

STATE OF MAINE

ONE HUNDERD AND TWELFTH LEGISLATURE FIRST REGULAR SESSION

JOINT STANDING COMMITTEE ON BUSINESS AND COMMERCE BILL SUMMARIES



JULY 1985

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JOINT STANDING COMMITTEE BILL SUMMARIES JULY 1985

This document is a compilation of the bill summaries prepared by this office for the Joint Standing Committees of the Maine Legislature, covering the First Regular Session of the ll2th Legislature. The summaries are arranged by LD number and indexed separately by committee. 2nd mortgage requires a consumer to borrow advances of over \$1,000 each time he wants to borrow on that line of credit, LD 1301 exempts substantial lines of credit from this prohibition. The bill requires that advances of over \$1,000 must have been made at some time in order for a lender to foreclose upon default.

LD: 1312 AN ACT TO PROHIBIT DISCRIMINATION AGAINST ANDREWS HANDICAPPED PEOPLE IN INSURANCE RYDELL BRANNIGAN MURRAY OTP-AM HOUSE Enacted PUBLIC

OTP-AM		SENATE	Enacted Enacted			
		GOV	SIGNED			
S-305	CA			Н	S	

SUMMARY:

LD 1312 would have prohibited insurers from refusing coverage or increasing premiums for an insured for the sole reason that the person is physically or mentally handicapped. This protection was already in effect for the blind, deaf and developmentally disabled. As amended by the Committee, an insurer cannot refuse coverage or charge higher rates for coverage to a person solely because of the person's blindness. In the case of other handicaps, as defined in the Human Rights Act, an insurer cannot refuse coverage or charge higher rates solely because of the person's handicaps, unless the basis for that action is clearly demonstrated through sound actuarial evidence.

LD: 1343 AN ACT TO ESTABLISH COMPETITIVE INSURANCE MARTIN J RATING UNDER THE MAINE WORKERS COMPENSATION PRAY SYSTEM DUTREMBLE MURRAY

OTP-AM HOUSE Indef. PP SENATE Indef. PP GOV

H-373 CA

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SUMMARY:

The bill eliminates the present prior approval system for setting workers' compensation insurance rates where insurers must obtain approval from the Superintendent of Insurance through a highly technical rate filing before using rates. The new system emphasizes open competition by allowing each insurer to use its own rates after filing them with the superintendent, encouraging insurers to compete for business by offering lower premium rates.

C. # 445