

# MAINE STATE LEGISLATURE

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SEVENTY-SEVENTH LEGISLATURE

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SENATE

NO. 217

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*In Senate, Feb. 26, 1915.*

*Ordered, That five hundred copies be printed and that the same be referred to the Committee on Mercantile Affairs and Insurance.*

*Committee on Reference.*

*Presented by Mr. Bartlett of Kennebec.*

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STATE OF MAINE

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IN THE YEAR OF OUR LORD ONE THOUSAND NINE  
HUNDRED AND FIFTEEN

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AN ACT authorizing the Insurance Commissoiner to review rates fixed by Fire Insurance Companies or the representatives of Fire Insurance Companies.

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

Section 1. No fire insurance company or other insurer  
2 against a risk of fire or lightning, or any rating bureau,  
3 board or committee shall fix or charge any rate for fire  
4 insurance upon property in this state which discriminates  
5 unfairly between risks of essentially the same hazard or hav-  
6 ing substantially the same degrees of protection against fires.

Sect. 2. The insurance commissioner shall have power, on written complaint, to review any rate fixed by any fire insurance company, rating bureau, board or committee upon property within this state for the purpose of determining whether the same is discriminatory or unjust. He shall have power to order the discrimination removed or to fix an order substituting a rate which is not discriminatory or unjust. A review of such rate before the insurance commissioner shall be had only after seven days' notice for hearing, and his findings or order shall in all cases be subject to review of the courts of this state. In the event of final determination against the insurer any over-charge during the pendency of such proceedings shall be refunded to the persons entitled thereto.