

# 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.

responsibility. Under current law, the Secretary of State is vested with discretionary authority.

The bill also increases the fine for operating a motor vehicle without insurance from an amount of up to \$100 to a flat \$500. In lieu of a fine, the court may order the defendant to perform community service work.

**LD 1015      An Act to Provide for Increased Coverage of Mental Illness      CARRIED OVER**  
**by Group Health Insurance**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
LAWRENCE WENTWORTH GEAN		

**SUMMARY**

Current law does not specify the amount of group health insurance benefits for inpatient care, day treatment services or outpatient services for mental or nervous conditions. This bill requires group health insurers to provide 80% coverage for these services for all policies or certificates executed, delivered, issued, continued or renewed on or after January 1, 1992.

**LD 1022      An Act Concerning Collision Damage Waiver on Automobile      LV/WD**  
**Rental Agreements**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
KETOVER RYDELL CARLETON KANY	LV/WD	

**SUMMARY**

This bill prevents car rental companies from taking advantage of consumers who rent vehicles for no more than 30 days by creating a contractual liability for collision damage and then selling a waiver of liability for damages that in most cases the consumer's personal automobile insurance already provides. This bill prohibits the rental company from holding the renter liable for damages to a rented vehicle except under certain conditions. (See LD 1354)

**LD 1024      An Act to Amend the Maine Human Rights Act to Make Effective      ONTP**  
**Provisions against Employment Discrimination**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
MCKEEN	ONTP	

**SUMMARY**

This bill provides that victims of intentional discrimination may pursue a discrimination case in Superior Court.