

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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ONE HUNDRED AND THIRTEENTH LEGISLATURE
FIRST REGULAR SESSION

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

This bill was withdrawn but the Bureau of Consumer Credit Protection has been asked to adopt a rule requiring that information on points be given to consumers.

LD AN ACT TO CREATE THE MAINE PROPERTY AND CARRY-OVER
810 CASUALTY JOINT UNDERWRITING ASSOCIATION

Sponsor: THERIAULT, Allen, Racine
Committee Report: CARRY-OVER

SUMMARY: This bill establishes the Maine Property and Casualty Joint Underwriting Association. It applies to liability insurance for day care, liquor, officers and directors of nonprofit organizations, product, nurse midwife, whitewater rafting, commercial motor vehicle, medical malpractice, and any other area which the Bureau of Insurance deems appropriate other than private passenger motor vehicle, environmental impairment and workers' compensation.

This bill was carried over to the 2nd Regular Session of the 113th Legislature and has been referred to the Commission to Examine Problems of Tort Litigation and Liability Insurance in Maine.

LD AN ACT TO PROVIDE FOR COMPETITIVE STATE CARRY-OVER
835 FUNDING OF WORKERS' COMPENSATION

Sponsor: MARTIN, J., Baker, McHenry, Bustin
Committee Report: CARRY-OVER

SUMMARY: This bill establishes a competitive state fund for workers' compensation insurance. Employers may choose between the state fund or a private insurance carrier. Employers joining the fund would pay premiums into the fund as they would to an insurance company. The fund is to become self-supporting within a reasonable time.

LD AN ACT TO REQUIRE MOTOR VEHICLE LIABILITY LVWD
866 INSURANCE

Sponsor: ALIBERTI, Baldacci, Tardy, Nutting
Committee Report: LVWD

SUMMARY: This bill requires all operators of motor vehicles to obtain liability insurance. The bill also provides that this insurance is administered on a no-fault basis. A violation may result in a civil penalty of no more than \$100 and a 3-month license suspension.

This bill was one of 5 bills requiring motor vehicle liability insurance introduced during the 1st Regular Session of the 113th Legislature.

See also LD 1798.

LD AN ACT TO IMPLEMENT CIVIL PENALTIES FOR PASSING LVWD
880 WORTHLESS INSTRUMENTS

Sponsor: DELLERT, Stanley, Telow, Dillenback
Committee Report: LVWD

SUMMARY: This bill is one of two bills requiring a civil penalty for passing a bad check. A person passing a bad check under this bill may be liable for the amount of the check, court costs, service costs, collection costs not to exceed \$40, attorneys' fees, and interest charges of 12% per annum. Recovery is allowed only if notice is given on a prescribed form. A provision for satisfaction of the claim after commencement of action is included.

See also LD 582.

LD AN ACT TO AMEND THE REPORTING REQUIREMENTS AT LVWD
950 THE WORKERS' COMPENSATION COMMISSION

Sponsor: MATTHEWS, Z., Dutremble, D., Joseph, Gwadosky
Committee Report: LVWD

SUMMARY: This bill requires an annual report to be made jointly by the chairman of the Workers' Compensation Commission and the Superintendent of Insurance to the Governor and the Joint Standing Committee on Business Legislation. The report is to include information on rates, premiums, availability of workers' compensation insurance, payments made, data from this State and comparative data from other jurisdictions.

LD AN ACT TO PROVIDE HEALTH CARE BENEFITS TO ND LD 1770
974 UNINSURED INDIVIDUALS

Sponsor: MARTIN, J., Kerry, Kany, Rydell
Committee Report: OTP-ND LD 1770 (Majority)
 ONTP (Minority)

SUMMARY: See New Draft, LD 1770