

MAINE STATE LEGISLATURE

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STATE OF MAINE
ONE HUNDRED AND TWELFTH LEGISLATURE
FIRST REGULAR SESSION

JOINT STANDING COMMITTEE ON BUSINESS AND COMMERCE
BILL SUMMARIES



JULY 1985

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This document is a compilation of the bill summaries prepared by this office for the Joint Standing Committees of the Maine Legislature, covering the First Regular Session of the 112th Legislature. The summaries are arranged by LD number and indexed separately by committee.

LD: 168 AN ACT RELATING TO ADDITIONAL CHARGES IN CONNECTION WITH CONSUMER CREDIT TRANSACTIONS SEWALL

ONTP HOUSE Accepted Committee Report
SENATE Accepted Committee Report
GOV

S-45 CA MIN REP

SUMMARY:

The bill would allow a creditor to charge a \$10 charge to a consumer if a check or other instrument of payment is returned unpaid to the creditor. This charge may be included in the balance on which the finance charge is calculated. The minority report (S-45) added an amendment that would require a creditor to elect to collect either the \$10 charge or a delinquency charge allowed for a precomputed consumer credit transaction or consumer lease.

LD: 188 AN ACT TO AMEND THE MAINE CONSUMER CREDIT CODE BRANNIGAN

OTP-AM HOUSE Emerg. Enacted PUBLIC
SENATE Emerg. Enacted CH # 134
GOV EMER SIGNED

H-69 CA H S

SUMMARY:

The bill harmonizes state and federal requirements for disclosures to cosigners. F.T.C. regulations require a notice that is similar to but different from that required under Maine law and do not provide an exemption for similar state requirements. The bill provides that the Maine form of notice need not be given if the creditor gives the federal notice. The committee amendment (H-69) adds an emergency preamble and adds a reference to the Federal Home Loan Bank Board to ensure that all financial institutions are referenced.

LD: 249 AN ACT RELATING TO THE MAINE SELF-INSURANCE GUARANTEE ASSOCIATION BRANNIGAN

OTP-AM HOUSE Enacted PUBLIC
SENATE Enacted CH # 371
GOV SIGNED

H-319 CA H S

SUMMARY:

The bill adds safeguards to ensure workers' compensation self-insurers' ability to pay claims. The final amended version (H-319) requires all primary excess insurance contracts to name the self-insurer and Self-Insurance Guarantee Association as coinsureds, recognizing the Association's right to recover under the contract for the

benefit of workers' compensation claimants in the event of a self-insurer's insolvency. It also makes several other changes in the Association's statute.

Related bill: See LD 471.

LD: 275 AN ACT TO ESTABLISH A MAINE SELF-SERVICE STORAGE ACT HICKEY
BUSTIN
REEVES

LU-WD HOUSE Accepted Committee Report
SENATE Accepted Committee Report
GOV

SUMMARY:

The bill creates a Maine Self-Service Storage Act, based on a model developed by a national trade association, to regulate the use of leased space at self-service storage facilities. The purpose of the act is to give the facility's operator a lien on personal property stored on the premises for rent, labor or other charges and to allow the operator to sell the property at a public or private sale.

LD: 290 AN ACT TO PROVIDE OPTIONAL COVERAGE FOR SPEECH-PATHOLOGY AND AUDIOLOGY IN GROUP HEALTH INSURANCE KANY
HICHENS
MICHAEL
MATTHEWS Z

LU-WD HOUSE Accepted Committee Report
SENATE Accepted Committee Report
GOV

SUMMARY:

The bill requires insurers that issue group health policies to make available optional coverage for the services of a licensed audiologist or speech pathologist. This is similar to the mandated options now in place for optometric and chiropractic services.

LD: 291 AN ACT TO INCREASE THE HANDLING FEE FOR RETURNABLE CONTAINERS TWITCHELL
JACKSON

OTP-AM HOUSE Eng-as-Amended
SENATE Adhered to Min (ONTP) Report
GOV

S-103 CA MAJ REP H

SUMMARY:

The original bill increases the returnable container handling fee from 2 cents to 3 cents per container returned. The committee amendment (S-103) increased it to 1 1/4 cents.