

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
115TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES  
JOINT STANDING COMMITTEE  
ON  
BANKING AND INSURANCE

MAY 1992

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**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.

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
GARLAND MITCHELL E KANY BRAWN	OTP-AM	H-895 S-618 KANY

**SUMMARY**

This bill clarifies that credit card accounts and programs implemented on or before November 1, 1991 must comply with state laws concerning the use of names of financial institutions on credit cards by December 31, 1992.

**LD 2023      An Act to Amend the Automobile Assigned Risk Laws of Maine      ONTP**

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
PINEAU THERIAULT BRAWN MITCHELL E	ONTP	

**SUMMARY**

This bill allows consumers who secure motor vehicle insurance to purchase limits of liability in excess of the limits currently authorized.

**LD 2029      An Act to Amend the Maine High-Risk Insurance Organization      PUBLIC 877**  
**Laws**

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
ERWIN KANY JOSEPH KETOVER	OTP-AM	H-940 S-765 BRANNIGAN

**SUMMARY**

This bill amends the Maine High-Risk Insurance Organization laws to require employers to contribute the same amount toward high-risk insurance as the employer would pay for health insurance for an employee not considered high risk. The bill also provides for payroll deduction and dependent coverage of an employee covered through a high-risk insurance plan.

Committee Amendment "A", H-940, to the bill adds a fiscal note to the bill.

Senate Amendment "A", S-765, to Committee Amendment "A" adds language exempting the insurance cost provisions of the bill from the municipal mandates laws.