



125th MAINE LEGISLATURE

FIRST REGULAR SESSION-2011

Legislative Document

No. 125

H.P. 107

House of Representatives, January 20, 2011

An Act To Raise the Required Minimum Limits for Motor Vehicle Insurance

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
Clerk

Presented by Representative COTTA of China.
Cosponsored by Senator GERZOFKY of Cumberland and
Representatives: HARVELL of Farmington, KESCHL of Belgrade, MORISSETTE of
Winslow, PICCHIOTTI of Fairfield, RICHARDSON of Warren, STUCKEY of Portland,
WILLETTE of Presque Isle.

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

2 **Sec. 1. 29-A MRSA §1605, sub-§1, ¶C**, as amended by PL 2007, c. 213, §1 and
3 affected by §3, is further amended to read:

4 C. Be in the amount or limit of at least:

5 (1) For damage to property, ~~\$25,000~~ \$50,000;

6 (2) For injury to or death of any one person, ~~\$50,000~~ \$100,000;

7 (3) For one accident resulting in injury to or death of more than one person,
8 ~~\$100,000~~ \$250,000; and

9 (4) For medical payments pursuant to section 1605-A, ~~\$2,000~~ \$20,000.

10 **Sec. 2. 29-A MRSA §1605-A**, as amended by PL 2007, c. 213, §2 and affected by
11 §3, is further amended to read:

12 **§1605-A. Medical payments**

13 A motor vehicle liability policy issued for a motor vehicle registered or principally
14 garaged in this State must provide coverage in an amount equal to or greater than ~~\$2,000~~
15 \$20,000 per person for medical costs incurred as a result of injuries sustained in an
16 accident involving the insured vehicle by the driver and passengers in that vehicle. The
17 coverage required by this section only applies to medical costs incurred during one year
18 following the date the injuries are sustained. This section does not apply to a policy
19 insuring more than 4 motor vehicles, nor to any policy covering a garage, automobile
20 sales agency, repair shop, service station or public parking place.

21 **SUMMARY**

22 This bill raises the required minimum limits for motor vehicle insurance.