

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 915 An Act to Reduce the Cost of Residential Care Treatment

ONTP

SPONSOR(S)
MARSH

COMMITTEE REPORT
ONTP

AMENDMENTS ADOPTED

SUMMARY

This bill adds the provision of insurance advice and services for group homes for children and persons with mental retardation and specialized children's homes to the insurance responsibilities of the Bureau of General Services.

This bill divides the self-insurance fund administered by the Bureau of General Services into 2 funds. One fund would be for state property and one, designated in this bill as the "state-administered fund" would be for nonstate entities. Recovery against the state-administered fund is limited by contract provision and is limited to the assets of the fund as a maximum. The state-administered fund must be actuarially sound and may purchase excess insurance. The assets may be used only for insurance purposes. Provision of insurance through the state-administered fund does not expand tort liability beyond the limits of the Maine Tort Claims Act.

The bill makes several technical changes to the risk management laws to separate provisions that would apply to the self-insurance fund and those that would apply to the state-administered fund. In performing the functions of both funds, the Commissioner of Administrative and Financial Services and the Director of the Bureau of General Services are not subject to insurance regulations under the Maine Revised Statutes, Title 24-A.

See also LD 1465 on risk management and LD 1560 on school insurance purchases.

LD 987 An Act Relating to Compulsory Insurance Limits for Hired Vehicles Used to Transport Passengers

PUBLIC 21
EMERGENCY

SPONSOR(S)
RAND

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-89

SUMMARY

This bill reduces the minimum insurance requirements for vehicles with 7 or fewer passengers.

Committee Amendment "A" (H-89) extends the insurance requirements of current law until 6/1/93. As of 6/1/93 it divides vehicles with 7 or fewer passengers into no more than 3 passengers seated behind the driver, and 4 to 7 seated there.

LD 991 An Act to Regulate the Extension of Credit Insurance to Persons Within the State

ONTP

SPONSOR(S)
GRAY

COMMITTEE REPORT
ONTP

AMENDMENTS ADOPTED

SUMMARY

This bill requires credit life and health insurers to apply uniform underwriting criteria and forbids using age or full-time or part-time employment as a condition of issuance.