



131st MAINE LEGISLATURE

SECOND REGULAR SESSION-2024

Legislative Document

No. 2074

H.P. 1333

House of Representatives, December 22, 2023

**An Act to Prohibit Property and Casualty Insurance Companies
from Denying Policyholders in the State Insurance on Their
Residences in the State Because of a Loss Sustained to a Home in
Another State**

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Received by the Clerk of the House on December 20, 2023. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

Handwritten signature of Robert B. Hunt in cursive script.

ROBERT B. HUNT
Clerk

Presented by Representative PERRY of Calais.

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

2 **Sec. 1. 24-A MRS §3062** is enacted to read:

3 **§3062. Actions based on loss sustained in another state prohibited**

4 An insurer may not cancel or refuse to issue or renew an insurance policy for a person's
5 residence based on a loss sustained by that person to a residence owned by that person in
6 another state.

7 **SUMMARY**

8 This bill provides that an insurer may not cancel or refuse to issue or renew an
9 insurance policy for a person's residence based on a loss sustained by that person to a
10 residence owned by that person in another state.