# MAINE STATE LEGISLATURE

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### DOCUMENTS

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## THE LEGISLATURE

OF THE

#### STATE OF MAINE,

DURING THE SESSION

A. D. 1891.

AUGUSTA:
BURLEIGH & FLYNT, PRINTERS TO THE STATE.
1892.

## Sixty-Fifth Legislature.

SENATE.

No. 118.

### STATE OF MAINE.

IN THE YEAR OF OUR LORD ONE THOUSAND EIGHT HUNDRED AND NINETY-ONE.

#### AN ACT to prohibit discrimination in Life or Endowment Insurance Policies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:

SECTION 1. No life insurance company doing

- 2 business in this State shall make or permit any dis-
- 3 tinction or discrimination in favor of individuals
- 4 between insurants of the same class and expecta-
- 5 tion of life, in the amount or payment of premiums,
- 6 or rates charged for policies of life or endowment
- 7 insurance, or in the dividends or other benefits
- 8 payable thereon, or in any other of the terms and

9 conditions of the contracts which it makes. Nor 10 shall any such company or any agent, sub-agent, 11 broker, or any other person, make any contract of 12 insurance or agreement as to such contract, other 13 than as plainly expressed in the policy issued 14 thereon. Nor shall any such company or agent, 15 sub-agent, broker, or any other person, pay or 16 allow, or offer to pay or allow, as inducement to 17 insurance, any rebate of premium payable on the 18 policy; or any special favor or advantage in the 19 dividends or other benefit to accrue thereon; or 20 any valuable consideration or inducement what-21 ever, not specified in the policy contract of insur-22 ance.

SECT. 2. Any person or corporation violating 2 any provision of this act shall be fined not less than 3 one hundred nor more than five hundred dollars; 4 and it is hereby made the duty of the insurance 5 commissioner, on the conviction of any person act-6 ing as such agent, sub-agent or broker, to revoke 7 the certificate of authority issued to him at once, 8 and no such certificate shall be thereafter issued to 9 said convicted person by said commissioner for the 10 term of three years from the date of such conviction.

SECT. 3. Chapter two hundred and eighty-one 2 of the public statutes, approved March nine, eighteen 3 hundred and eighty-nine, is hereby repealed.

#### STATE OF MAINE.

IN SENATE, February 25, 1891.

On motion by Mr. SWANTON of Sagadahoc, laid on table to be printed, pending reference, in concurrence, to the Committee on Mercantile Affairs and Insurance.

KENDALL M. DUNBAR, Secretary.