

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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Sen. Dale McCormick*

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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.

LD 2102 An Act to Prohibit Unfair Rating Practices in Small Group Health Insurance

PUBLIC 696

SPONSOR(S)
GARLAND
RAND
THERIAULT
MITCHELL E

COMMITTEE REPORT
OTP

AMENDMENTS ADOPTED
H-1005 TAMMARO

SUMMARY

This bill removes the sunset clause of the law restricting the use of a small employer's own experience in the rating group health insurance and prohibits any use of a small employer's own experience in rating after January 1, 1993. The law is due to sunset on October 1, 1992.

House amendment "A", H-1005, presented on behalf of the Committee on Bills in Second Reading, makes grammatical changes in the bill.

LD 2105 An Act Regarding Loans to Stockholders, Directors or Officers of Financial Institutions

PUBLIC 681

SPONSOR(S)
MAYO
ERWIN

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-938

SUMMARY

This bill makes clear that personal responsibility and criminal liability for participation in the granting of loans in violation of the Maine Revised Statutes, Title 9-B, section 439-A do not apply in the case of a financial institution that is not subject to the lending limits of Title 9-B, section 439-A.

Committee Amendment "A", H-938, clarifies the procedures to be used by financial institutions when making loans to directors or officers. It removes the application of these provisions to corporators. The amendment also adds a fiscal note to the bill.

LD 2117 An Act Regarding Review and Evaluation of Proposed Mandated Health Legislation

PUBLIC 701

SPONSOR(S)
JOSEPH
MITCHELL E
KETOVER
CLARK N

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-941

SUMMARY

This bill repeals the Mandated Benefits Advisory Commission and eliminates all references to the commission.

This amendment allows the joint standing committee having jurisdiction over mandated health benefits to refer proposed mandates to the Bureau of Insurance for review and evaluation if there is substantial support for the proposal among members of the committee. The amendment requires review and evaluation of these proposals prior to enactment into law. The amendment also adds a fiscal note to the bill.