

LINE OF BUSINESS:	Homeowners	LINE(S) OF INSURANCE:	CODES:
CODE:	4	Homeowners	4.0000
		Condos	4.0001
		Mobile Homes	4.0002
		Owner Occupied	4.0003
		Tenants	4.0004
		Other	4.0005
IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN			

REVIEW REQUIREMENTS	REFERENCES	DESCRIPTION OF REVIEW STANDARDS / REQUIREMENTS	CONFIRM COMPLIANCE AND IDENTIFY LOCATION OF STANDARD IN FILING MUST EXPLAIN IF REQUIREMENT IS INAPPLICABLE
GENERAL REQUIREMENTS FOR ALL FILINGS			
ADOPTING ANOTHER INSURER'S FILING / "ME TOO" FILINGS		Include the other insurer's Maine approved SERFF file tracking number(s) or a complete copy of the stamped Maine approved filing	
EFFECTIVE DATE		Confirm that policies are effective at 12:01 AM Standard Time	
ELECTRONIC FILINGS	Insurance Bulletin 360 Title 24-A § 2304-A Rate filings Title 24-A § 2412 Filings, approval of forms	Confirm that New Business and Renewal effective dates are entered under the General Information tab in SERFF. Maine requires that all rate and form filings be filed electronically through the NAIC's System for Electronic Rate and Form Filings (SERFF). See also Bureau of Insurance Bulletin 360 : Electronic Submissions of Rate and Form Filings.	
FILING SUBMISSION	Title 24-A § 2412 Filings, approval of forms Title 24-A § 2304-A Rate filings	Form filing requirements. Rate filing requirements.	
LINE OF AUTHORITY	Homeowners	Confirm that company has requisite certificate of authority to transact business before submitting rate/rule/form filing	
PRIOR APPROVAL FILE & USE	Title 24-A – §2304-A , Rate filings Title 24-A - §2412 . Filing, approval of forms Title 24-A – §7056 (1)	Prior approval required for rates and forms. Statute contains a 30-day deemer provision.	

SIDE BY SIDE COMPARISON		Confirm that filing includes a marked-up copy of the existing rate/rule page(s) or forms being revised highlighting all changes by underlining additions and striking through deletions.	
THIRD PARTY FILERS AUTHORITY	Title 24-A - §2412 . Filing, approval of forms Title 24-A - §2304-A . Rate filings	Confirm that filing includes authorization to communicate directly with third party filers.	
FORMS - POLICY PROVISIONS			
ACCESS TO COURTS ACTION AGAINST COMPANY	Title 24-A - §2433 . Jurisdiction of courts, limitation of actions	Confirm that forms comply with the following: Maine Courts have jurisdiction Insured must be given two years from date of accrual to bring suit against insurer.	
ACTUAL CASH VALUE	Title 24-A § 3004-A Actual Cash Value	Confirm that policy definitions conform to statutory definitions of actual cash value and physical depreciation.	
AMBIGUOUS & MISLEADING	Title 24-A - §2413 . Grounds for disapproval	Forms should not contain or incorporate any inconsistent, ambiguous or misleading clauses, or exceptions which deceptively affect the risk purported to be assumed in the general coverage of the contract.	
APPLICATIONS	Title 24-A - §2411 . Representations in applications Title 24-A - §2412 . Filing, approval of forms Title 24-A - § 2186 Insurance Fraud Prevention	All statements are considered representations not warranties Must file applications only if to be made part of the policy. The Maine Fraud Warning must appear permanently affixed on all applications (i.e. new business, renewal, supplemental, etc.)	
APPRAISAL	Title 24-A - §3002 . Standard fire policy required; exceptions	Confirm that policy's appraisal provision conforms to Standard Fire Policy.	
ARBITRATION	Title 24-A § 2433 . Jurisdiction of courts, Limitation of actions.	Confirm that (1) arbitration will take place in the Maine County in which the policy was issued for delivery; (2) arbitration will be entered only by mutual consent.	
CANCELLATION & NON-RENEWAL	Title 24-A - §3048-§3056 . MAINE PROPERTY INSURANCE CANCELLATION CONTROL ACT Insurance - Bulletin 201 Rule Chapter 355 . § 7(C)(2)	Confirm that the policy contains statutory grounds for mid-term cancellation and nonrenewal and that provisions conform to the following: Minimum 20 days' advance notice required for cancellation, except 10 days for nonpayment and must allow 5 days for mail time. Proof of mailing is not proof of receipt until the fifth calendar day after mailing. Minimum 30 days' advance notice required for nonrenewal and must allow 3 days for mail time. Proof of mailing is not proof of receipt until the third calendar day after mailing. Notice of cancellation or nonrenewal must inform insured of right to request a hearing within 30 days of receipt of notice.	

CONTENT OF POLICIES	Title 24-A - §3002 . Standard fire policy required; exceptions Title 24-A - Chapter 41 , PROPERTY INSURANCE CONTRACTS	Confirm that policy terms are not more restrictive than the Standard Fire Policy.	
CRIMINAL ACTS	Title 24-A - §2413 . Grounds for disapproval	Confirm that indemnification does not extend to an insured's own criminal acts. See Landry v. Leonard, 1998 ME 241.	
DEFENSE COSTS	Title 24-A - §2413 . Grounds for disapproval	Confirm that policy does not provide defense costs within limit of liability.	
DISCRIMINATION AND REBATING	Title 24-A - §2162 . Unfair discrimination; Title 24-A - §2163 -A Rebates prohibited; Permitted activities	Do any provisions give the insured a benefit not associated with indemnification or loss? If so, please state whether provision(s) falls within the list of activities allowed by statute.	
DUTY TO DEFEND	Title 24-A - §2413 . Grounds for disapproval	Confirm that policy does not exclude the duty to defend. See Commercial Union Ins. v. Royal Ins., 658 A.2d 1081 (Me. 1995) (The insured is entitled to a defense if the complaint alleges any legal or factual basis that could obligate an insurer to indemnify).	
FICTITIOUS GROUPS	Title 24-A - §2172 . Fictitious groups prohibited	Insurers cannot make preferences or distinctions based upon any fictitious grouping of persons.	
FRAUD WARNING	Title 24-A - §2186 . Insurance fraud prevention	Confirm that statutory (or substantially similar) wording is included on all applications (i.e. new business, renewal, supplemental, etc.) and claim forms.	
LEAD	Title 24-A - §2413 . Grounds for disapproval Title 22 - Chapter 252 , LEAD POISONING CONTROL ACT	Confirm that lead exclusion, if any, conforms to the guidelines below: Exclusion begins more than or equal to 31 days after State of Maine Department of Health and Human Services or a DHHS-licensed lead inspector has given insured notice of environmental lead hazard and insured has failed to remove the lead hazard.	
LOSS PAYEE	Insurance Bulletin 372 Title 24-A Chapter 41 : Property Insurance Contracts - Subchapter 3: LIEN OF MORTGAGEES ON POLICIES	Confirm that mortgagee notification conforms to the Standard Fire Policy.	
MANUSCRIPT ENDORSEMENTS	Title 24-A - §2412 . Filing, approval of forms	Confirm that manuscript forms, if any, are filed. Each manuscripted change is subject to review and can be filed as a consent to form filing pursuant to 24-A § 2308(2) .	
MID-TERM INCREASE IN VALUE	Title 24-A § 3059 . Insurer valuation of property; increase in premium; notice	Confirm that policy satisfies statutory requirements as follows: Except for routinely-scheduled increase based on inflation, or unless the insured agrees, premium increases based on an increase of the property valuation may be implemented only at the time of renewal.	

PAYMENT OF LOSS TIME PERIOD	Title 24-A - §2436 . Interest on overdue payments Title 24-A - §3002 . Standard fire policy required; exceptions	Confirm that policy allows payment within sixty days and interest on overdue payments of 1.5% per month.	
POLLUTION LIABILITY	Title 24-A - §2413 . Grounds for disapproval	Confirm that policy does not contain pollution liability exclusion. Such exclusions deceptively affect the coverage purported to be assumed.	
POST JUDGMENT INTEREST	Bulletin 353 : Bureau of Insurance Title 14 § 1602-C . Interest after judgment	Confirm that policy allows for the payment of post-judgment interest in accordance with Maine case law as a supplemental payment without regard to the policy terms (i.e. policy limit, sub-limits, exclusions, deductibles, retentions, etc.).	
PRIVACY NOTICE	Title 24-A - §2206 . Notice of insurance information practices	See Title 24-A, Ch. 24 generally for insurance information and privacy protection.	
PUNITIVE DAMAGES	Title 24-A - §2413 . Grounds for disapproval	Punitive damages may be excluded.	
READABILITY	Title 24-A - §2441 . Minimum policy language simplification standards	Confirm that policy meets a minimum Flesch score of 50; that the policy is written in 10-point type (16 or fewer characters per inch), one-point leaded.	
SIGNATURES	Title 24-A - §2416 . Execution of policies	Confirm that policies will be executed in the name of and on behalf of the insurer.	
SUBROGATION	Title 24-A, §3002 : Standard fire policy required; exceptions	Subrogation permitted under the standard fire policy.	
TERRORISM	Insurance - Bulletin 400	Confirm that there is no terrorism exclusion for Standard Fire Policy coverage. Terrorism exclusion is permitted for other coverages.	
TRANSFER ON DEATH	Title 24-A – §3049-A	Confirm that coverage will extend to transferee under a transfer on death deed to the extent required by statute.	
VACANCY	Title 24-A – §3002	Confirm that any restriction related to vacancy applies only after sixty consecutive days of unoccupancy.	
VICARIOUS LIABILITY	Title 14 - §304 . Liability of parents or legal guardians for damage by children	Confirm that liability coverage extends to \$800 for damage by minors between 7 and 17 years old.	
VOIDANCE	Title 24-A - §2411 . Representations in applications	Confirm that coverage is not voided for concealment, misrepresentation or fraud except in compliance with Maine case law. See American Home Assurance Co. v. Ingeneri, 479 A.2d 897 (Me. 1984)	
WARRANTIES	Title 24-A - §2411 . Representations in applications	Confirm that statements are deemed to be representations, not warranties.	
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY			
"A" RATED RISKS	Title 24-A - §2304-A . Rate filings Title 24-A – §7056 (1)	“a” rates and ranges must be filed along with any rates designated as “refer to company” or similar phrasing.	

ADVISORY LOSS COST DELAYS, MODIFICATION, NON-ADOPTION	<p>Title 24-A §2303 Making of rates</p> <p>Title 24-A §2304-A Rate filings</p> <p>Title 24-A - §2304-B. Reference filings</p> <p>Title 24-A §2321-D. Advisory organizations; permitted activity</p> <p>Title 24-A - §2321-E. Filing of prospective loss costs and supplemental information</p> <p>Insurance - Bulletin 176 (Workers' Comp Bulletin 241)</p>	<p>If an insurer that has filed to have its loss cost adjustments remain on file with the Bureau intends to delay, modify, or not adopt particular advisory organization's Reference Filing, the insurer must make a filing with the Bureau.</p> <p>The insurer's filed loss cost adjustments will remain in effect until the insurer withdraws them or files and receives approval of a revised Reference Filing Adoption Form.</p>	
CALCULATION OF UNEARNED/RETURN PREMIUM	Title 24-A - §2304-A . Rate filings	Must be filed as part of rating plan	
CATASTROPHE HAZARDS	Title 24-A - §2303 . Making of rates	Rate provisions must be supported by experience or relevant catastrophe models	
CHARGES, FEES, & PAYMENT PLANS	<p>Title 24-A, §2304-A: Rate filings</p> <p>Title 24-A, §2403: "Premium" defined</p> <p>Insurance Bulletin 383</p> <p>Title 24-A - §2174(2). Illegal dealing in premiums; excess charges for insurance</p>	Must be filed as part of rating plan	
COMPETITION	Title 24-A, §2304-A : Rate filings	May support filing by citing specific competitors SERFF file tracking number or providing a complete copy of the stamped Maine approved filing.	
CONSENT-TO-RATE	Title 24-A - §2308 . Excess rates	<p>A rate in excess of that provided by a filing may be used on any specific risk, providing that the following requirements are satisfied:</p> <p>The insurer files a written application with the superintendent signed by the insured or applicant stating the reasons for the request.</p> <p>The superintendent assents to the use of an excess rate for the specific risk.</p>	
CREDIBILITY & OTHER FACTORS	<p>Title 24-A, §2303: Making of rates</p> <p>Title 24-A §2304-A. Rate Filings</p>	<p>Rate and loss costs multiplier calculation should reflect credibility.</p> <p>Credibility standards must be supported</p>	

CREDIT SCORING AND REPORTS	Title 24-A - §2169-B . Use of consumer reports in insurance underwriting Insurance - Bulletin 329 Insurance - Bulletin 412	Insurers, vendors, and consumer reporting agencies should develop and implement procedures that will prevent existing policyholders from receiving at renewal adverse action notices based on the existence of freezes that they have placed.	
DEDUCTIBLES	Title 24-A § 2304-A . Rate Filings		
DISCOUNTS & SURCHARGES	Title 24-A - §2303 . Making of rates Title 24-A - §2304-A . Rate filings Title 24-A - §2902-G Discounted premiums for older drivers	Surcharges and credits must be filed and supported.	
EXPENSES & EXPERIENCE	Title 24-A - §2303 . Making of rates	Rate and loss costs multiplier calculation should reflect expenses of insurer	
FEEES & SERVICE CHARGES	Title 24-A § 2304-A . Rate Filings Title 24-A - § 2403 . "Premium" defined Insurance – Bulletin 383	Must be filed as part of rating plan. Fees and service charges include those associated with collection expense such as installment, nonsufficient funds, reinstatement, late and convenience fees, and other fees associated with policy issuance and delivery. Fees include those imposed by third-party vendors, such as automated clearing houses.	
INDIVIDUAL RISK RATING	Title 24-A - §2303 . Making of rates Title 24-A - §2304-A . Rate filings Title 24-A §2412-A . Large commercial contracts Title 24-A - §2308 . Excess rates	Permitted if risk meets specified criteria.	
LOSS COST MULTIPLIERS	Title 24-A - §2304-B . Reference filings Insurance - Bulletin 176	Insurer may satisfy rate filing requirements by adopting advisory organization filings and filing loss costs multiplier	
MID-TERM INCREASE IN VALUE	Title 24-A § 3059 . Insurer valuation of property; increase in premium; notice	Except for routinely scheduled increase based on inflation, or unless the insured agrees, if an insurer determines that the stated insured value of a property covered by a policy should be increased to depict more accurately its current value and the increase in valuation will result in an increase in premium for the policy, then the increase in the stated insured value and the corresponding increase in premium may be implemented only at the time of renewal.	
MINIMUM PREMIUM RULES / MINIMUM RETAINED PREMIUM	Title 24-A - §2304-A . Rate filings		

MODELS	Title 24-A - §2304-A . Rate filings Title 24-A § 2382-C . Filing of Rates and other rating information; filing of forms	All models (i.e., insurance scoring, GLMs, other rating variables, tiering...) must be filed as part of the rating plan.	
MULTI-TIER	Title 24-A - §2304-A . Rate filings	Must be filed as part of rating plan	
PREMIUM REFUND OR RETENTION	Title 24-A - §3002 . Standard fire policy required; exceptions	Must be filed as part of rating plan	
PROFIT LOADING	Title 24-A - §2303 . Making of rates	Rate and loss costs multiplier calculation may reflect profit loading and must include consideration for investment income	
RATE/LOSS COST SUPPORTING INFORMATION	Title 24-A - §2302-A . Definitions Title 24-A - §2303 . Making of rates Title 24-A - §2304-A . Rate filings Title 24-A - §2304-B . Reference filings Insurance - Bulletin 176	All aspects of pricing must be filed and supported and/or may adopt advisory organization reference filings and file loss costs multiplier	
RATING PLAN REQUIREMENTS	Title 24-A - §2304-A . Rate filings Title 24-A - §2304-B . Reference filings Insurance - Bulletin 176	All aspects of pricing must be filed and supported and/or may adopt advisory organization reference filings and file loss costs multiplier	
RATING TIERS	Title 24-A - §2304-A . Rate filings Title 24-A § 2382-C . Insurance - Bulletin 277		
REBATE	Title 24-A - §2162 . Unfair discrimination, rebates prohibited -- property, casualty, surety insurance Title 24-A §2163 . Receipt of rebate, illegal inducement prohibited Title 24-A § 2163-A . Permitted activities Insurance Bulletin 233 Insurance Bulletin 426		

SUPPORTING DATA	<p>Title 24-A - §2302-A. Definitions</p> <p>Title 24-A - §2303. Making of rates</p> <p>Title 24-A - §2304-A. Rate filings</p> <p>Title 24-A - §2304-B. Reference filings</p> <p>Insurance - Bulletin 176</p>	All aspects of pricing must be filed and supported and/or may adopt advisory organization reference filings and file loss costs multiplier	
TRENDING	<p>Title 24-A - §2303. Making of rates</p> <p>Title 24-A - §2304-A. Rate filings</p> <p>Title 24-A - §2304-B. Reference filings</p> <p>Insurance - Bulletin 176</p>	All aspects of pricing must be filed and supported by experience and/or may adopt advisory organization reference filing and file loss costs multiplier	
UNDERWRITING GUIDELINES	<p>Title 24-A - §2304-A. Rate filings</p> <p>Title 24-A § 2382-C. Filing of Rates and other rating information; filing of forms</p> <p>Insurance Bulletin 415</p>	Must be filed as part of rating plan.	