

MAINE STATE LEGISLATURE

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**STATE OF MAINE
114TH LEGISLATURE
FIRST REGULAR SESSION**



**BILL SUMMARY
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE**

JULY 1989

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Haven Whiteside, Legislative Analyst

Office of Policy & Legal Analysis
Room 101, State House Sta. 13
Augusta, ME 04333
(207) 289-1670

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STATE OF MAINE
OFFICE OF POLICY AND LEGAL ANALYSIS
ROOM 101/107/135
STATE HOUSE STATION 13
AUGUSTA, MAINE 04333
TEL: (207) 289-1670

ANNIKA E. LANE
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ONE HUNDRED AND FOURTEENTH LEGISLATURE
FIRST REGULAR SESSION

JOINT STANDING COMMITTEE
BILL SUMMARIES
AUGUST 1989

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 for each committee.

All Adopted Amendments are listed, by paper number (e.g., H-584 or S-222), together with the sponsor for floor amendments. Final action is listed to the right of the title. If final House and Senate action differ, both are listed. Committee Reports and Floor Action are abbreviated as follows:

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

Each individual summary was prepared by the analyst assigned, as noted for each committee. But, this document was produced by the efforts of all the office staff, including Research Assistant Barbara McGinn, and secretaries: Charlene Brann, and Valarie Parlin, and especially Laurette Knox who coordinated preparation of the overall document.

Please give us your suggestions and comments on these summaries and tell us of any inaccuracies.

SPONSOR(S)
RAND
THERIAULT
CURRAN
HALE

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-50

SUMMARY

The bill permits the state's Risk Management Division to provide insurance advice and services to the Casco Bay Island Transit District.

The committee amendment (H-50) adds a fiscal note to the bill.

LD 423 An Act Concerning Unfair Trade Practices in the Automobile Insurance Industry

LV/WD

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COMMITTEE REPORT
LV/WD

AMENDMENTS ADOPTED

SUMMARY

Present law (24-A MRSA §2164-C) prohibits insurers from requiring appraisals or repairs of window glass to be done at any particular establishment. This bill would make violation a Class D crime and subject to loss of license.

LD 431 An Act Concerning Health Care Insurance

LV/WD

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GWADOSKY

COMMITTEE REPORT
LV/WD

AMENDMENTS ADOPTED

SUMMARY

The bill provides an income tax credit for employers who pay at least 50% of the health insurance premium for their employees, and who have not provided health insurance for their employees for the past three years. The credit would equal 20% of the employer's premium expenditures in the first year, and 10% in the second year. The employer must have more than one and fewer than fifty unrelated full time employees, and must offer the health insurance to at least all full-time employees. The tax credit would be available for tax years beginning on or after January 1, 1990 and ending on or before December 31, 1992.