

MAINE STATE LEGISLATURE

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128th MAINE LEGISLATURE

FIRST REGULAR SESSION-2017

Legislative Document

No. 308

S.P. 96

In Senate, January 31, 2017

**An Act To Prohibit Charging Maine Seniors Higher Automobile
Insurance Premiums Based Solely on Their Age**

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

A handwritten signature in cursive script that reads "Heather J.R. Priest".

HEATHER J.R. PRIEST
Secretary of the Senate

Presented by Senator DIAMOND of Cumberland.
Cosponsored by Representative PARRY of Arundel and
Senators: DESCHAMBAULT of York, DOW of Lincoln, Representatives: BRYANT of
Windham, CAMPBELL of Orrington, COREY of Windham, FAY of Raymond, MARTIN of
Eagle Lake, ORDWAY of Standish.

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

2 **Sec. 1. 24-A MRSA §2902-C**, as enacted by PL 1991, c. 106, is repealed.

3 **Sec. 2. 24-A MRSA §2902-H** is enacted to read:

4 **§2902-H. Actions based on age of applicant or insured prohibited**

5 **1. Prohibited actions based on age.** An insurer may not do any of the following
6 solely because an applicant or insured is a certain age or has reached a certain age:

7 A. Refuse to issue a motor vehicle insurance policy;

8 B. Impose a surcharge on or otherwise increase the rate for a motor vehicle insurance
9 policy;

10 C. Cancel or refuse to renew a motor vehicle insurance policy; or

11 D. Limit coverage under a motor vehicle insurance policy.

12 **2. Other factors.** This section does not prohibit an insurer from refusing to issue,
13 imposing a surcharge on or otherwise raising the rate for, cancelling or refusing to renew
14 or limiting coverage under a motor vehicle insurance policy based upon factors other than
15 the age of an applicant or insured.

16 **Sec. 3. 24-A MRSA §2916**, as enacted by PL 1973, c. 339, §1, is repealed.

17 **SUMMARY**

18 This bill repeals 2 provisions in current law related to the issuance of motor vehicle
19 insurance and consideration of an insured's age by the insurer and incorporates them into
20 one provision.

21 This bill prohibits an insurer from taking certain actions against an applicant or
22 insured under a motor vehicle insurance policy based solely upon the age of the applicant
23 or insured.