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INSURANCE AND FINANCIAL SERVICES

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**STATE OF MAINE
SENATE
128TH LEGISLATURE
FIRST REGULAR SESSION**

COMMITTEE AMENDMENT “ ” to S.P. 220, L.D. 658, Bill, “An Act To Conform Maine Law Regarding Insurer Privacy Notices to Federal Law”

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

'Sec. 1. 24-A MRSA §2206, sub-§1, ¶¶B and C, as enacted by PL 1997, c. 677, §3 and affected by §5, are amended to read:

B. In the case of a policy renewal, the notice must be provided no later than the policy renewal date, except for a policyholder who has elected to receive the notice only if a change has been made in the regulated insurance entity's information practices, unless:

- (1) Personal information is collected only from the policyholder or from public records; or
- (2) A notice meeting the requirements of this section has been given within the previous 24 months.

C. In the case of a policy reinstatement or change in insurance benefits, except for a policyholder who has elected to receive the notice only if a change has been made in the regulated insurance entity's information practices, the notice must be provided no later than the time the request for reinstatement or change in benefits is received by the carrier, unless personal information is collected only from the policyholder or from public records.'

SUMMARY

This amendment is the minority report of the committee and replaces the bill. The amendment requires a regulated insurance entity to provide written notice to a policyholder of its information practices on an annual basis or when a policy is reinstated or benefits are changed unless the policyholder has elected to receive the notice only if a change has been made in the entity's information practices. The bill requires that notices

COMMITTEE AMENDMENT

1 be provided to all policyholders only if a change is made in the insurer's information
2 practices.