

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

STATE OF MAINE
115TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

MAY 1992

Staff:
Jane Orbeton, Legal Analyst

*Office of Policy and Legal Analysis
Room 101, State House Station 13
Augusta, ME 04333
(207)287-1670*

MEMBERS:

**Sen. Judy C. Kany
Sen. Linda Curtis Brawn
Sen. Dale McCormick*

**Rep. Elizabeth H. Mitchell
Rep. Phyllis R. Erwin
Rep. Richard H. C. Tracy
Rep. Harriett A. Ketover
Rep. Ruth Joseph
Rep. Anne M. Rand
Rep. Edward L. Pineau
Rep. Joseph A. Garland
Rep. Peter Hastings
Rep. Joseph G. Carleton*

**Denotes Chair*

IARTHA E. FREEMAN, DIRECTOR
WILLIAM T. GLIDDEN, JR., PRINCIPAL ANALYST
ULIE S. JONES, PRINCIPAL ANALYST
DAVID C. ELLIOTT, PRINCIPAL ANALYST
DON CLARK
YAN M. DYTTER
BRO FLATEBO
EBORAH C. FRIEDMAN
MICHAEL D. HIGGINS
KANE ORBETON



KAREN L. HRUBY
JILL IPPOLITI
JOHN B. KNOX
PATRICK NORTON
MARGARET J. REINSCH
PAUL J. SAUCIER
HAVEN WHITESIDE
MILA M. DWELLEY, RES. ASST.
ROY W. LENARDSON, RES. ASST.
BRET A. PRESTON, RES. ASST.

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
SECOND REGULAR SESSION**

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

MAY 1992

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 far right of the title. Various types of final action are abbreviated as follows:

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

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, 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 1613 An Act to Reform Maine Motor Vehicle Insurance

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
THERIAULT BRAUN JOSEPH RICHARDS	ONTP	

SUMMARY

This bill establishes no-fault automobile insurance in Maine. The no-fault insurance system provides coverage for personal protection, property protection and residual liability.

LD 1665 An Act to Facilitate the Purchase of Insurance by Purchasing Groups

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
RAND THERIAULT ERWIN	ONTP	

SUMMARY

This bill gives the Superintendent of Insurance the authority, upon petition of any insurer, purchasing group, broker or on the superintendent's own initiative to determine that a particular line of insurance does not exist in this State. The bill also allows purchasing groups the option of purchasing insurance from an insurer not admitted in this State if that insurer is admitted pursuant to the surplus lines laws in another state.

LD 1721 An Act Concerning Small Business Employer Health Coverage Reforms

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
THERIAULT GARLAND PLOURDE	ONTP OTF	MAJ MIN

SUMMARY

This bill establishes the Maine Small Business Employer Health Reinsurance Program. This program is a means of pooling the resources of various insurance carriers in order to meet the requirements of health insurance continuity legislation, which became law in 1989. It spreads the risk of loss in the case of small business employer health policies in order to ensure a strong competitive marketplace for health insurance. It allows certain carriers to "opt out" when they can comply with the law and absorb the risk.

LD 1800 An Act Concerning Insurance Coverage for the Diagnosis and Treatment of the Disease of Infertility

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
CLARK N MITCHELL E GARLAND	ONTP	

SUMMARY

This bill provides that all individual and group insurance policies, all individual and group nonprofit