

MAINE STATE LEGISLATURE

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**STATE OF MAINE
119TH LEGISLATURE**

FIRST REGULAR SESSION

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

JULY 1999

MEMBERS:

Sen. Lloyd P. LaFountain III, Chair

Sen. Neria R. Douglass.

Sen. I. Joel Abromson

Rep. Jane W. Saxl, Chair

Rep. Christopher P. O'Neil

Rep. Joseph C. Perry

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Rep. Kevin J. Glynn

Rep. Robert W. Nutting

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ONE HUNDRED NINETEENTH LEGISLATURE
FIRST REGULAR SESSION

Summary Of Legislation Before The Joint Standing and Select Committees
August 1999

We are pleased to provide this summary of all bills that were considered by the Joint Standing and Select Committees of the Maine Legislature this past session. The document is a compilation of bill summaries which describe each bill and relevant amendments, as well as the final action taken. Also included are statistical summaries of bill activity this session for the Legislature and each of its joint standing and select committees.

The document is organized for convenient reference to information on bills considered by the committees. It is organized by committees and within committees by bill (LD) number. The committee report(s), prime sponsor for each bill and the lead co-sponsor(s), if designated, are listed below each bill title. All adopted amendments are listed by paper number. Two indices, a subject index and a numerical index by LD number are provided for easy reference to bills. They are located at the back of the document. A separate publication, History and Final Disposition of Legislative Documents, may also be helpful in providing information on the disposition of bills. These bill summaries also are available at the Law and Legislative Reference Library and on the Internet (www.state.me.us/legis/opla).

Final action on each bill is noted to the right of the bill title. The abbreviations used for various categories of final action are as follows:

CARRIED OVER.....Bill carried over to Second Regular Session
CON RES XXX..... Chapter # of Constitutional Resolution passed by both Houses
CONF CMTE UNABLE TO AGREE.....Committee of Conference unable to agree; bill died
DIED BETWEEN BODIES.....House & Senate disagree; bill died
DIED IN CONCURRENCE..... One body accepts ONTP report; the other indefinitely postpones the bill
DIED ON ADJOURNMENT.....Action incomplete when session ended; bill died
EMERGENCY..... Enacted law takes effect sooner than 90 days
ENACTMENT FAILED..... Bill failed to get vote required for enactment or final passage
NOT PROPERLY BEFORE THE BODY..... Ruled out of order by the presiding officers; bill died
INDEF PP.....Bill Indefinitely Postponed
ONTP..... Ought Not To Pass report accepted
OTP ND..... Committee report Ought To Pass In New Draft
OTP ND/NT..... Committee report Ought To Pass In New Draft/New Title
P&S XXX..... Chapter # of enacted Private & Special Law
PUBLIC XXX..... Chapter # of enacted Public Law
RESOLVE XXX..... Chapter # of finally passed Resolve
UNSIGNED.....Bill held by Governor
VETO SUSTAINED.....Legislature failed to override Governor's Veto

Please note the effective date for all non-emergency legislation enacted in the First Regular Session (unless otherwise specified in a particular law) is September 18, 1999.

LD 588**An Act to Facilitate the Use of Major Credit Cards to Pay Fines, Forfeitures and Fees****ONTP**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
MILLS	ONTP	

LD 588 proposed to facilitate payment of fines, forfeitures and fees by allowing the State to cover its costs when accepting payment by credit card. This bill proposed to authorize the State and its agencies to charge a fee of 2.5% when a person pays a fine, forfeiture or fee to the State.

The substantive provisions of LD 588 were incorporated into the Part II budget, Public Law 1999, chapter 401.

LD 598**An Act to Mandate that Insurance Companies Cover Eating Disorders****ONTP**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
PINGREE	ONTP	

LD 598 proposed to require that individual and group health insurance policies and contracts provide coverage for eating disorders. See related bill LD 1158.

LD 601**An Act to Clarify the Duty of Insurance Agencies to Keep Records****PUBLIC 50**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
DAVIDSON	OTP-AM	H-46

LD 601 proposed to clarify that if a producer engages in a transaction on behalf of an insurance agency and subsequently maintains a different place of business, the duty to keep records of the transaction falls on the insurance agency and not the individual producer.

Committee Amendment "A" (H-46) proposed to replace the bill. It proposed to clarify that if a producer engages in a transaction on behalf of an insurance agency and subsequently maintains a different place of business, the duty to keep records of the transaction falls on the insurance agency and not the individual producer. It proposed that if a producer engages in transactions independent of any agency, the producer has the duty to keep records.

Enacted law summary

Public Law 1999, chapter 50 requires that if a producer engages in a transaction on behalf of an insurance agency and subsequently maintains a different place of business, the duty to keep records of the transaction falls on the insurance agency and not the individual producer. If a producer engages in transactions independent of any agency, the producer has the duty to keep records.