

# MAINE STATE LEGISLATURE

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**STATE OF MAINE  
115TH LEGISLATURE**

**FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION**

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

**AUGUST 1991**

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**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:

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

and disqualifies for the discount all contracts and policies in which the insured or a dependent of the insured smokes or tests positively for smoking. The bill requires that health insurance provide benefits for smoking cessation services that meet standards established by the Department of Human Services.

**LD 936      An Act to Require Insurance Companies to Inform Insureds of      LV/WD**  
**the Extent of Insured Value**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
SKOGLUND	LV/WD	
TOWNSEND		
MITCHELL E		
KUTASI		

**SUMMARY**

This bill requires that motor vehicle insurance policies that insure for replacement value of the motor vehicle state that limitation and carry a separate endorsement. The purpose of this bill is to make sure that insurance buyers understand what they are buying.

**LD 974      An Act Concerning the Provision of Loss Information by an      LV/WD**  
**Insurer**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
TARDY	LV/WD	

**SUMMARY**

This bill clarifies that an insurer should provide loss information to the insured's representative.

**LD 982      An Act to Provide Equitable Insurance Reimbursement for      CARRIED OVER**  
**Acupuncture Services Provided by Licensed Acupuncturists**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
JOSEPH		
MARTIN J		
CLARK N		
BRAWN		

**SUMMARY**

This bill requires that all health insurance policies, medical service plans and nonprofit health care plans that provide coverage for acupuncture reimburse licensed acupuncturists under the same conditions that apply to the services of a licensed physician.

**LD 985      An Act to Enhance the Laws Governing Financial      LV/WD**  
**Responsibility**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
REED G	LV/WD	
BRANNIGAN		

**SUMMARY**

This bill requires the Secretary of State to suspend the operators' licenses and vehicle registrations of persons who violate state motor vehicle laws unless and until those persons produce proof of financial