



Richard A. Bennett  
Senator, District 18

THE MAINE SENATE  
132nd Legislature

3 State House Station  
Augusta, Maine 04333

**Joint Standing Committee on Health Coverage, Insurance and Financial  
Services on  
LD 918, An Act to Allow a Qualifying Religious Organization to Self-insure  
for Automobile Insurance  
March 18, 2025**

Senator Bailey, Representative Gramlich, and esteemed members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services: I am Senator Rick Bennett of Oxford, and I have the honor of serving 14 communities in Western Maine in the State Senate. I am pleased to speak in support of LD 918, “An Act to Allow a Qualifying Religious Organization to Self-insure for Automobile Insurance.”

Current Maine statute (Title 29-A, Ch.13, §1605) allows any person or group to self-insure but requires they provide proof of financial responsibility of up to \$175,000 for each insured vehicle. The current requirements for self-insurance are prohibitive for some religious groups in our state.

The Mennonites try to stay “under the yoke” of the government or insurance companies, believing that they are to provide for their own. For this reason, many states – including Georgia, Illinois, Kentucky, Maryland, North Carolina, Ohio, Pennsylvania, Tennessee, and Wyoming – have laws that allow religious groups to self-insure vehicles if they meet certain requirements. This includes red, blue, and purple states.

This allowance wouldn’t mean that members of religious groups would be driving around without any coverage in case they cause a crash. There would still be a need to prove financial solvency, prove previous financial responsibility, and promptly pay judgments.

In my district, Mennonites are fantastic citizens. They are kind, friendly, and eager to help their neighbors in need. Now it is our time to help them.

It is time for Maine to grant this exception to our religious minorities. Thank you for your consideration. I urge you to support LD 918.