

MAINE STATE LEGISLATURE

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STATE OF MAINE
116TH LEGISLATURE

FIRST REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

JULY 1993

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Sen. R. Leo Kieffer*

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**ONE HUNDRED AND SIXTEENTH LEGISLATURE
FIRST REGULAR SESSION**

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

JULY 1993

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.

The committee report or reports, the prime sponsor for each bill and the lead co-sponsor in each house if one has been designated are listed below each bill title. 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:

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

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

4693NRG

**LD 400 An Act to Improve Compliance with the Laws Governing
Financial Responsibility**

PUBLIC 64

SPONSOR(S)
REED G

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-81

SUMMARY

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

Committee Amendment "A" (H-81) sets the fine at a minimum of \$100 and a maximum of \$500. It adds a fiscal note.

See also LD 642.

**LD 437 An Act to Provide for the Popular Election of the
Superintendent of Insurance**

ONTP

SPONSOR(S)
AHEARNE

COMMITTEE REPORT
ONTP MAJ
OTP-AM MIN

AMENDMENTS ADOPTED

SUMMARY

This bill provides for the popular election of the Superintendent of Insurance, beginning with the statewide election held in November 1994 and reduces the term of office from 5 years to 4 years.

Committee Amendment "A" (H-257) is the minority report of the committee. It provides for the qualifications of the Superintendent and allows a recall vote. It was not adopted.

LD 441 An Act Relating to Uninsured Vehicle Coverage

ONTP

SPONSOR(S)
FARNSWORTH

COMMITTEE REPORT
ONTP

AMENDMENTS ADOPTED

SUMMARY

This bill requires the liability limits for uninsured motorist coverage to be the same as the policy limits unless the insured specifically requests different limits.

**LD 481 An Act to Provide Consumers with the Opportunity to Acquire
an Estimate of Health Care Costs**

ONTP

SPONSOR(S)
ESTY
PINEAU

COMMITTEE REPORT
ONTP

AMENDMENTS ADOPTED

SUMMARY

This bill requires health care providers to give to patients, upon request, a written estimate of the cost of providing the services requested by the patient or recommended by the doctor.