

MAINE STATE LEGISLATURE

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124th MAINE LEGISLATURE

FIRST REGULAR SESSION-2009

Legislative Document

No. 274

H.P. 217

House of Representatives, January 27, 2009

An Act To Require That Insurance Contracts Include a Plain Language Summary

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

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative MacDONALD of Boothbay.
Cosponsored by Representative: PIEH of Bremen.

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

2 **Sec. 1. 24-A MRSA §2557** is enacted to read:

3 **§2557. Plain language summary**

4 All individual life insurance policies issued, renewed or delivered on or after the
5 effective date of this section must include a separate page that explains the coverage in
6 plain language and that is signed by the insured and a representative of the insurer. The
7 superintendent shall adopt rules to implement this section. Rules adopted pursuant to this
8 section are routine technical rules as defined by Title 5, chapter 375, subchapter 2-A.

9 **Sec. 2. 24-A MRSA §2736-C, sub-§11** is enacted to read:

10 **11. Plain language summary.** All policies and certificates issued, renewed or
11 delivered on or after the effective date of this subsection must include a separate page that
12 explains the coverage in plain language and that is signed by the insured and a
13 representative of the carrier. The superintendent shall adopt rules to implement this
14 subsection. Rules adopted pursuant to this subsection are routine technical rules as
15 defined by Title 5, chapter 375, subchapter 2-A.

16 **Sec. 3. 24-A MRSA §3043** is enacted to read:

17 **§3043. Plain language summary**

18 All policies issued, renewed or delivered on or after the effective date of this section
19 must include a separate page that explains the coverage in plain language and that is
20 signed by the insured and a representative of the insurer. The superintendent shall adopt
21 rules to implement this section. Rules adopted pursuant to this section are routine
22 technical rules as defined by Title 5, chapter 375, subchapter 2-A.

23 **SUMMARY**

24 This bill requires separate plain language summaries, signed by the insured and a
25 representative of the insurer, for individual life insurance, health insurance and property
26 insurance policies and contracts issued, renewed or delivered on or after the effective date
27 of these provisions.