

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

**STATE OF MAINE
115TH LEGISLATURE**

**FIRST REGULAR SESSION
AND
FIRST SPECIAL SESSION**

**BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE**

AUGUST 1991

MEMBERS:

**Sen. Judy C. Kany
Sen. Raynold Theriault
Sen. Linda Curtis Brawn*

**Rep. Elizabeth H. Mitchell
Rep. Phyllis R. Erwin
Rep. Richard H. C. Tracy
Rep. Harriet A. Ketover
Rep. Ruth Joseph
Rep. Anne M. Rand
Rep. Edward L. Pineau
Rep. Joseph A. Garland
Rep. Peter Hastings
Rep. Joseph G. Carleton*

Staff:

Jane Orbeton, Legislative Analyst

*Office of Policy and Legal Analysis
Room 101, State House Station 13
Augusta, ME 04333
(207) 289-1670*

**Denotes Chair*

MARTHA E. FREEMAN, DIRECTOR
WILLIAM T. GLIDDEN, JR., PRINCIPAL ANALYST
ULIE S. JONES, PRINCIPAL ANALYST
DAVID C. ELLIOTT, PRINCIPAL ANALYST
RON CLARK
RYAN M. DYTTER
BRO FLATEBO
DEBORAH C. FRIEDMAN
MICHAEL D. HIGGINS
KANE ORBETON



KAREN L. HRUBY
JILL IPPOLITI
JOHN B. KNOX
PATRICK NORTON
MARGARET J. REINSCH
PAUL J. SAUCIER
HAVEN WHITESIDE
MILA M. DWELLEY, RES. ASST.
ROY W. LENARDSON, RES. ASST.
BRET A. PRESTON, RES. ASST.

STATE OF MAINE
OFFICE OF POLICY AND LEGAL ANALYSIS
ROOM 101/107/135
STATE HOUSE STATION 13
AUGUSTA, MAINE 04333
TEL.: (207) 289-1670

**ONE HUNDRED AND FIFTEENTH LEGISLATURE
FIRST REGULAR SESSION
AND
FIRST SPECIAL SESSION
JOINT STANDING COMMITTEE
BILL SUMMARIES
AUGUST 1991**

This document is a compilation of the bill summaries prepared by this office for the Joint Standing Committees and Joint Select Committees of the Maine Legislature. The volume is organized alphabetically by committee; within each committee, the summaries are arranged by LD number. A subject index is provided at the beginning of each committee's summaries.

All adopted amendments are listed, by paper number (e.g., H - 584 or S - 222), together with the sponsor for floor amendments. Final action on each bill is listed to the right of the title. Various types of final action are abbreviated as follows:

PUBLIC XXX	<i>Chapter # of enacted Public Law</i>
P&S XXX	<i>Chapter # of enacted Private & Special Law</i>
RESOLVE XXX	<i>Chapter # of enacted Resolve</i>
CON RES XXX	<i>Chapter # of Constitutional Resolution passed by both Houses</i>
EMERGENCY	<i>Enacted law takes effect sooner than 90 days</i>
CARRIED OVER	<i>Bill carried over to 2nd Session</i>
FAILED EMERGENCY ENACTMENT	<i>Bill failed to get 2/3 vote</i>
ONTP	<i>Ought Not to Pass report accepted</i>
LVWD	<i>Leave to Withdraw report accepted</i>
INDEF PP	<i>Bill Indefinitely Postponed</i>
DIED BETWEEN BODIES	<i>House & Senate disagree; bill died</i>
VETO SUSTAINED	<i>Legislature failed to override Governor's Veto</i>
UNSIGNED	<i>Not signed by Governor within 10 days</i>
DIED ON ADJOURNMENT	<i>Action incomplete when 1st session ended</i>

These summaries were prepared by the analyst or analysts assigned to the committee. But, this document was produced by the efforts of all the office staff, including secretaries: Charlene Raymond and Valarie Parlin, and especially Laurette Knox who coordinated preparation of the overall document.

If you have any suggestions or comments on these summaries, please let us know.

LD 591 An Act Restricting the Use of the Names of Maine Banks on Credit Cards

PUBLIC 135

SPONSOR(S)
MARTIN J
MITCHELL E
KANY

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-137

SUMMARY

This bill restricts the use of the name of a Maine financial institution in the title and on the face of a credit card to institutions that are Maine institutions.

Committee Amendment "A" (H-137) requires that a credit card contract comply with applicable credit card law if the name of a Maine bank is featured on the card.

LD 610 An Act to Amend Maine's Commercial Lines Cancellation Laws

PUBLIC 25

SPONSOR(S)
HASTINGS
KANY
BRAWN
JOSEPH

COMMITTEE REPORT
OTP

AMENDMENTS ADOPTED

SUMMARY

Insurance companies are required by law to give a policyholder of a commercial policy 10 days' notice of cancellation for policies that are over 60 days old. No similar notice provision exists for commercial policies during the first 60 days, although the Bureau of Insurance has interpreted the intent to be the same. This bill provides for a 10-day notice provision for cancellation of commercial policies during the first 60 days.

LD 626 An Act to Require Insurers to Provide Insurance Coverage for Newborn Hospital Care

CARRIED OVER

SPONSOR(S)
CAHILL P

COMMITTEE REPORT

AMENDMENTS ADOPTED

SUMMARY

This bill requires health insurers to pay 100% of the costs of inpatient hospital care and attending physician costs for newly born children.

LD 642 An Act to Clarify the Laws Relating to Insurance Coverage for Mammograms

**PUBLIC 156
EMERGENCY**

SPONSOR(S)
RYDELL
CLARK N
CAHILL P
MITCHELL E

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-166

SUMMARY

Public Law 1989, chapter 875 requires all insurance policies to provide coverage for screening