

# MAINE STATE LEGISLATURE

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# N I N E T Y - T H I R D   L E G I S L A T U R E

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**Legislative Document**

**No. 51**

H. P. 66

House of Representatives, January 15, 1947.

Referred to Committee on Mercantile Affairs and Insurance. Sent up for concurrence and ordered printed.

HARVEY R. PEASE, Clerk.

Presented by Mr. Jordan of Saco.

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## STATE OF MAINE

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IN THE YEAR OF OUR LORD NINETEEN HUNDRED  
FORTY-SEVEN

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### **AN ACT Relating to Time Limit for Adjusting and Paying Fire Losses.**

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

**R. S., c. 56, § 103, amended.** Section 103 of chapter 56 of the revised statutes is hereby amended to read as follows :

**'Sec. 103. Relating to time limit for adjusting and paying fire losses; penalty.** In case of physical loss by fire to property insured by any company transacting insurance business in this state, said company or its representative shall begin adjustment of such loss within 20 days after the receipt of the notice provided for by section 97 ; but no fire insurance company shall pay any loss or damage until after the expiration of 45 days from the date ~~when the statement of loss referred to in said section 97 is filed with the company~~ ; provided that nothing contained in this section shall prevent the payment of a loss to any property owner when the aggregate loss under all policies covering the risk does not exceed \$100 ; provided also that upon application from an insurance company or its authorized representative, written permission to make earlier payment on any loss may be given said company or its authorized representative by the commissioner, and immediately upon issuance of such permit, the commissioner shall notify and grant permits to any other companies known to be

interested in the risk. For any violation of the provisions of this section the commissioner may suspend the authority of the company to transact business in this state for such length of time, not exceeding 1 year, as he may deem advisable.'