

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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**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 504 **An Act to Encourage Small Businesses to Provide Health Insurance to Employees** ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
BRUNO	ONTP	

SUMMARY

This bill permits insurers like Blue Cross Blue Shield to develop a less costly managed-care health plan for the small employer market, specifically employers of no more than 99 employees.

The plan permits a number of mandated benefits to be omitted from coverage. The plan is designed to provide coverage for preventive care services.

The bill requires insurers to renew basic-care policies in most cases and requires disclosure that it does not provide coverage for certain providers and types of illness and that managed-care features are included in the plan.

LD 532 **An Act to Ensure an Option for Complete Recovery for Injuries to Minors** ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
KETTERER	ONTP	

SUMMARY

This bill amends the statutory provisions for optional motor vehicle insurance to provide that the optional coverage includes noneconomic damages suffered by a family member who is a minor.

LD 536 **An Act to Promote Competition in Motor Vehicle Glass Replacement and Repair** PUBLIC 203

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
FOSS	OTP MAJ	
	ONTP MIN	

SUMMARY

This bill prevents persons providing auto glass replacement services from retaining a percentage of the claim paid by the insurer. The bill prohibits insurers from contracting with anyone to arrange repair or replacement of motor vehicle glass when that person is compensated by comparing the list price of the product or services and the amount paid to the person providing the product or service.

LD 591 **An Act Related to Mortgage Companies** PUBLIC 268

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
BRANNIGAN	OTP-AM	H-417 PINEAU S-121

SUMMARY

This bill allows the Bureau of Consumer Credit Protection to assess volume fees on mortgage company loans with annual percentage rates of less than 12 1/4%. Currently, such loans are exempt from volume fees.