

MAINE STATE LEGISLATURE

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STATE OF MAINE
126TH LEGISLATURE
FIRST REGULAR SESSION



Summaries of bills, adopted amendments and laws enacted or finally passed

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

July 2013

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STATE OF MAINE

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LEGISLATIVE DIGEST OF BILL SUMMARIES AND ENACTED LAWS

This *Legislative Digest of Bill Summaries and Enacted Laws* contains summaries of all LDs and adopted amendments and all laws enacted or finally passed during the First Regular Session of the 126th Maine Legislature.

The *Digest* is arranged alphabetically by committee and within each committee by Legislative Document (LD) number. The committee report(s), prime sponsor and lead co-sponsor(s), if designated, are listed below each LD 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 LD is noted to the right of the LD title. The following describes the various final actions.

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; legislation died
DIED BETWEEN HOUSES.....House & Senate disagreed; legislation died
DIED IN CONCURRENCE.....defeated in each house, but on different motions; legislation died
DIED ON ADJOURNMENT..... action incomplete when session ended; legislation died
EMERGENCY..... enacted law takes effect sooner than 90 days after session adjournment
FAILED, EMERGENCY ENACTMENT or FINAL PASSAGE emergency failed to receive required 2/3 vote
FAILED, ENACTMENT or FINAL PASSAGE..... failed to receive final majority vote
FAILED, MANDATE ENACTMENT legislation proposing local mandate failed required 2/3 vote
HELD BY GOVERNOR..... Governor has not signed; final disposition to be determined at subsequent session
LEAVE TO WITHDRAW..... sponsor's request to withdraw legislation granted
NOT PROPERLY BEFORE THE BODY ruled out of order by the presiding officer; legislation died
INDEF PP..... indefinitely postponed; legislation died
ONTP, ACCEPTED, MAJORITY, MINORITY or REPORT X... ought-not-to-pass report accepted; legislation died
P&S XXX..... chapter # of enacted private & special law
PUBLIC XXX.....chapter # of enacted public Law
RESOLVE XXX..... chapter # of finally passed resolve
VETO SUSTAINED..... Legislature failed to override Governor's veto

The effective date for non-emergency legislation enacted in the First Regular Session of the 126th Legislature is October 9, 2013. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

Joint Standing Committee on Insurance and Financial Services

LD 1018 An Act Regarding Preneed Funeral Insurance

**ACCEPTED
MAJORITY
(ONTP) REPORT**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
BECK HASKELL	ONTP OTP-AM	

This bill defines preneed insurance and permits its sale in the State. The bill requires the State Board of Funeral Service to amend the rules governing prearranged funeral agreements to provide the form, format and content of prearranged funeral agreements funded by preneed insurance. The bill permits a funeral director to sell preneed insurance to a consumer who has approached a funeral home to preplan a funeral and authorizes the payment of commissions in connection with the sale of that insurance. The bill requires disclosures with regard to the sale of preneed insurance that are consistent with the National Association of Insurance Commissioners' life insurance disclosure model.

Committee Amendment "A" (H-163)

This amendment is the minority report of the committee. The bill refers to insurance agents and brokers. The amendment changes these references to the term "insurance producer."

Committee Amendment "A" was not adopted.

LD 1037 An Act To Provide Access to Affordable Health Care for All Maine Residents by 2020

CARRIED OVER

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

This bill, which is a concept draft pursuant to Joint Rule 208, proposes to provide access to a baseline of affordable health care for all Maine residents by 2020 through subsidies, expansion of government programs, reforms in the insurance laws or other measures.

This bill was carried over to any special or regular session of the 126th Legislature by joint order, H.P. 1145, as amended by H-B (H-580) and H-C (H-582).

LD 1048 Resolve, To Study the Effect of Insufficient Automobile Insurance Coverage

ONTP

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

This resolve directs the Department of Professional and Financial Regulation, Bureau of Insurance to study the current minimum automobile insurance coverage and determine the frequency and extent of claims by motorists with insufficient automobile insurance coverage and the resulting effects on victims, health care providers and the State. The bureau is also required to determine expected costs and effects of increasing minimum automobile insurance coverage, and invite input from the Maine Trial Lawyers Association, members of the insurance industry, health care providers and other interested parties. The bureau is directed to report to the Joint Standing Committee