

# 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.

**LD 2189 An Act to Ensure Complete Recovery for Injuries to Children**DIED BETWEEN  
BODIES**SPONSOR(S)**MARSANO  
CONLEY  
LEMKE  
CARLETON**COMMITTEE REPORT**OTP-AM MAJ  
ONTP MIN**AMENDMENTS ADOPTED****SUMMARY**

This bill amends the recently enacted requirement for optional motor vehicle insurance to provide that the optional coverage would cover noneconomic damages suffered by a family member who is a minor.

**LD 2195 An Act to Revise the Basis for Semiannual Assessment on Financial Institutions**

PUBLIC 669

**SPONSOR(S)**HASTINGS  
BRANNIGAN  
THERIAULT  
GARLAND**COMMITTEE REPORT**

OTP-AM

**AMENDMENTS ADOPTED**

H-927

**SUMMARY**

This bill provides for assessments on state-chartered financial institutions based on total banking assets. This bill also changes the minimum annual rate of assessment to an amount that maintains the same minimum level of funding to the Bureau of Banking and provides for an increase in that minimum assessment rate through rulemaking. The law establishes a phase-in period with the 6-month period ending December 31, 1992 as the date that the asset-based assessment first applies.

**LD 2197 An Act to Improve Disclosures of Automated Teller Machine Transactions**

PUBLIC 680

**SPONSOR(S)**CARLETON  
MITCHELL E  
KANY**COMMITTEE REPORT**

OTP-AM

**AMENDMENTS ADOPTED**

H-958

**SUMMARY**

This bill permits financial institutions to charge a fee for automated teller machine transactions initiated by individuals who have their banking account at a bank other than the bank that owns the automated teller machine. It requires financial institutions to disclose that fee to people using the machines.

Committee Amendment "A", H-958, provides that a financial institution may charge a noncustomer fees for the use of electronic terminals if those fees are prominently displayed and the user has an opportunity to cancel the transaction without incurring a fee. It also allocates the new statutory provisions to another part of the Maine Revised Statutes, Title 9-B, so that the provisions apply to all financial institutions authorized to do business in the State. This amendment adds a fiscal note.