



HOUSE OF REPRESENTATIVES

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March 25, 2025

Testimony of Representative Anne-Marie Mastraccio presenting

LD 1064, An Act to Ensure Automobile Insurance Rates Are Maintained upon the Death of a Spouse

Before the Joint Standing Committee on Health Coverage, Insurance and Financial Services

Senator Bailey, Representative Gramlich and esteemed colleagues on the Joint Standing Committee on Health Coverage, Insurance and Financial Services, I am Anne-Marie Mastraccio, and I represent House District 142, which includes part of the City of Sanford and the Village of Springvale. I am before you today to present **LD 1064, An Act to Ensure Automobile Insurance Rates Are Maintained upon the Death of a Spouse**.

This proposed legislation would prohibit an insurance company from refusing to issue, cancelling, reducing liability limits for or charging a higher premium for a policy for the sole reason that a person has experienced a change in marital status due to the death of the person's spouse.

I was asked by a constituent in the insurance industry to put this bill in. He was concerned about the newly widowed individuals who come in to update their auto policies and are surprised to find their rate was going up, instead of down. On average, a widow might see a 14% increase. Some widows have seen as much as a 200% increase. There's one less driver and one less car on the road, so how is that possible?

Apparently, unmarried drivers are, allegedly, statistically riskier drivers. I understand that rate differences due to 'single' status are not the only reason auto premiums change when a spouse dies. If a couple is on the same policy, their insurance costs are determined by their combined driving records. If one spouse dies, the premium will change to reflect the risk of the driver remaining on the policy. If that driver has a better driving record then maybe the premium will go down. If that driver has a worse driving record with more accident claims, the premium will go up even more.

I don't object to justifiable rate increases, but an increase based solely on the change from "married" to "widow," in my opinion, should not be treated synonymously with "single." Common sense tells me that any rate adjustment should be based on more than that one change.

I look forward to the discussion on this bill and am happy to answer questions.