

**§2174-B. Law enforcement officers' and emergency responders' insurance rates**

**1. Definitions.** As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Law enforcement officer" means any person employed by a governmental entity who by virtue of that employment is vested by law with a duty to investigate and prosecute violators of the laws of this State and to arrest the offenders of the laws. [PL 1989, c. 737, §2 (NEW).]

B. "Emergency responder" means:

(1) A municipal firefighter, as defined in Title 30-A, section 3151, subsection 2; or a volunteer firefighter, as defined in Title 30-A, section 3151, subsection 4, who is operating a municipal vehicle; or

(2) An operator of a vehicle under Title 29-A, section 2054 that is licensed or authorized pursuant to Title 32, chapter 2-B as an ambulance or emergency medical services vehicle, when that operator is acting with the approval of an ambulance service or nontransporting service licensed pursuant to Title 32, chapter 2-B. [PL 2011, c. 493, §1 (NEW).]

[PL 2011, c. 493, §1 (AMD).]

**2. Law enforcement officers; emergency responders.** An insurer may not increase the premium for a personal insurance policy providing motor vehicle liability or collision insurance to a law enforcement officer or an emergency responder on the basis of one or more accidents involving a motor vehicle operated by the officer or emergency responder if:

A. The accident occurred while the officer or emergency responder was operating a motor vehicle in the course and scope of employment; and [PL 2011, c. 493, §1 (AMD).]

B. There is a policy of insurance other than the personal policy providing motor vehicle liability or collision coverage for the accident or accidents. [PL 1989, c. 737, §2 (NEW).]

[PL 2011, c. 493, §1 (AMD).]

**3. Governmental entity.** This section in no way restricts the premium an insurer may charge a governmental entity for an insurance policy providing motor vehicle liability or collision insurance covering law enforcement officers or emergency responders.

[PL 2011, c. 493, §1 (AMD).]

**4. Penalty.** An insurer who violates this section commits a civil violation pursuant to section 12-A.

[PL 1997, c. 114, §1 (NEW).]

**SECTION HISTORY**

PL 1989, c. 737, §2 (NEW). PL 1997, c. 114, §1 (AMD). PL 2011, c. 493, §1 (AMD).

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