

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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Sen. Raynold Theriault
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Jane Orbeton, Legislative Analyst

*Office of Policy and Legal Analysis
Room 101, State House Station 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

**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:

PUBLIC XXX	<i>Chapter # of enacted Public Law</i>
P&S XXX	<i>Chapter # of enacted Private & Special Law</i>
RESOLVE XXX	<i>Chapter # of enacted Resolve</i>
CON RES XXX	<i>Chapter # of Constitutional Resolution passed by both Houses</i>
EMERGENCY	<i>Enacted law takes effect sooner than 90 days</i>
CARRIED OVER	<i>Bill carried over to 2nd Session</i>
FAILED EMERGENCY ENACTMENT	<i>Bill failed to get 2/3 vote</i>
ONTP	<i>Ought Not to Pass report accepted</i>
LVWD	<i>Leave to Withdraw report accepted</i>
INDEF PP	<i>Bill Indefinitely Postponed</i>
DIED BETWEEN BODIES	<i>House & Senate disagree; bill died</i>
VETO SUSTAINED	<i>Legislature failed to override Governor's Veto</i>
UNSIGNED	<i>Not signed by Governor within 10 days</i>
DIED ON ADJOURNMENT	<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 836

An Act Concerning Workers' Compensation Self-insurance

ONTP

SPONSOR(S)
MCHENRY

COMMITTEE REPORT
ONTP

AMENDMENTS ADOPTED

SUMMARY

This bill excludes from self-insurance employers that are not safe employers. Employers that have 3 state or federal health and safety law, rule or regulation violations or an accident causing death so an employee within the last 12 months are ineligible for self-insurance. Eligibility is restored after one year with no violations and no accidents causing death to an employee.

LD 847

An Act to Establish a Consumer Advocate for Insurance

CARRIED OVER

SPONSOR(S)
RAND
KANY
PARADIS J
MITCHELL E

COMMITTEE REPORT

AMENDMENTS ADOPTED

SUMMARY

This bill establishes the Office of Consumer Advocate for Insurance as an independent office within the Department of the Attorney General. The Consumer Advocate for Insurance has a duty to represent the interests of consumers in property and casualty insurance matters. The office is paid for by assessments against insurers in proportion to their respective direct gross premiums written on property and casualty insurance within the State during the year.

LD 859

An Act to Promote Health Insurance for Workers in Health Care Facilities and Hospitals

LV/WD

SPONSOR(S)
RAND
MCKEEN
MCHENRY
CONLEY

COMMITTEE REPORT
LV/WD

AMENDMENTS ADOPTED

SUMMARY

This bill requires hospitals, health care facilities, and nursing homes receiving public funding to provide health insurance for employees and their dependents as a condition of employment, without charge to the employees. Employee is broadly defined to include all employees of the hospital, health care facility or nursing home and employees of outside contractors who are working on the site.