

MAINE STATE LEGISLATURE

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NEW DRAFT.

SEVENTY-SIXTH LEGISLATURE

SENATE

NO. 491

In Senate, March 14, 1918.

*Reported by Senator Wing from Committee on Mercantile
Affairs and Insurance and ordered printed under joint rules.*

W. E. LAWRY, Secretary.

STATE OF MAINE

IN THE YEAR OF OUR LORD ONE THOUSAND NINE
HUNDRED AND THIRTEEN.

AN ACT relating to standard provisions for accident and
health policies.

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

Section 1. On and after the first day of January, 1914, no
2 policy of insurance against loss or damage from the sick-
3 ness, or the bodily injury or death of the insured by acci-
4 dent shall be issued or delivered to any person in this State
5 until a copy of the form thereof and of the classification of
6 risks and the premium rates pertaining thereto have been
7 filed with the insurance commissioner; nor shall it be so

8 issued or delivered until the expiration of thirty days after
9 it has been so filed unless the said commissioner shall soon-
10 er give his written approval thereto. If the said commis-
11 sioner shall notify, in writing, the company, corporation,
12 association, society or other insurer which has filed such
13 form that it does not comply with the requirements of law,
14 or in his opinion any particular section or clause is objec-
15 tionable and specifying the reasons for his opinion, it shall
16 be unlawful thereafter for any such insurer to issue any
17 policy in such form. The action of the said commissioner
18 in this regard shall be subject to review by any justice of
19 the supreme judicial court.

Sect. 2. No such policy shall be so issued or delivered
2 (1) unless the entire money and other considerations there-
3 for are expressed in the policy; nor (2) unless the time at
4 which the insurance thereunder takes effect and terminates
5 is stated in a portion of the policy preceding its execution
6 by the insurer; nor (3) unless every printed portion there-
7 of and of any endorsements or attached papers shall be
8 plainly printed in type of which the face shall be not small-
9 er than ten point; nor (4) unless a brief description thereof
10 be printed on its first page and on its filing back in type of
11 which the face shall be not smaller than fourteen point; nor
12 (5) unless the exceptions of the policy be printed with the
13 same prominence as the benefits to which they apply, pro-
14 vided, however, that any portion of such policy which pur-
15 orts, by reason of the circumstances under which a loss is

16 incurred, to reduce any indemnity promised therein to an
17 amount less than that provided for the same loss occurring
18 under ordinary circumstances, shall be printed in bold face
19 type and with greater prominence than any other portion
20 of the text of the policy.