

January 6, 2026

From Daniel J. Bernier, representing the  
*Maine Insurance Agents Association*

To the Distinguished Members of the Energy, Utilities, and Technology Committee

*Re: LD 1730 as Amended: An Act to Make Small, Portable, Plug-in Solar Generation  
Devices Accessible for All Maine Residents to Address the Energy Affordability Crisis*

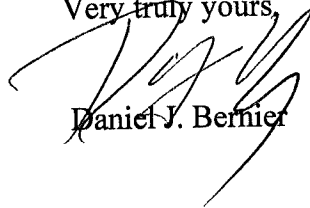
While I do not want to get involved in the energy portions of this bill, I have concerns with the last sub-section under Section 4 of the bill, subsection 9 which appears on page 3 of the amendment. This would involve the energy committee getting involved in insurance underwriting. In the thirty-two years I have been doing this, even the committees with jurisdiction over insurance have been reluctant to get involved in the underwriting of property casualty insurance. This would basically require an insurance carrier to consider these devices to be personal property and require them to provide coverage for such systems under a standard home owner's or renter's insurance policy even if the property is otherwise not insurable. If the device is attached building like a furnace, it is actually building coverage; if it is portable, it is personal property. There are certain structures that qualify for dwelling fire insurance policies and not home owner's policies. There are certain structures that are not insurable and if one of these devices were attached to such a structure, then this bill will require insurers to ignore their normal underwriting standards.

It is a bad idea for the Legislature to get involved with the underwriting of insurance policies. Underwriting is done with statistical data that insurers use to generate their rates and is reviewed by the Bureau of Insurance for accuracy.

Do we know what the data is for these devices? Do they increase risk or do they not even affect risk? The real question for insurance is what does the data say about the risk these devices present? Are they attached or portable? Forcing insurance companies to insure something without knowing the data is very risky and create a lot of uncertainty. Uncertainty typically leads to higher insurance rates.

Thank you for your time and consideration.

Very truly yours,



Daniel J. Bernier

DJB