

# MAINE STATE LEGISLATURE

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# 126th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2013

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Legislative Document

No. 452

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H.P. 302

House of Representatives, February 14, 2013

### An Act Concerning Hurricane Deductibles

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Submitted by the Department of Professional and Financial Regulation pursuant to Joint Rule 204.

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

*Millicent M. MacFarland*  
MILLICENT M. MacFARLAND  
Clerk

Presented by Representative MORRISON of South Portland.  
Cosponsored by Senator WHITTEMORE of Somerset and  
Representatives: COOPER of Yarmouth, DICKERSON of Rockland, DOAK of Columbia  
Falls, MONAGHAN-DERRIG of Cape Elizabeth, RYKERSON of Kittery.

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

2 **Sec. 1. 24-A MRSA §3061** is enacted to read:

3 **§3061. Uniform policy language concerning hurricane deductible programs**

4 The superintendent shall adopt rules establishing procedures and standards for an  
5 insurer that uses a hurricane deductible program or programs regarding the applicability  
6 of hurricane deductibles. Procedures and standards must include without limitation  
7 uniform policy language and the form of notice that the insurer must provide to the  
8 named insured under a policy subject to this subchapter issued by the insurer. Rules  
9 adopted pursuant to this section are routine technical rules as defined by Title 5, chapter  
10 375, subchapter 2-A.

11 **SUMMARY**

12 This bill requires the Superintendent of Insurance to adopt routine technical rules  
13 concerning the use of hurricane deductibles used in policies subject to the property  
14 insurance cancellation control laws.