

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
627

AN ACT TO PROVIDE EQUITABLE RATE MAKING IN
MEDICAL PROFESSIONAL LIABILITY INSURANCE

LVWD

Sponsor: BRANNIGAN, Joseph
Committee Report: LVWD

SUMMARY: This bill requires that medical malpractice insurance rates be based on no more than 4 categories, or payment classifications, rather than the 8 categories currently being used. The bill also requires the Superintendent of Insurance to establish rules requiring the use of experience-based malpractice rates.

LD
629

AN ACT TO ENSURE CONSUMER INPUT IN INSURANCE
RATE MAKING

LVWD

Sponsor: PRAY, Theriault, Erwin, P., Bustin
Committee Report: LVWD

SUMMARY: This bill allows for the participation of the Public Advocate in insurance rate proceedings. The bill requires the Superintendent of Insurance to forward proposed rate increases to the Public Advocate and allows the Public Advocate to intervene in rate cases. The costs of intervention will be assessed to insurers on an equitable basis.

LD
642

AN ACT CONCERNING THE WORKERS' COMPENSATION
RATE-SETTING AUTHORITY OF THE SUPERINTENDENT OF
INSURANCE

CARRY-OVER

Sponsor: FOSS, Armstrong, Garland, Collins
Committee Report: CARRY-OVER

SUMMARY: This bill removes provisions which set maximum rates for workers' compensation and returns the entire rate-making process to the Superintendent of Insurance. The standards which the superintendent must use in approving or disapproving rates remain in the law.

This bill also removes the requirement that the superintendent report to the Legislature by May 1, 1987, regarding savings realized by other amendments which related to the purpose of the Maine Revised Statutes, Title 24-A, section 2355.