## MAINE STATE LEGISLATURE

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### STATE OF MAINE

130<sup>th</sup> Legislature First Regular and First Special Sessions



Disposition of bills and summaries of all laws enacted or finally passed

### JOINT STANDING COMMITTEE ON HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

December 2021

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#### JOINT STANDING COMMITTEE ON HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

The liability coverage requirements do not apply when a shared vehicle owner makes an intentional or fraudulent material misrepresentation or omission to a car sharing program or when a shared vehicle owner acting in concert with a shared vehicle driver fails to return a shared vehicle pursuant to the terms of a car sharing program agreement.

- 4. The law requires car sharing programs to comply with specific disclosures to shared vehicle owners and shared vehicle drivers related to insurance coverage and to contact information in case of emergency.
- 5. Before a vehicle is made available for car sharing, the law requires car sharing programs to verify that a shared vehicle does not have any safety recalls on the vehicle for which repairs have not been made and prohibits a shared vehicle owner from making a vehicle available until the safety recall repair is made.
- 6. The law establishes record keeping requirements for car sharing programs, including records pertaining to the use of shared vehicles and to shared vehicle drivers.
- 7. The law provides that the car sharing program has sole responsibility for any equipment out, in or on the shared vehicle to monitor or facilitate the car sharing transaction and that the car sharing program shall indemnify and hold harmless the vehicle owner for any damage to or theft of such equipment during a car sharing period not caused by the vehicle owner.

# **LD 1450** An Act To Provide Fairness in Communications from Pharmacy Benefits Managers

#### **ENACTED LAW SUMMARY**

Public Law 2021, chapter 371 prohibits a pharmacy benefits manager or representative of a pharmacy benefits manager from causing or knowingly permitting the use of any advertisement, promotion, solicitation, representation, proposal or offer that is untrue, deceptive or misleading.

#### LD 1466 An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws

#### **ENACTED LAW SUMMARY**

Public Law 2021, chapter 245 makes changes to the consumer credit protection laws.

Part A does the following.

1. It clarifies the jurisdiction of the Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection to regulate transactions entered into by mail, telephone or electronic mail or using a creditor's website when the consumer is located in Maine.