

CHAPTER 72

PROHIBITIONS AND PENALTIES

**72.05 AGENT OF INSURER; PROCURING PREMIUMS BY FRAUD A MISDEMEANOR.**

Acceptance of application and delivery of policy. 17 MLR 577.

**72.08 FALSE STATEMENTS IN APPLICATIONS.**

Misrepresentations in applications. 17 MLR 593, 595.

**72.10 VIOLATIONS.**

Warranties as insurance contracts. 26 MLR 664.

**72.13 REBATE ON INSURANCE CONTRACTS PROHIBITED.**

A ten per cent reduction in premium charges allowed upon renewal is illegal. OAG June 20, 1929 (5-K).

Individual owners of motor cars cannot be grouped in one policy and obtain a special rate permissible to one owner of a fleet of cars. OAG June 18, 1940 (249-B-3).

Comprehensive rating plan for national defense project does not constitute discrimination. OAG Aug. 6, 1941 (249-B-3).

Groups of less than fifty may obtain special life rates. OAG Jan. 17, 1946 (253-B-4).

**72.15 APPLICATION OF SECTIONS 72.13 TO 72.16.**

Industrial insurance and group insurance distinguished. OAG Jan. 17, 1946 (253-B-4).

Section 72.15 deals with small policies where the premiums are paid weekly or monthly and are generally known as industrial insurance policies. OAG Jan. 17, 1946 (253-B-4).

Cancellation by act of employer and insurance company without employee's consent. 25 MLR 954.

UNFAIR COMPETITION

**72.20 PURPOSE.**

HISTORY. 1947 c. 129 s. 1.

**72.21 DEFINITIONS.**

HISTORY. 1947 c. 129 s. 2.

**72.22 UNFAIR METHODS AND UNFAIR OR DECEPTIVE ACTS AND PRACTICES PROHIBITED.**

HISTORY. 1947 c. 129 s. 3.

**72.23 METHODS, ACTS AND PRACTICES WHICH ARE DEFINED HEREIN AS UNFAIR OR DECEPTIVE.**

HISTORY. 1947 c. 129 s. 4.

**72.24 POWER OF COMMISSIONER.**

HISTORY. 1947 c. 129 s. 5.

**72.25 HEARING; WITNESSES; PRODUCTION OF BOOKS.**

HISTORY. 1947 c. 129 s. 6.

**72.26 DECISION AND ORDER THEREON.**

HISTORY. 1947 c. 129 s. 7.

**72.27 ENFORCEMENT.**

HISTORY. 1947 c. 129 s. 8.

**72.28 UNFAIR COMPETITION.**

HISTORY. 1947 c. 129 s. 9.

**72.29 INTERVENTION.**

HISTORY. 1947 c. 129 s. 10.

**72.30 APPEAL TO SUPREME COURT.**

HISTORY. 1947 c. 129 s. 11.

**72.31 VIOLATIONS AND PENALTIES.**

HISTORY. 1947 c. 129 s. 12.

**72.32 CONCURRENT REMEDIES.**

HISTORY. 1947 c. 129 s. 13.

**72.33 CONSTITUTIONAL EVIDENTIAL PRIVILEGE DENIED; IMMUNITY; WAIVER.**

HISTORY. 1947 c. 129 s. 14.