MAINE STATE LEGISLATURE

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SEVENTY-SEVENTH LEGISLATURE

HOUSE

NO. 470

In House of Representatives, March 2, 1915.

Ordered, That five hundred copies be printed and that the same be referred to the Committee on Mercantile Affairs and Insurance.

Committee on Reference.

Presented by Mr. Holt of Skowhegan.

STATE OF MAINE

IN THE YEAR OF OUR LORD ONE THOUSAND NINE HUNDRED AND FIFTEEN

AN ACT creating a Board of Appeal for fire insurance rates.

Be it enacted by the People of the State of Maine, as follows:

Section 1. The governor, with the advice and consent of

- 2 the council, shall appoint for a term of three years each two
- 3 persons who shall be citizens of this state and who with the
- 4 insurance commissioner or some person whom he may ap-
- 5 point as special deputy for that purpose, shall constitute a
- 6 board of appeal for fire insurance rates. The insurance com-
- 7 missioner or his special deputy shall be chairman of the
- 8 board. An office and a room for hearings shall be provided
- 9 by the state, when they are deemed necessary by the governor
- 10 and council, and the board may employ a stenographer and

11 shall have power to compel the attendance of witnesses and 12 the production of books and documents.

Sect. 2. Any person, firm or corporation aggrieved by any 2 rating of a fire insurance company or board may file a com3 plaint with the insurance commissioner, who shall notify the 4 board above provided for. The complaint shall be in writ5 ing and shall state in detail the grounds upon which the 6 complaint asks relief. The said board shall notify in writ7 ing all parties whom it deems to be interested, and shall set 8 a time, not earlier than seven days after the date of the no9 tice, and a place for a hearing upon the complaint. After 10 due hearing the board shall make a finding as to whether the 11 established rate is excessive, unfair or discriminatory, and 12 shall make such recommendations as it deems advisable. The 13 finding and recommendation in each case shall be made a 14 matter of record and shall be open to public inspection.

Sect. 3. The compensation of the two appointees of the 2 governor and a special deputy, if appointed, shall be severally 3 ten dollars a day for each day or fraction thereof actually 4 employed in the service, but the insurance commissioner shall 5 receive no extra compensation for service on the board. The 6 necessary expenses of the board in carrying out the pro- 7 visions of this act shall be borne by the state.