

# 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.

**LD 1036      An Act to Simplify the Payment of Minor Workers' Compensation Claims      ONTP**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
RUHLIN RAND CONLEY HASTINGS	ONTP	

**SUMMARY**

This bill requires insurance carriers to offer a deductible in workers' compensation policies that would allow employers to pay out of pocket for the cost of minor workplace injuries resulting in no lost time and medical expenses of \$250 or less.

**LD 1064      Resolution, Proposing an Amendment to the Constitution of Maine to Ensure the Financial Integrity of Any Public Mutual Insurance Company Established to Provide Workers' Compensation Insurance      ONTP**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
CONLEY BUSTIN KETOVER	ONTP	

**SUMMARY**

This resolution is submitted as a result of a study on the feasibility of creating a state workers' compensation insurance fund. The resolution proposes a constitutional amendment to prevent the State from seizing funds belonging to the proposed Maine State Insurance Fund so that money may be used solely for fund purposes.

**LD 1081      An Act Regarding a 10% Rollback on Automobile Insurance Rates      LV/WD**

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

**SUMMARY**

This bill requires a rate rollback for automobile insurance rates so that the rates are at least 10% less than they were on January 1, 1991. The effective date is July 1, 1992 with filings due from the insurers by May 1, 1992. An exception exists for insurers who are able to show the Superintendent of Insurance that they are threatened with insolvency by the rate rollback.

**LD 1085      An Act to Require Notice of Costs Associated with Transactions at Automated Teller Machines      ONTP**

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
RAND ROTONDI	ONTP	

**SUMMARY**

This bill requires that users of automated teller machines be advised of any cost that may be assessed against the user for using the machine. (See LD 166)