

Lincoln Merrill  
Patriot Insurance Company  
LD 1761

Chair Kuhn and Members of the Judiciary Committee,

I am the President & CEO of Patriot Insurance Company, a Maine insurance company based in Yarmouth. We are in favor of LD 1761 as amended. We believe it is poor public policy and a serious detriment to the weaker or subordinate party to a contract that they are made responsible for intentional acts of the other party to the contract.

We see this situation actually occurring in Maine when claims are presented that must be defended by the subordinate party's insurance company. Why should the innocent party have to provide legal defense and then pay for intentional acts done by the party they contract with? The party doing the intentional act should be responsible and they should not shift this to someone else.

Please support LD 1761 as amended.

Thank you,

Lincoln J. Merrill, Jr., CPCU  
President & CEO