

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
115TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES  
JOINT STANDING COMMITTEE  
ON  
BANKING AND INSURANCE

MAY 1992

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**ONE HUNDRED AND FIFTEENTH LEGISLATURE  
SECOND REGULAR SESSION**

**JOINT STANDING COMMITTEE  
BILL SUMMARIES**

**MAY 1992**

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 far right of the title. Various types of final action are abbreviated as follows:

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

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, especially Laurette Knox who coordinated preparation of the overall document.

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

medical services plan contracts and all nonprofit health care plan contracts that provide coverage for gynecological and urological illnesses must provide coverage for the diagnosis and treatment of the disease of infertility. The coverage for the disease of infertility must include procedures consistent with established medical practices considered necessary by the attending physician.

**LD 1871      An Act to Amend the Banking Laws to Allow Nonprofit Groups to Develop Affordable Housing      ONTP**

| <b>SPONSOR(S)</b>     | <b>COMMITTEE REPORT</b> | <b>AMENDMENTS ADOPTED</b> |
|-----------------------|-------------------------|---------------------------|
| MITCHELL J<br>CLARK N | ONTP                    |                           |

**SUMMARY**

This bill exempts from the provisions of the Maine Consumer Credit Code a loan or credit sale to a moderate-income, low-income or very low-income person by a creditor that is a nonprofit corporation when part of the purpose of the sale is to establish or maintain affordable housing.

**LD 1966      RESOLUTION, Proposing an Amendment to the Constitution of Maine to Limit the Expenditure of the Funds of a Public Mutual Insurance Company Created by the State to Provide Workers' Compensation Insurance to Employers in this State      ONTP**

| <b>SPONSOR(S)</b> | <b>COMMITTEE REPORT</b> | <b>AMENDMENTS ADOPTED</b> |
|-------------------|-------------------------|---------------------------|
| MITCHELL E        | ONTP                    |                           |

**SUMMARY**

This resolution is part of the majority report of the Joint Standing Committee on Banking and Insurance and the Joint Standing Committee on Labor on workers' compensation reform.

This resolution proposes an amendment to the Constitution of Maine to prevent the expenditure of the funds of a public mutual insurance company created by the State to provide workers' compensation insurance to employers in this State for any purpose other than the purposes of that public mutual insurance company.

**LD 2009      An Act to Change the Legislative Reporting Requirements of the Mandated Benefits Advisory Commission      ONTP**

| <b>SPONSOR(S)</b>                | <b>COMMITTEE REPORT</b> | <b>AMENDMENTS ADOPTED</b> |
|----------------------------------|-------------------------|---------------------------|
| CLARK N<br>GILL<br>KANY<br>ERWIN | ONTP                    |                           |

**SUMMARY**

This bill requires the Mandated Benefits Advisory Commission to strictly adhere to the reporting deadlines set by the joint standing committee of the Legislature having jurisdiction over insurance matters for each piece of legislation referred to the commission for study. Failure to meet these deadlines means an automatic and immediate return of the measure under study to the legislative committee of jurisdiction for ultimate disposition of the bill.