

# 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**

Part D does the following.

1. It amends application and renewal fee provisions for entities licensed and regulated by the Bureau of Consumer Credit Protection to allow the bureau to use rulemaking to adjust fees.
2. It allows the bureau to use the nationwide mortgage licensing system and registry to license or register regulated entities.
3. It authorizes the Superintendent of Consumer Credit Protection to permit affiliated companies to be under a single debt collector license.

Part E makes it a violation of the Maine Fair Debt Collection Practices Act to collect or attempt to collect a debt from medical expenses against an individual eligible for free or charity care.

Part F provides that a debt collector may not initiate collection actions on any debt in small claims court and adds specific requirements relating to collection actions for credit card debt and student loan debt.

Part G authorizes courts to refer cases to the Court Alternative Dispute Resolution Service for mediation and assess fees for such mediation.

**LD 1494 An Act To Create Limited Lines Self-storage Insurance**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 218 creates self-storage insurance as a limited line insurance that provides coverage against loss or damage to the personal property of a self-storage customer that occurs while the property is inside a self-storage space or in transit to or from a self-storage facility. The law permits certain self-storage providers and their employees to sell or offer self-storage insurance to customers who rent or lease self-storage space. The law describes the application process for a self-storage insurance limited lines license and requires that self-storage providers obtain a limited lines license or receive training from a licensed insurer before selling or offering self-storage insurance to a customer. The law requires that certain disclosures be made to customers when selling or offering self-storage insurance, describes the duration and fees associated with a limited lines license and authorizes the Superintendent of Insurance to assess penalties for violations of the provisions related to self-storage insurance.

**LD 1563 An Act Regarding Travel Insurance in the Maine Insurance Code**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 354 amends the laws governing the sale of travel insurance in the State.