER of Biddeford, O'NEIL of Saco, PERRY of
Calais.

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

4 **Sec. 1. 24-A MRSA §2174-C is enacted to read:**

6 **§2174-C. Insurance discrimination against foster parents**

8 An insurer authorized to transact property or casualty
10 insurance business in this State may not refuse to insure, limit
12 the amount, extent or kind of coverage available to an individual
14 or charge an individual a rate different from that normally
16 charged for the same coverage solely because the insured or
18 applicant for insurance is a foster parent licensed by the
20 Department of Human Services.

16 **SUMMARY**

18 This bill prohibits property and casualty insurers from
20 refusing to insure, restricting the amount of coverage available
or charging different premiums solely because the insured is a
foster parent.