

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:

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.

and disqualifies for the discount all contracts and policies in which the insured or a dependent of the insured smokes or tests positively for smoking. The bill requires that health insurance provide benefits for smoking cessation services that meet standards established by the Department of Human Services.

LD 936 An Act to Require Insurance Companies to Inform Insureds of LV/WD
the Extent of Insured Value

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
SKOGLUND TOWNSEND MITCHELL E KUTASI	LV/WD	

SUMMARY

This bill requires that motor vehicle insurance policies that insure for replacement value of the motor vehicle state that limitation and carry a separate endorsement. The purpose of this bill is to make sure that insurance buyers understand what they are buying.

LD 974 An Act Concerning the Provision of Loss Information by an LV/WD
Insurer

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
TARDY	LV/WD	

SUMMARY

This bill clarifies that an insurer should provide loss information to the insured's representative.

LD 982 An Act to Provide Equitable Insurance Reimbursement for CARRIED OVER
Acupuncture Services Provided by Licensed Acupuncturists

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
JOSEPH MARTIN J CLARK N BRAWN		

SUMMARY

This bill requires that all health insurance policies, medical service plans and nonprofit health care plans that provide coverage for acupuncture reimburse licensed acupuncturists under the same conditions that apply to the services of a licensed physician.

LD 985 An Act to Enhance the Laws Governing Financial LV/WD
Responsibility

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
REED G BRANNIGAN	LV/WD	

SUMMARY

This bill requires the Secretary of State to suspend the operators' licenses and vehicle registrations of persons who violate state motor vehicle laws unless and until those persons produce proof of financial

responsibility. Under current law, the Secretary of State is vested with discretionary authority.

The bill also increases the fine for operating a motor vehicle without insurance from an amount of up to \$100 to a flat \$500. In lieu of a fine, the court may order the defendant to perform community service work.

LD 1015 An Act to Provide for Increased Coverage of Mental Illness CARRIED OVER
by Group Health Insurance

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
LAWRENCE WENTWORTH GEAN		

SUMMARY

Current law does not specify the amount of group health insurance benefits for inpatient care, day treatment services or outpatient services for mental or nervous conditions. This bill requires group health insurers to provide 80% coverage for these services for all policies or certificates executed, delivered, issued, continued or renewed on or after January 1, 1992.

LD 1022 An Act Concerning Collision Damage Waiver on Automobile LV/WD
Rental Agreements

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
KETOVER RYDELL CARLETON KANY	LV/WD	

SUMMARY

This bill prevents car rental companies from taking advantage of consumers who rent vehicles for no more than 30 days by creating a contractual liability for collision damage and then selling a waiver of liability for damages that in most cases the consumer's personal automobile insurance already provides. This bill prohibits the rental company from holding the renter liable for damages to a rented vehicle except under certain conditions. (See LD 1354)

LD 1024 An Act to Amend the Maine Human Rights Act to Make Effective ONTP
Provisions against Employment Discrimination

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
MCKEEN	ONTP	

SUMMARY

This bill provides that victims of intentional discrimination may pursue a discrimination case in Superior Court.