

# MAINE STATE LEGISLATURE

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**STATE OF MAINE  
115TH LEGISLATURE**

**FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION**

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

**AUGUST 1991**

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**ONE HUNDRED AND FIFTEENTH LEGISLATURE  
FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION  
JOINT STANDING COMMITTEE  
BILL SUMMARIES  
AUGUST 1991**

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 volume is organized alphabetically by committee; within each committee, the summaries are arranged by LD number. A subject index is provided at the beginning of each committee's summaries.

All adopted amendments are listed, by paper number (e.g., H - 584 or S - 222), together with the sponsor for floor amendments. Final action on each bill is listed to the right of the title. Various types of final action are abbreviated as follows:

<b>PUBLIC XXX</b>	<i>Chapter # of enacted Public Law</i>
<b>P&amp;S XXX</b>	<i>Chapter # of enacted Private &amp; Special Law</i>
<b>RESOLVE XXX</b>	<i>Chapter # of enacted Resolve</i>
<b>CON RES XXX</b>	<i>Chapter # of Constitutional Resolution passed by both Houses</i>
<b>EMERGENCY</b>	<i>Enacted law takes effect sooner than 90 days</i>
<b>CARRIED OVER</b>	<i>Bill carried over to 2nd Session</i>
<b>FAILED EMERGENCY ENACTMENT</b>	<i>Bill failed to get 2/3 vote</i>
<b>ONTP</b>	<i>Ought Not to Pass report accepted</i>
<b>LVWD</b>	<i>Leave to Withdraw report accepted</i>
<b>INDEF PP</b>	<i>Bill Indefinitely Postponed</i>
<b>DIED BETWEEN BODIES</b>	<i>House &amp; Senate disagree; bill died</i>
<b>VETO SUSTAINED</b>	<i>Legislature failed to override Governor's Veto</i>
<b>UNSIGNED</b>	<i>Not signed by Governor within 10 days</i>
<b>DIED ON ADJOURNMENT</b>	<i>Action incomplete when 1st session ended</i>

These summaries were prepared by the analyst or analysts assigned to the committee. But, this document was produced by the efforts of all the office staff, including secretaries: Charlene Raymond and Valarie Parlin, and especially Laurette Knox who coordinated preparation of the overall document.

If you have any suggestions or comments on these summaries, please let us know.

**LD 762**

**An Act Concerning Rental Vehicle Insurance**

**ONTP**

**SPONSOR(S)**

TRACY  
BUSTIN  
CONSTANTINE  
GARLAND

**COMMITTEE REPORT**

ONTP

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill provides that motor vehicle rental insurance not exclude from coverage any coverage provided under a motor vehicle insurance policy approved by the Superintendent of Insurance. It provides that an insured must be informed that the insured may have adequate insurance coverage without purchasing a collision damage waiver. The bill defines an authorized driver of a rental vehicle. It also provides that the owner may not require the renter to assume responsibility for the owner's loss of use of the vehicle. Currently, renters are not made aware at the time of accepting or declining the collision damage waiver that they may be liable for loss of use, which is not usually covered under their own auto insurance policies.

**LD 764**

**An Act to Clarify the Responsibilities of School Boards**

**ONTP-MAJ REP**

**SPONSOR(S)**

MARSANO  
GWADOSKY  
RYDELL  
GARLAND

**COMMITTEE REPORT**

ONTP MAJ  
OTP MIN

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill authorizes school boards, in their discretion, to provide group health, hospitalization and major medical benefits to their employees through direct reimbursement plans or programs by self-insuring such benefits. The bill provides guidelines for the establishment and operation of individual and group programs. School boards establishing programs would be required to set aside sufficient amounts to pay immediate claims before commencing operation of the programs. School boards also would be required to obtain excess insurance or reinsurance, that is, so-called "stop-loss coverage," to limit their exposure under such programs and to adopt guidelines establishing funding mechanisms for the programs before commencing operation of the programs. The legal entity establishing a program to serve a group of school administrative units would be required to adopt a plan of management providing for the financial operation of the program.

**LD 771**

**An Act to Provide Coverage for Chiropractic Services under Health Maintenance Organization Plans**

**CARRIED OVER**

**SPONSOR(S)**

PRAY  
MARTIN J  
WEBSTER  
GARLAND

**COMMITTEE REPORT**

**AMENDMENTS ADOPTED**

**SUMMARY**

Chiropractic services through health maintenance organizations are currently available only after approval by the primary physician of the patient.