

# MAINE STATE LEGISLATURE

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January 16, 1942

The Attorney General

Frederick Robie, Secretary of State

I have been going over the financial responsibility law with the attorneys who worked on it and with a representative of the insurance companies, and think I have a much more clear understanding of it than I formerly had. Apparently, the so-called "broad coverage" policy applies only in one case. The rates on that certainly should be reduced, and I am informed that Mr. Francis was working on the matter of reduction in "broad coverage" rates at the time he was taken ill.

The charge for filing by the companies is certainly exorbitant. That also was under discussion at the time Mr. Francis fell ill and, if it were not for his illness, the probable result would be a substantial reduction in the rate.

Wherever the singular number in the act is used in connection with a motor vehicle, or an operator, the singular was meant by the framers of the act. Therefore, our interpretation must be in the singular.

I am glad that I have had the opportunity to discuss this law, which in my opinion is a very valuable one in substance, with the men who wrote it and who know best what they meant when they used certain language. By proper interpretation of the act, I believe we can eliminate all unnecessary hardships in the law except that single one created by the excessive rates by the insurance companies and those, I believe, the insurance department should proceed immediately and vigorously to have reduced.

Frank I. Cowan  
Attorney General

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*cc. to Insurance Dept.*