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THE MAINE SENATE
132nd Legislature

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

Senator Bailey, Representative Mathieson, and members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services:

My name is Senator Stacey Guerin and I represent Senate District 4. I am here to speak in support of LD 918 "An Act to Allow a Qualifying Religious Organization to Self-insure for Automobile Insurance."

Right now, the law requires all vehicle owners to carry insurance as proof that they can cover any costs in the event of an accident. However, for some religious organizations, traditional insurance goes against their beliefs. This bill offers a way for them to meet the law's requirements while respecting their faith.

This bill provides a clear process for religious organizations to prove they can responsibly self-insure. The organizations would need to show they are financially stable and that they've been meeting their obligations for the past two years. This ensures that only groups with the ability to handle self-insurance would be able to take part.

The bill also makes sure that these organizations will still have the financial means to cover any possible costs, with the requirement of a letter of credit or a deposit to back them up. This gives everyone confidence that the financial responsibility is still there, just like traditional insurance.

For many smaller religious groups, this option would be a more affordable and simpler way to comply with the law without going through the complicated or expensive process of buying commercial insurance. This flexibility is important for organizations that may not fit into the standard insurance model but still need to make sure they're following the rules.

While this bill gives religious organizations the ability to self-insure, it also ensures that public safety isn't compromised. If an organization stops meeting the financial requirements, the state can step in and revoke their self-insurance certificate. This will keep things in check to make sure everyone on the road is covered.

I encourage you to support this bill, as it strikes an acceptable balance between religious freedom and ensuring the safety of all drivers.

Thank you for your time and consideration.