

# 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&amp;S XXX</i>	<i>Chapter # of enacted Private &amp; 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 &amp; 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 732 An Act to Facilitate Disclosure of Insurance Coverage**

ONTP

**SPONSOR(S)**  
MCCORMICK

**COMMITTEE REPORT**  
ONTP

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill amends the unfair claims practices section of the Maine Insurance Code related to trade practices and fraud by requiring insurance carriers to disclose the limits of liability and policy coverage prior to suit. This bill makes the failure to disclose such liability limits and policy coverages an unfair claims practice and extends the unfair claims practices provisions to workers' compensation claims. It preserves the common law right of claimants to their legal remedies for bad faith and unfair insurance claims practices and clarifies that the claimant has a private right of action against insurers for violations of this law.

**LD 735 An Act to Prohibit the Display of Social Security Numbers on Credit Cards, Customer Service Cards and Debit Cards**

PUBLIC 115

**SPONSOR(S)**  
CAREY

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
S-78

**SUMMARY**

This bill makes it unlawful for a businesses to request or require that a customer provide a social security number in order to obtain a credit card, debit card or customer service card. It provides for administrative and judicial enforcement.

Committee Amendment "A" (S-78) deletes the provision prohibiting businesses from asking or requiring social security numbers. It prohibits display of the numbers on credit, debit and customer service cards. It adds a fiscal note.

**LD 784 An Act Clarifying Identification of Financial Institution Off-premise Facilities**

PUBLIC 139

**SPONSOR(S)**  
PINEAU

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
H-173

**SUMMARY**

This bill permits a state-chartered financial institution that invests in off-premise automatic teller machine facilities to promote and identify those facilities by either its specific bank name or the network systems accessed by the facility. This bill does not alter the requirement that an off-premise facility must be shared with other financial institutions authorized to do business in this State.

Committee Amendment "A" (H-173) allows financial institutions to limit the acceptance of cash deposits to its own customers. It allows equal prominence display of the sponsoring institution and the network system name or logo. It adds a fiscal note.