

MAINE STATE LEGISLATURE

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STATE OF MAINE
ONE HUNDRED AND TWELFTH LEGISLATURE
SECOND REGULAR SESSION

JOINT STANDING COMMITTEE ON
BUSINESS AND COMMERCE
BILL SUMMARY



MAY 1986

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JOINT STANDING COMMITTEE
BILL SUMMARIES
MAY 1986

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, covering the Second Regular Session of the 112th Legislature. The summaries are arranged by LD number under each committee.

All Amendments are listed, by paper number (e.g., H-584 or S-222), together with the sponsor if it is a floor amendment or the designation "CA" if it is a committee amendment. If the amendment was adopted in the House, the letter H appears after the sponsor. If it was adopted in the Senate, the letter S appears.

Final action for each bill is listed to the right of the title. If final House action and Senate action differ, both are listed.

Key to Committee Reports and Floor Action:

OTP	Ought to Pass
OTP-ND	Ought to Pass in New Draft
OTP-ND-NT	Ought to Pass in New Draft, New Title
OTP-AM	Ought to Pass as Amended
ONTP	Ought Not to Pass
LVWD	Leave to Withdraw
INDEF PP	Indefinitely Postponed

SUMMARY: The bill resulted from a study by the Business and Commerce Committee. The bill gives the Superintendent of Insurance the authority to establish a mandatory risk-sharing plan after notice and hearing whenever liability insurance is not available in the voluntary market and the public interest requires the availability. The bill applies to liability insurance for day care, liquor, municipalities and public entities. Any plan established is limited in duration to one year.

LD 2054 AN ACT RELATING TO CANCELLATION AND NONRENEWAL OF PROPERTY AND CASUALTY INSURANCE CONTRACTS PL 1985 c. 671

Sponsor: Business and Commerce Committee
Committee Report: OTP-AM

H-612 CA H S

SUMMARY: The bill resulted from a study by the Business and Commerce Committee. Under the bill, cancellation of policies before the expiration date are not allowed except under specified circumstances, such as nonpayment of premium, fraud, substantial change in the risk, insolvency or breach of contract or duties. Notice of nonrenewal or permitted cancellation is required. The bill applies only to contracts written after the effective date of the section.

The Committee Amendment (H-612) requires that cancellation provisions apply to all contracts currently written as well as future ones. Nonrenewal provisions are to go into effect 30 days after the effective date of the bill.

LD 2055 AN ACT TO PERMIT MOBILE BANKING IN RURAL MAINE PL 1985 c. 577

Sponsor: MARTIN, H., Simpson, Rotondi, Matthews, Z.
Committee Report: New Draft of LD 1727

SUMMARY: The original bill, LD 1727, authorizes the use of mobile banks and authorizes the Superintendent of Banking to adopt rules regarding the operation of a mobile unit.

The new draft adds specific limitations regarding where a mobile unit may operate, who may operate a mobile unit and what services must be offered by a mobile unit. Mobile branches are prohibited in communities which are within 10 road miles of an existing permanent facility. Preference will be given to financial institutions which have traditionally served the community if more than one institution applies for a mobile branch site.

LD AN ACT TO AMEND THE REGULATION OF THE PRACTICE PL 1985
2061 OF NURSING c. 724

Sponsor: CLARK, N., Gill, Dexter, Murray
Committee Report: OTP-AM

S-458 CA H S

SUMMARY: The bill updates current law regarding the practice of nursing by revising definitions and other provisions and by establishing new educational requirements for nurses. All nurses graduating after 1995 are required to have either an associate degree or a baccalaureate degree under this bill.

The Committee amendment (S-458) removes the educational requirements in the bill, but establishes a Commission that will study conditions in Maine in order to determine a time when the educational requirements can become part of the law. The amendment also adds an exemption from the law for nursing services performed in accordance with religious principles of any church which relies only upon prayer or spiritual means for healing.

LD AN ACT TO AUTHORIZE PREFERRED PROVIDER ARRANGE- ND LD 2290
2068 MENTS IN MAINE AND TO ESTABLISH A CASH RE-
SERVE REQUIREMENT FOR HEALTH MAINTENANCE OR-
GANIZATIONS

Sponsor:
Committee Report: OTP-ND

SUMMARY: See LD 2290.

LD AN ACT TO PROTECT INDIVIDUAL RETIREMENT LVWD
2077 ACCOUNTS FROM ATTACHMENT AND EXECUTION

Sponsor: NELSON
Committee Report: LVWD