

MAINE STATE LEGISLATURE

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123rd MAINE LEGISLATURE

FIRST REGULAR SESSION-2007

Legislative Document

No. 1066

H.P. 784

House of Representatives, March 6, 2007

An Act To Protect Consumers in the Insurance Industry

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

Millicent M. MacFarland

MILLICENT M. MacFARLAND

Clerk

Presented by Representative BLISS of South Portland.
Cosponsored by Senator BARTLETT of Cumberland and
Representatives: CONOVER of Oakland, CROCKETT of Augusta, MIRAMANT of Camden,
SIROIS of Turner, TRINWARD of Waterville.

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

2 **Sec. 1. 24-A MRSA c. 4** is enacted to read:

3 **CHAPTER 4**

4 **PROTECTION OF CONSUMERS**

5 **§301. Duties of Public Advocate to insurance consumers**

6 In addition to those duties specified in section 2387-A, the duties and responsibilities
7 of the Public Advocate include representing public consumers of insurance services and
8 products within the jurisdiction of the bureau.

9 **§302. Review and recommendations**

10 The Public Advocate may review, investigate and make appropriate
11 recommendations to the superintendent regarding aspects of the insurance industry,
12 including, but not limited to:

13 1. Rates. The reasonableness of rates charged or proposed to be charged by any
14 insurer;

15 2. Service. The reasonableness and adequacy of the service furnished or proposed to
16 be furnished by any insurer;

17 3. Reduction or abandonment. Any proposal by an insurer to reduce or abandon
18 service to the public;

19 4. Terms and conditions. Terms and conditions of insurers;

20 5. Mergers and consolidations. Mergers and consolidations of insurers;

21 6. Contracts. Contracts of insurers' affiliates or subsidiaries; and

22 7. Transactions. Securities, regulations and transactions of insurers.

23 **§303. Intervention**

24 The Public Advocate may intervene in any proceeding before the bureau related to
25 the activities under section 302 when determined necessary by the Public Advocate.

26 **§304. Petition to initiate proceedings**

27 The Public Advocate may petition the bureau to initiate proceedings to review,
28 investigate and take appropriate action with respect to the rates or service of any insurer
29 when determined necessary by the Public Advocate.

