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Date: (Filing No. S- )

**HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

Reproduced and distributed under the direction of the Secretary of the Senate.

**STATE OF MAINE  
SENATE  
129TH LEGISLATURE  
FIRST REGULAR SESSION**

COMMITTEE AMENDMENT “ ” to S.P. 72, L.D. 260, Bill, “An Act To Permit Disability Insurance To Be Offered through the Surplus Lines Market”

Amend the bill by inserting after the title and before the enacting clause the following:

**'Emergency preamble. Whereas,** acts and resolves of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

**Whereas,** Maine residents who work in certain professions and occupations are unable to obtain adequate disability insurance coverage; and

**Whereas,** this bill would allow disability insurance to be offered through the surplus lines market if other admitted insurance is not available; and

**Whereas,** in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,'

Amend the bill in section 1 by striking out all of paragraph B (page 1, lines 4 and 5 in L.D.) and inserting the following:

'B. Health insurance, except disability insurance; or'

Amend the bill by adding before the summary the following:

**'Emergency clause.** In view of the emergency cited in the preamble, this legislation takes effect when approved.'

**SUMMARY**

This amendment removes the restriction in the bill that would have limited the offer of disability insurance to only the excess of policy limits available from an admitted insurer. The amendment would allow a licensed producer to place disability insurance through the surplus lines market if coverage is not available from an admitted insurer.

**COMMITTEE AMENDMENT**

1           The amendment also adds an emergency preamble and emergency clause to the bill.

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**FISCAL NOTE REQUIRED**

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**(See attached)**