

MAINE STATE LEGISLATURE

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1 FIRST REGULAR SESSION
2

3 ONE HUNDRED AND ELEVENTH LEGISLATURE
4

5 Legislative Document

No. 117

7 H.P. 110

House of Representatives, January 6, 1983

8 On Motion of Representative Beaulieu of Portland referred to the
9 Committee on Business Legislation. Sent up for concurrence and ordered
printed.

10 EDWIN H. PERT, Clerk

Presented by Representative Beaulieu of Portland.

Cosponsors: Representative Perkins of Brooksville and Representative
Pouliot of Lewiston.

12 STATE OF MAINE
13

14 IN THE YEAR OF OUR LORD
15 NINETEEN HUNDRED AND EIGHTY-THREE
16

17 AN ACT Regarding Premium
18 Discounts for Workers' Compensation
19 Insurance of Small Businesses.
20

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

23 39 MRSA §22-B is enacted to read:

24 §22-B. Premium discounts for small employers

25 An employer in this State whose annual payroll
26 does not exceed \$200,000, and whose incurred losses
27 for the previous 3 years of coverage for which sta-
28 tistics are available have not exceeded 60% of earned
29 premium for that period, shall be entitled to a pre-
30 mium discount of no less than 8% on his current
31 annual rate.

32 The superintendent shall adopt rules to adminis-
33 ter this section, including, but not limited to,
34 rules for the review and administrative appeal of

1 grievances of insureds, applicants and insurers under
2 this section.

3 STATEMENT OF FACT

4 The purpose of this bill is to assure that small
5 employers who maintain a record of low losses will
6 have this good experience reflected in their rates.
7 Presently, under the experience modification system,
8 employers with a payroll of \$200,000 or less annually
9 get little or no premium discount, regardless of
10 their experience. This will also create an incentive
11 for employers to provide safe working conditions.

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