

MAINE STATE LEGISLATURE

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N I N E T Y - S I X T H L E G I S L A T U R E

Legislative Document

No. 409

S. P. 163

In Senate, February 5, 1953.

Referred to Committee on Business Legislation. Sent down for concurrence and ordered printed.

CHESTER T. WINSLOW, Secretary

Presented by Senator Dennett of York.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED
FIFTY-THREE

**AN ACT Relating to Authority of Insurance Commissioner to Make
Regulations re Health and Accident Insurance.**

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

R. S., c. 56, § 113-D, amended. Section 113-D of chapter 56 of the revised statutes, as enacted by chapter 421 of the public laws of 1949, is hereby amended to read as follows:

'Sec. 113-D. Application of § 110; rules and regulations. All policy forms mentioned in sections 113 to 113-C, inclusive, shall be filed with and approved or disapproved by the insurance commissioner in accordance with the provisions of section 110. The commissioner may make reasonable rules and regulations necessary to effect the purpose of sections 109 to 113-E, inclusive, **and this authorization shall include the right to make the following requirements.**

When a policy, other than a non-cancellable policy, has neither a brief description nor a separate statement printed on the first page and on the filing back, referring to the renewal conditions of the policy, a separately captioned provision, setting forth the conditions under which the policy may be renewed, must appear on the first page of the policy. The caption

shall be clear and definite and shall be approved by the commissioner; but any one of the following captions is acceptable:

“RENEWAL SUBJECT TO CONSENT OF COMPANY.

RENEWAL SUBJECT TO COMPANY CONSENT.

RENEWABLE AT OPTION OF COMPANY.”

If the policy is not renewable, a separate, appropriately captioned provision on the first page of the policy shall so state.

If the policy contains a cancellation provision, it must be separately set out and captioned “CANCELLATION”; and the existence of the cancellation provision shall be made known on the first page of the policy and a specific cross-reference thereto made in the renewal provision.

The term “non-cancellable,” as used herein, means a policy which the insured may rightfully continue in force subject to its terms by the timely payment of premiums (1) until at least age 50 or, (2) in the case of a policy issued after age 44, for at least 5 years from its date of issue.’