



# HOUSE OF REPRESENTATIVES

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Rep. Billy Bob Faulkingham  
Testimony in Support of

### **LD 1011 An Act To Include Excluded Individuals on Insurance Cards**

Good afternoon Senator Sanborn, Representative Tepler, and members of the Committee on Health Coverage, Insurance and Financial Services. I am Representative Billy Bob Faulkingham and I am here to sponsor **LD 1011 “An Act To Include Excluded Individuals on Insurance Cards.”**

This bill requires that an insurance policy used as evidence of insurance or financial responsibility under the motor vehicle laws list any person explicitly excluded from the insurance policy. In other words, if an individual is explicitly excluded from an insurance policy they must be listed on the insurance card.

This bill idea was brought to me by Danny Mitchell, the Chief of the Winter Harbor Police Department. Over the years he had run into an issue where he suspected an individual was not insured, but when asked to provide proof of insurance the individual could provide an up to date insurance card. I’ve been aware of this situation myself. It usually occurs when an individual has a bad driving record and the insurance company raises the rates because of the bad driver on the policy. The policy holder can choose to exclude the individual to lower the rate. When this situation occurs, that individual is not insured to drive the vehicles on that policy.

In Maine, we require that all drivers carry at a minimum liability insurance so that if an accident occurs the person who is not at fault doesn’t have to pay for damages. When individuals drive without insurance they are putting others at risk of financial harm.

This is a simple remedy to a harmful situation. This will help law enforcement carry out their duties, and make our roads safer. This will also be a benefit to insurance companies by preventing fraud, confusion and/or further investigations in the event of an accident.

It is here that I would make one simple amendment to this bill: due to a conversation with Vivian Mikhail, who was speaking to me on behalf of State Farm Insurance, that they would like until January 1, 2022 to implement this policy. I am in agreement and would ask that the committee amend the bill to add an implementation date of January 1, 2022.

This bill helps law enforcement do their job. This bill helps victims of motor vehicle accidents. This bill makes our roads safer. Please give LD 1011 an unanimous OTP report.

Thank you for your consideration. I will answer any questions you have.

Respectfully,  
Representative Billy Bob Faulkingham