

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
1696

AN ACT CONCERNING UNFAIR CLAIMS PRACTICES

PL 1987
c. 291

Sponsor: MARTIN, J., Marsano, Conley
Committee Report: New Draft of LD 683

SUMMARY: The original bill (LD 683) defines certain acts of insurers as unfair practices and creates a civil cause of action for any person, including 3rd parties, injured by any of the unfair practices. The bill does not apply to workers' compensation claims.

The new draft rewrites the entire original bill. The new draft expands existing protections to insureds in their contractual relationships with insurers and delineates circumstances in which the Bureau of Insurance is empowered to investigate and exercise disciplinary measures. The new draft outlines circumstances when the insured, but not a 3rd party, has a private right of action against the insurer.

The new draft does not apply to life and health insurance nor workers' compensation claims. Portions of the original bill which were not included in the new draft have been referred to the Commission to Examine Problems of Tort Litigation and Liability Insurance in Maine for their consideration.

LD
1697

AN ACT TO REQUIRE AN INSURANCE AGENT OR BROKER
TO BE LOCATED AT EACH PLACE OF BUSINESS

PL 1987
c. 292

Sponsor: PRIEST, Collins, Tracy
Committee Report: New Draft of LD 1176

SUMMARY: The original bill (LD 1176) requires that each office of an insurance agent, broker or firm be staffed by an agent, broker or sublicensee. The bill also requires written notice to be given to the Superintendent of Insurance of the location of each office and the person responsible for each office.

The new draft rewords the original bill and title for clarity, but does not change the substance of the original bill.