

# MAINE STATE LEGISLATURE

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**LAWS**  
OF THE  
**STATE OF MAINE**  
AS PASSED BY THE

ONE HUNDRED AND EIGHTH LEGISLATURE  
AT THE

SECOND REGULAR SESSION

January 4, 1978 to April 6, 1978

FIRST SPECIAL SESSION

(No laws enacted)

September 6, 1978 to September 15, 1978

SECOND SPECIAL SESSION

October 18, 1978

THIRD SPECIAL SESSION

December 6, 1978

PUBLISHED BY THE DIRECTOR OF LEGISLATIVE RESEARCH IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED, TITLE 3, SECTION 164, SUBSECTION 6.

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**PUBLIC LAWS**  
OF THE  
**STATE OF MAINE**  
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ONE HUNDRED AND EIGHTH LEGISLATURE  
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5. Any portion of the time deducted from the sentence of any person pursuant to subsections 3, 3-A or 3-B may be withdrawn by the supervising officer of the institution for the infraction of any rule of the institution, for any misconduct or for the violation of any law of the State. The withdrawal of deductions may be made at the discretion of the supervising officer of the institution, who may restore any portion thereof if the person's later conduct and outstanding effort warrant that restoration.

Sec. 34. 17-A MRSA § 1352, sub-§ 1, as enacted by PL 1975, c. 740, § 124, is amended to read:

1. The commission shall be composed of ~~7~~ 9 members to be appointed by the Attorney General. The members shall be qualified by reason of their experience in the prosecution of defense of criminal cases or by reason of their knowledge of the criminal law. At least 2 members shall be qualified by reason of their knowledge of juvenile law.

Sec. 35. 17-A MRSA § 1354, sub-§ 1, ¶¶ C and D, as enacted by PL 1975, c. 740, § 124, are amended to read:

C. To examine the present laws pertaining to criminal pleadings and to consider possible changes, including, but not limited to, the adoption of code pleading and the preparation of pleading forms; ~~and~~

D. To examine any other aspects of Maine's criminal law, including substantive, procedural and administrative matters, which the commission deems relevant; and

Sec. 36. 17-A MRSA § 1354, sub-§ 1, ¶ E is enacted to read:

E. To evaluate the operation of the Maine Juvenile Code, Title 15, Part 6, and to recommend amendments to that code based on that evaluation.

Sec. 37. 34 MRSA § 705, first ¶, as last amended by PL 1975, c. 499, § 58, is repealed.

Sec. 38. 34 MRSA § 952, as last amended by PL 1975, c. 187, is repealed.

Effective July 6, 1978

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## CHAPTER 672

AN ACT to Amend the Credit Life and Credit Health Insurance Laws.

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. 24-A MRSA § 2604, sub-§ 4, as amended by PL 1969, c. 177, § 41, is repealed and the following enacted in its place:

4. The amount of credit life insurance shall at no time exceed the unpaid amount financed plus earned interest and an allowance for delinquencies as determined by the superintendent or, in the case of open-end credit, the balance upon which a finance charge may be imposed plus earned interest and an allowance for delinquencies as determined by the superintendent. Where the indebtedness is repayable in one sum to the creditor, the insurance on the life of any debtor shall in no instance be in effect for a period in excess of 18 months, except that such insurance may be continued for an additional period not exceeding 6 months in the case of default, extension or recasting of the loan.

Sec. 2. 24-A MRSA § 2855, sub-§ 1, ¶ A, as amended by PL 1969, c. 177, § 55, is repealed and the following enacted in its place:

A. The amount of credit life insurance shall at no time exceed the unpaid amount financed plus earned interest and an allowance for delinquencies as determined by the superintendent or, in the case of open-end credit, the balance upon which a finance charge may be imposed, plus earned interest and an allowance for delinquencies as determined by the superintendent.

Sec. 3. 24-A MRSA § 2859, sub-§ 1, 1st sentence, as amended by PL 1973, c. 585, § 12, is further amended to read:

Any insurer may revise its schedules of premium rates from time to time, and shall file such revised schedules with the superintendent; however, no upward revision in premium rates may be made to insure closed-end credit which would apply to debtors whose credit insurance is already in force. In the case of open-end credit, the debtor must be given a 31-day notice prior to an upward revision unless a waiver of that notice is obtained from the superintendent, in which case the notice of the upward revision must be given at the next regular billing cycle.

Sec. 4. 24-A MRSA § 2859, sub-§ 4 is enacted to read:

4. Termination. Any policy for credit insurance issued subsequent to the enactment of this section shall contain a provision that the insurance provided for may only be terminated under the following conditions:

A. The date the indebtedness is discharged, renewed or refinanced;

B. Upon written request of a debtor;

C. In the event where debtors are insured under individual policies, nonpayment by such debtor of any required premium over 31 days past due, provided that at least 10 days prior to termination the debtor has been given a notice of the right to cure in substantially the same form required by Title 9-A, section 5-110, subsection 3;

D. In the case where debtors are insured under group policies the group policy may be terminated after 31 days prior notice to the debtor:

- (1) In a noncontributory policy, at the option of the creditor; or
- (2) At the time the insurance risk is transferred to a succeeding insurance carrier; or

E. In the case where credit is extended on open-ended basis:

- (1) At attainment by the debtor of an age determined in advance by the contract of insurance; or
- (2) If the creditor elects to terminate all insurance on credit extended on an open-ended basis.

Sec. 5. Effective date. This Act shall take effect on January 1, 1979.

Effective January 1, 1979

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## CHAPTER 673

AN ACT Relating to the State Board of Social Worker Registration.

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. 10 MRSA § 8001, 2nd sentence, as last amended by PL 1977, c. 466, § 1, is further amended to read:

The department shall be composed of the following bureaus, boards and commissions:

Board of Examiners on Speech Pathology and Audiology;

Bureau of Banking;

Bureau of Consumer Protection;

Bureau of Insurance;

Electricians' Examining Board;