

# MAINE STATE LEGISLATURE

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**LAWS**  
OF THE  
**STATE OF MAINE**

AS PASSED BY THE  
ONE HUNDRED AND FOURTEENTH LEGISLATURE  
**FIRST REGULAR SESSION**

December 7, 1988 to July 1, 1989

Chapters 1 - 502

THE GENERAL EFFECTIVE DATE FOR  
NON-EMERGENCY LAWS IS  
SEPTEMBER 30, 1989

PUBLISHED BY THE REVISOR OF STATUTES  
IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED,  
TITLE 3, SECTION 163-A, SUBSECTION 4.

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J.S. McCarthy Company  
Augusta, Maine  
1989

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**PUBLIC LAWS**  
**OF THE**  
**STATE OF MAINE**

**AS PASSED AT THE**  
**FIRST REGULAR SESSION**

**of the**  
**ONE HUNDRED AND FOURTEENTH LEGISLATURE**

**1989**

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O. The following miscellaneous information:

(1) For the following items, an explanation of the purpose for and a detailed description of the derivation shall be included:

- (a) Expected loss rate;
- (b) D-ratio;
- (c) Excess loss factors;
- (d) Excess loss adjustment amounts; and
- (e) Table of weighting and ballast values;

(2) The following information relating to the derivation of the profit and contingency loading contained in the filing shall be provided:

- (a) A complete description of the methodology used to arrive at the selected loading;
- (b) A description of alternative methodologies used or considered for use by the rating bureau in other states; and
- (c) Specific details regarding the application of the criteria used in the selection of a methodology for this filing; and

(3) Information shall also be provided on all filings by the rating bureau that have been submitted with an underwriting profit and contingency loading other than the provision used in this filing. The following information shall be listed for all such filings in the last 3 years: The State; the underwriting profit and contingency loading submitted; the loading approved; and the effective date of the rate.

For a filing made on or after July 1st in any year, the data and information required in paragraphs A, C, D, G, K and N shall be for the period ending with the immediately preceding calendar year. For a filing made prior to July 1st, the data and information required in paragraphs A, C, D, G, K and N shall be for the period ending with the second preceding calendar year.

**Sec. 2. 24-A MRSA §2363, sub-§5, as enacted by PL 1987, c. 559, Pt. A, §4, is repealed.**

**Sec. 3. 24-A MRSA §2363, sub-§5-A is enacted to read:**

**5-A. Voluntary and residual market rates. If rates and rating factors for the voluntary market and the residual**

market are submitted concurrently, the following information shall be included in the filing:

A. An explanation of the derivation of the rate differential, or differentials, among the voluntary market rates, the safety pool rates and the accident prevention account rates; and

B. For a filing made on or after July 1st in any year, for the 3 calendar years immediately preceding the date of filing, the actual written premium, earned premium, incurred losses, incurred loss adjustment expenses, paid losses and paid loss adjustment expenses. For a filing made prior to July 1st, the premium loss and expense information required by this paragraph shall be for the 2nd, 3rd and 4th preceding calendar years.

See title page for effective date.

**CHAPTER 424**

**H.P. 823 - L.D. 1155**

**An Act to Restrict the Use of Lobster Trap Dipping Solutions**

**Be it enacted by the People of the State of Maine as follows:**

**12 MRSA §6443 is enacted to read:**

**§6443. Dipping lobster traps or similar gear**

No person may dip, soak or treat lobster or crab traps, warps or cars prior to use in waters of the State other than in a solution of salt and sea water except as provided in this section.

The commissioner may authorize a specified amount of dipping, soaking or treating of lobster or crab traps, warps or cars in solutions other than salt and sea water for research purposes. This authorization shall be in writing.

See title page for effective date.

**CHAPTER 425**

**H.P. 385 - L.D. 516**

**An Act to Clarify the Responsibilities of School Boards**

**Emergency preamble.** Whereas, Acts of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

**Whereas,** local school boards are prepared to take immediate action to participate in group self-insurance