

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

Sponsor: BRANNIGAN, Collins, MacBride, Ingraham
Committee Report: Majority Report of New Draft of LD 703
Amendments Adopted:
S-185 THERIAULT

SUMMARY: The original bill (LD 703) provides that a law enforcement officer can request evidence of financial responsibility and issue a verification card. If an operator of a motor vehicle fails to send in the verification card or cannot prove financial responsibility, the Secretary of State may suspend the operator's license until satisfactory evidence of financial responsibility is provided.

The new draft adds to the current law on financial responsibility. All motorists must be financially responsible at all times. A law enforcement officer may request proof of insurance or proof of financial responsibility when an operator is stopped for a moving violation or is involved in an accident. The operator has until 24 hours before the court appearance to show proof or obtain insurance. If no proof is shown the operator is subject to a \$100 penalty and loss of license until proof of insurance or financial responsibility is shown. Insurance companies are required to issue insurance cards and to sell motor vehicle liability insurance for terms of no less than 3 months.

The new draft includes a 3-year sunset provision and a provision requiring a study of uncompensated victims of uninsured motorists.

House Amendment A (H-294) was not adopted. It requires a person to produce evidence of insurance or financial responsibility before a person may register a vehicle. The amendment also provides the additional penalty of impoundment of a vehicle for a person who does not comply with the provisions of the bill.

House Amendment B (H-317) was not adopted. It provides that the data involved in the study be sent to the Legislative Council not to the Office of Policy and Legal Analysis and deletes the sections regarding the reporting requirements. This amendment also adds an effective date of January 1, 1988, to the original bill.

Senate Amendment A (S-185) was adopted. It gives the oversight of the data collection process to the Legislative Council rather than the Office of Policy and Legal Analysis. The amendment also adds an effective date of January 1, 1988, to the original bill.