

MAINE STATE LEGISLATURE

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L.D. 1647

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(Filing No. H- 366)

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
11TH LEGISLATURE
FIRST REGULAR SESSION

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COMMITTEE AMENDMENT "A" to H.P. 1238,
L.D. 1647, Bill, "AN ACT to Encourage Competition in
Workers' Compensation Insurance Rates."

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Amend the Bill in section 4 by striking out all
of subsection 3-B and inserting in its place the fol-
lowing:

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'3-B. Maximum premium rates. Rates determined
by the superintendent under this section are maximum
rates. Premium rates less than those approved may be
used and filed with the superintendent. If the super-
intendent has reason to believe that the filing pro-
duces rates which are inadequate or unfairly discrim-
inatory, he may disapprove them under Title 24-A,
chapters 23 and 25.'

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STATEMENT OF FACT

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This amendment further clarifies the legislative
policy that insurers wishing to offer lower workers'
compensation insurance rates than those established
through a rate filing may do so, without prior
approval by the Superintendent of Insurance. As
amended, the insurer could make such downward devia-
tions on a "use and file basis." The superintendent
could review the deviations already put into use to
assure that they are not inadequate or unfairly dis-
criminatory, but otherwise he would not be involved
in the process.

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