

MAINE STATE LEGISLATURE

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EIGHTY-FOURTH LEGISLATURE

Senate Document

No. 254

In Senate, Feb. 28, 1929.

Tabled by Senator Martin of Kennebec pending passage and 500 copies ordered printed.

ROYDEN V. BROWN, Secretary.

Presented by Senator Martin of Kennebec.

STATE OF MAINE

IN THE YEAR OF OUR LORD ONE THOUSAND NINE
HUNDRED AND TWENTY-NINE

RELATIVE TO INVESTIGATION WORKMEN'S
COMPENSATION ACT.

ORDERED, the House concurring, that the commissioner
2 of labor, and the insurance commissioner of the state of
3 Maine, two members of the Senate to be appointed by the
4 President of the Senate and three members of the House
5 to be appointed by the Speaker of the House, are hereby
6 authorized to make an investigation of the operation of the
7 workmen's compensation law of the state, and make full
8 report in writing to the governor on or before October one,
9 nineteen hundred and thirty.

Authority is hereby given to summons witnesses and re-

2 quire the production of papers, documents and reports, any
3 witnesses so summonsed to receive the same attendance
4 fees as are paid in the supreme judicial court.

Among the matters which are to be inquired into are the
2 following:

(1) Are the present rates adequate and fully compensa-
2 tory to the insurance carriers, or are they too high or too
3 low?

(2) What are the reasons why mutual insurance com-
2 panies at regular manual rates can return to their clients
3 20 per cent or more of premiums paid, while stock com-
4 panies claim to be losing money?

(3) What has been the experience of self-insurers?

(4) Is the so-called "loading charge" of 40 per cent
2 justified or not?

(5) Are the insurance carriers properly or improperly
2 expending money in audit, inspection, investigation and ad-
3 justment?

(6) What is the experience in those states which have
2 either a monopolistic state fund in its plan, or a competitive
3 state fund and carrier plan?

The investigators herein provided for are to serve without
2 compensation except actual expenses, but they may employ,
3 at the expense of the state, such necessary expert, or other
4 assistance as they require.

To enable the commissioners herein named to perform
2 their duties the governor and council are authorized to pay

3 the expenses incurred up to, but not exceeding, the sum of
4 twenty-five thousand dollars (\$25,000), such payment to be
5 out of any funds available to the governor and council
6 therefor.