

MAINE STATE LEGISLATURE

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STATE OF MAINE
124TH LEGISLATURE
FIRST REGULAR SESSION



Summaries of bills, adopted amendments and laws enacted or finally passed during the First Regular Session of the 124th Maine Legislature coming from the

**JOINT STANDING COMMITTEE ON INSURANCE AND
FINANCIAL SERVICES**

July 2009

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STATE OF MAINE

124TH LEGISLATURE
FIRST REGULAR SESSION



LEGISLATIVE DIGEST OF BILL SUMMARIES AND ENACTED LAWS

This *Legislative Digest of Bill Summaries and Enacted Laws* summarizes all bills and adopted amendments and all laws enacted or finally passed during the First Regular Session of the 124th Maine Legislature.

The *Digest* is arranged alphabetically by committee, and within each committee by LD number. The committee report(s), prime sponsor and lead co-sponsor(s), if designated, are listed below each bill title. All adopted amendments are summarized and listed by paper number. A subject index is included with each committee. The appendices include a summary of relevant session statistics, an index of all bills by LD number and an index of enacted laws by law type and chapter number.

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.....	Carried over to a subsequent session of the Legislature
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
FAILED EMERGENCY ENACTMENT/FINAL PASSAGE.....	Emergency bill failed to get 2/3 vote
FAILED ENACTMENT/FINAL PASSAGE.....	Bill failed to get majority vote
FAILED MANDATE ENACTMENT.....	Bill imposing local mandate failed to get 2/3 vote
NOT PROPERLY BEFORE THE BODY.....	Ruled out of order by the presiding officers; bill died
INDEF PP.....	Bill Indefinitely Postponed; bill died
ONTP (or Accepted ONTP report).....	Ought Not To Pass report accepted; bill died
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

The effective date for non-emergency legislation enacted in the First Regular Session of the 124th Legislature is September 12, 2009. The effective date for legislation enacted as an emergency measure is specified in the enacted law summary for those bills.

Joint Standing Committee on Insurance and Financial Services

LD 4 An Act To Remove the Age Restriction for Serving as a Corporator of a Mutual Financial Institution

PUBLIC 19

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
COURTNEY	OTP-AM	S-5

This bill repeals the section of law that requires a corporator of a mutual financial institution to retire from membership on the board of corporators upon reaching 72 years of age.

Committee Amendment "A" (S-5)

This amendment replaces the bill. As in the bill, the amendment repeals the requirement that a corporator of a mutual financial institution must retire at 72 years of age. The amendment also clarifies that the governing body of a mutual financial institution may, in its bylaws, set limits on membership terms and tenure of corporators.

Enacted Law Summary

Public Law 2009, chapter 19 repeals the requirement that a corporator of a mutual financial institution must retire at 72 years of age and clarifies that the governing body of a mutual financial institution may, in its bylaws, set limits on membership terms and tenure of corporators.

LD 20 An Act To Require Insurance Companies To Cover the Cost of Prosthetics

Carried Over

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
BRYANT M BRYANT B		

This bill requires health insurance policies, contracts and certificates to provide coverage for prosthetics. The provisions of this bill apply to all policies, contracts and certificates issued or renewed on or after January 1, 2010.

LD 20 has been carried over to the next special or regular session of the 124th Legislature pursuant to joint order, H.P. 1053.

LD 21 An Act To Encourage the Diagnosis and Treatment of Autism Spectrum Disorders

ONTP

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
BRYANT M GERZOFSKY	ONTP	

This bill requires health insurance policies, contracts and certificates to provide coverage for diagnostic testing and screening for autism spectrum disorders. The provisions of this bill apply to all policies, contracts and certificates issued or renewed on or after January 1, 2010.

Joint Standing Committee on Insurance and Financial Services

A related bill, LD 1198, An Act to Reform Insurance Coverage To Include Diagnosis for Autism Spectrum Disorders, has been carried over to the next special or regular session of the 124th Legislature pursuant to joint order, H.P. 1053.

LD 62 An Act To Ensure an Adequate Time Frame within Which To Rebuild a Home ONTP

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

This bill prohibits an insurer of a home from requiring the homeowner to begin rebuilding the insured home in less than 36 months from the date of the loss by fire.

LD 103 An Act To Ensure Protection from Harassment for Purchasers of Real Property through Auction ONTP

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
CROCKETT P BRYANT B	ONTP	

This bill requires the owner of real property that is to be sold by auction, and the auctioneer who will conduct the auction, to provide an opportunity for any person who owns personal property located on the real property to claim that personal property before the auction. Personal property that is claimed in this manner is not included in the auction of the real property, and the auctioneer must make that clear at the beginning of the auction. If the person who claims the personal property has not removed it by the date of the auction, the person is responsible for removing the personal property as soon as possible or within a time period established by the agreement of the person and the new owner of the real property.

LD 123 An Act Regarding the Electronic Submission of Filings PUBLIC 14

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
BOWMAN	OTP	

This bill amends the Maine Insurance Code to require that rate and form filings be made electronically in a format required by the Superintendent of Insurance.

Enacted Law Summary

Public Law 2009, chapter 14 amends the Maine Insurance Code to require that rate and form filings be made electronically in a format required by the Superintendent of Insurance.