

# 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 electronic originals  
(may include minor formatting differences from printed original)

**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*

*Rep. Benjamin F. Dudley*

*Rep. John G. Richardson, Jr.*

*Rep. Nancy B. Sullivan.*

*Rep. Arthur F. Mayo III*

*Rep. Sumner A. Jones, Jr.*

*Rep. Kevin J. Glynn*

*Rep. Robert W. Nutting*

**Staff:**

*Colleen McCarthy Reid, Legislative Analyst*

*Office of Policy and Legal Analysis*

*Room 101/107/135, 13 State House Station*

*Augusta, ME 04333*

*(207)287-1670*



**Maine State Legislature**  
**OFFICE OF POLICY AND LEGAL ANALYSIS**

13 State House Station, Augusta, Maine 04333-0013  
Telephone: (207) 287-1670  
Fax: (207) 287-1275

**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](http://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 1619 has been carried over to the Second Regular Session.

See related bills LD 631, 750 and 1890.

**LD 1640**

**An Act Regarding Service Contracts**

**CARRIED OVER**

<u>Sponsor(s)</u> ABROMSON		<u>Committee Report</u>		<u>Amendments Adopted</u>
-------------------------------	--	-------------------------	--	---------------------------

LD 1640 proposes to establish regulatory standards for providers of service contracts and exempts these contracts from all other provisions of the Maine Insurance Code. It also proposes to exempt from the Maine Insurance Code:

1. Warranties;
2. Maintenance agreements;
3. Warranties, service contracts and maintenance agreements offered by public utilities on their transmission devices to the extent they are regulated by the Public Utilities Commission; and
4. Service contracts sold or offered for sale to persons other than consumers.

LD 1640 has been carried over to the Second Regular Session.

**LD 1660**

**An Act to Provide Reasonable Compensation for Vehicles Damaged in Accidents**

**ONTP**

<u>Sponsor(s)</u> KILKELLY PIEH		<u>Committee Report</u> ONTP		<u>Amendments Adopted</u>
---------------------------------------	--	---------------------------------	--	---------------------------

LD 1660 proposed to require that motor vehicle insurance policies provide coverage to return insured vehicles damaged in an accident to operating condition or, if an insured vehicle is destroyed in an accident, provide coverage to replace the destroyed vehicle with a vehicle in similar condition to the destroyed vehicle prior to its destruction.

**LD 1661**

**An Act to Allow Fair Access to Long-term Care Insurance**

**ONTP**

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

LD 1661 proposed to require insurers and nonprofit hospital and medical service organizations and nonprofit health care plans that offer federally qualified long-term care insurance policies to also offer similar nonqualified long-term care policies that do not contain the federally required contractual provisions and definitions.