

MAINE STATE LEGISLATURE

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STATE OF MAINE
ONE HUNDRED AND THIRTEENTH LEGISLATURE
FIRST REGULAR SESSION

JOINT STANDING COMMITTEE ON
BANKING AND INSURANCE
BILL SUMMARY



JUNE 1987

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JOINT STANDING COMMITTEE
BILL SUMMARIES
JUNE 1987

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 summaries are arranged by LD number under each committee.

All Adopted 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 "COMMITTEE" if it is a committee amendment.

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

Please let us know if you would prefer a different format or additional information and if the summaries are helpful.

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-A	Ought to Pass as Amended
ONTP	Ought Not to Pass
LVWD	Leave to Withdraw
INDEF PP	Indefinitely Postponed

LD AN ACT TO PROMOTE FINANCIAL RESPONSIBILITY OF LVWD
617 MOTORISTS

Sponsor: NADEAU, G. R., Gwadosky, Ruhlin, Rand
Committee Report: LVWD

SUMMARY: This bill requires any operator of a motor vehicle who is stopped by a law enforcement officer for any violation of Title 29 or who is involved in an accident to prove that he or she had insurance at that time. Within 72 hours the operator must fill out a certificate issued by the law enforcement officer and give certain information about his or her insurance. A violation may result in loss of license for 6 months or a civil penalty of not less than \$1,000.

This was one of 5 bills on mandatory auto insurance. See also LD 1798.

LD AN ACT TO PROVIDE FLEXIBLE RATING FOR PROPERTY CARRY-OVER
621 AND CASUALTY INSURANCE

Sponsor: BRANNIGAN, Martin, J., Bustin
Committee Report: CARRY-OVER

SUMMARY: This bill establishes a flexible rating system for property and casualty insurance. Any increase or decrease in rates under 15% would be allowed upon filing and compliance with existing rules. If the proposed rate increase or decrease is 15% or greater, the superintendent must hold a hearing at which the insurance company must prove that the proposed rate is neither "excessive" nor "inadequate," as defined in the Maine Revised Statutes, Title 24-A, section 2336, but without reference to whether a "competitive market" exists.

LD AN ACT TO REQUIRE THAT CASUALTY INSURANCE ONTP
622 COMPANIES OFFER INSURANCE FOR UNUSUAL RISKS

Sponsor: DOW
Committee Report: ONTP

SUMMARY: This bill prevents insurers who sell casualty insurance from denying coverage to people or businesses only for the reason that the risk is different from other risks assumed by the insurer.