

Maine
Property Underwriting

Company Placement Matrix

Renters – H4	
If: (Group Membership OR Distribution Agreement applies) If: (Non-Group Membership AND Distribution Agreement does not apply) AND Underwriting Score \leq 0.01046817	LMIC
If: (Non-Group Membership AND Distribution Agreement does not apply) AND Underwriting Score $>$ 0.01046817	LMPIC

Proprietary

**Maine
Property
Ineligible Risks**

Line of Business	Variable Number	Restriction	Description
Home, Condo, Tenant	1	Business on Premises	Quotes with businesses on premises with any of the following conditions will be rejected: - Foot traffic - Has more than 2 employees - Uses hazardous materials on premises
Home, Condo, Tenant	2	Heating Systems	Quotes with any of the following conditions will be rejected: - Primary heating source is a Coal/Wood burning stove - Heating source is a Coal/Wood burning stove that has not been professionally installed - Prior stove losses
Home	3	Coastal	Property is less than 1,000 feet from the high water mark of the ocean, sound, or inlet, and does not meet all of the following: Coverage A less than \$400,000, written at 100% replacement cost, Inflation Protection Endorsement applied, Primary Residence, no prior losses, multi-policy and affinity affiliation.
Home (excluding IL), Condo	4	Dwelling Under Renovation/Construction	Quotes with dwellings undergoing significant renovation, remodeling, or under construction with any of the following conditions will be rejected: - Work is not expected to be completed in 6 months or less - Home will not be owner-occupied when complete
Home, Condo, Tenant	5	Estates & Family Trusts	Quotes with an estate or family trust situation with any of the following conditions will trigger a rejection: - In a Estate or Family Trust situation, the named insured is not a trustee/grantor/executor or administrator - Business property is contained in the trust
Home	6	Business Entity as Named Insured	Named Insured is a business entity, unless entity is an LLC, LLP, or LP, only used for residential property ownership, and only owned by the insured an members of the insured's household (rental only).
Home, Condo, Tenant	7	Home Day Care	Quotes with home day cares on premises that have any of the following conditions will be rejected: - Day care is not provider licensed - There is a swimming pool on premises owned by a member of the household - There is a trampoline on premises owned by member of household - Number of dogs owned is greater than 0 - There is a non domesticated animal on premises - Pursuant with ME 24-A M.R.S.A. § 3060 and Maine Bulletin 364, the Company will not refuse coverage for the sole reason of the presence of a family child care business when the following conditions are met: 1) the policy covers an owner-occupied residence of four or fewer units; 2) the policy covers a family child care provider's primary residence; 3) the provider is certified by Maine Department of Health & Human Services under 22 M.R.S.A. § 8301-A(3); 4) the provider has demonstrated satisfactory evidence of liability coverage for the family day care business operations and the business policy includes medical payments coverage equivalent to that in the homeowners policy.
Home	8	Multi Family	Quotes where the number of families is greater than 4 will be rejected.
Home	9	No Prior Insurance	Quotes from customers that do not meet any of the following conditions will be rejected: - Currently have property insurance (Liberty or another carrier) - Is not a first time home buyer or renter - No insurance due to active military duty - No insurance due to prior carrier cancellation
Home, Condo, Tenant	10	Previous Cancellation	Customers who have had previous homeowners or renters policies cancelled, non-renewed or declined in the past 12 months due to non-payment will be rejected.
Home	11	Other Unbindable Animals	Quotes from customers who own or provides boarding for more than 2 saddle animals or livestock will be rejected.

Line of Business	Variable Number	Restriction	Description
Home, Condo, Tenant	12	Prior Losses	If total number of prior losses on customer within the prior loss experience period is more than one of the same peril loss type OR total number of prior losses on customer within the loss experience period is more than two.
Home	13	Roof Age	Quotes with properties that have any of the following conditions will be rejected: - Asphalt Shingle roofs older than 20 years - Wood Shake roofs older than 50 years - Tile roofs older than 75 years - Slate roofs older than 75 years - Built-up roof older than 18 years
Home	14	Roof Type	Quotes with properties that have any of the following conditions will be rejected: - Asphalt Shingle roofs with more than 2 layers - Wood Shake roofs with more than 1 layer - Tile roofs with more than 1 layer - Slate roofs with more than 1 layer - Built-up roof with more than 1 layer
Home	15	Roof Condition	Quotes with properties where the roof condition is need of repair will be rejected.
Home	16	Roomers and Boarders	Quotes with number of boarders greater than 3 will be rejected.
Home, Condo	17	Synthetic Stucco on Block/Frame Construction	Quotes will be rejected if construction type is equal to synthetic stucco on block or synthetic stucco on frame and was built prior to 2000.
Tenant	18	Financial Stability and Coverage	Quotes where the credit score is below 590 and Coverage C is greater than or equal to \$35,000 will be rejected.
Home, Condo	19	Unacceptable Electrical System	Quote will be rejected if any of the following conditions are hit: - Year built is prior to 1973 with aluminum electrical material type - Year built is prior to 1950 with a 99 amp or less fuse box - Year built is prior to 1960 with knob and tube electrical material type
Home	20	Unbindable Dogs	Quotes with any of the following conditions will be rejected: - Any animals not typically sold in a retail pet store - Dog(s) that have been trained as an attack, guard, or fighting dog(s) - Dog(s) that previously have been reported to civil authority - Dogs that have previously caused bodily injury, property damage, or loss
Home	21	Underground Storage Tank	Quotes where the property has or had an underground fuel storage tank on the premises will be rejected.
Home, Condo, Tenant	22	Unprotected Location	For quotes where protection class is equal to 10 or drive time to fire station is over 15 minutes, any of the following conditions will result in a rejection: - Secondary/seasonal residences without a sprinkler system - Properties over 5 miles from a fire station without a sprinkler system - Properties without a sprinkler system and without a smoke/heat alarm on all floors (as well as extinguishers and dead bolt locks) - Properties of frame construction with no sprinkler system - Properties with no sprinkler system and drive time to fire station is greater than 15 minutes

Line of Business	Variable Number	Restriction	Description
Home, Condo	23	Vacant/Unoccupied Properties	Quotes were the property will not be occupied within 30 days will be rejected.
Home	24	Non-Owner Occupied	Non-owner occupied properties must meet the following to avoid rejection: non-owner occupied, single family.
Home	25	Owner Occupied Rental	Owner occupied two to four family dwelling may be written (properties not meeting these requirements will be rejected).
Condo	26	Condominium Rental	Condominiums that are rented to others may be bound if customers seeking coverage currently have the primary residence insured with the Company.
Home, Condo	27	Usage of Rental	Rental Dwellings and Condominiums to be insured must also meet the following: occupied on a continual basis, and not used for frequent short term rentals.

Proprietary

Maine Statement of Underwriting Practices
Property

Definition of Terms

BUSINESS

A commercial or mercantile activity engaged in as a means of livelihood.

EXPERIENCE PERIOD

For new business this is the thirty-six months time period preceding application effective date. On renewals, this is the thirty six months preceding the four months prior to the policy anniversary date.

INSURABLE INTEREST

Relationship such that loss or destruction of life OR property would cause a financial loss to the insured.

PRIMARY LOCATION/RESIDENCE

A residence owned and maintained by the insured and occupied at least 50% of the time.

PROTECTED LOCATION

In fire insurance terms a protected location is one that has access to public fire fighting facilities. For our purposes protected will mean a location within 1000 feet of a fire hydrant and within 5 miles of a responding fire station.

REMODELING

Altering the structure, primarily its interior.

RENOVATING

Altering the structure, both its interior and exterior.

SEASONAL LOCATION/RESIDENCE

A location used as a supplement to the insured's primary residence for the purpose of recreation or vacation; typically occupied less than 50% of the time.

UNOCCUPIED

Furnished but not lived in.

UNPROTECTED

Property having no public fire fighting facilities available or not qualifying as either protected or semi-protected as defined.

VACANT

Not lived in and void of furnishings.

Underwriting Eligibility

The following provides information on the evaluation of an applicant, which may cause us to refuse to provide coverage, to determine what company to place the risk in, and/or to consider the termination or non-renewal of an insurance policy issued by our company. The factors are grouped into two categories: Occupants and Policy, and Structure.

Occupants and Policy

- a) Coverage A per square foot
- b) Coverage for Personal Articles and Scheduled Property are subject to appraisal and different maximum line limits
- c) Coverage level
- d) Customer or occupant information (including age of insured, number of adults, financial stability, and group membership)
- e) Distribution source
- f) Insurable interest
- g) Material misrepresentations
- h) Number and type of past losses
- i) Number of days until policy effective date
- j) Number of roomers/boarders and general use of dwelling
- k) Occupancy and use of dwelling
- l) Present policyholder
- m) Prior insurance history

Structure

- a) Accessibility of dwelling and proximity of risk to fire hydrants and fire stations
- b) Age of heating, electrical and plumbing systems
- c) A single, centralized, and non-portable primary heating source as well as secondary heating devices
- d) Catastrophe exposure of the dwelling
- e) Complete and sound dwelling construction including but not limited to affixed foundation and functional roof. For dwellings under construction, exposure to physical damage and liability loss, occupancy, and estimated time of completion
- f) For rental situations, a certificate declaring the dwelling to be either lead safe or lead free. Certification must come from a licensed lead abatement contractor or inspector
- g) Observable hazards or deficiencies in need of repair and/or that may present increased exposure to physical damage and liability loss
- h) Underground oil storage tanks
- i) Number of Units

If any state or provincial law conflicts with any part of this manual, the law supersedes.

**Maine
Property
Underwriting Scorecard**

Note: The following details the weights used to determine eligibility and company placement for new business only. For each variable within the form, a factor is selected based on the characteristics. The total underwriting factor is obtained by adding individual underwriting factors and a static base factor. We then apply a formula, $\exp(x)/(1+\exp(x))$, to the total underwriting factor to obtain the underwriting score. To determine which underwriting scores will result in a risk being accepted or rejected and/or which company an accepted applicant will be placed, refer to the Cut Scores available in the Company Placement Matrix.

***For theft losses under variable 4 under Tenants, any theft losses over \$0 are counted*

Tenant

Line of Business	Variable Number	Characteristic	Low Bound	Upper Bound	Score
Tenant	1	Base	Base	Base	-5.68657
Tenant	1	Base	No Information	No Information	-5.68657
Tenant	2	Coverage C Limit	0	0	-0.00267
Tenant	2	Coverage C Limit	1	5500	-0.55589
Tenant	2	Coverage C Limit	5501	6500	-0.51523
Tenant	2	Coverage C Limit	6501	7500	-0.47468
Tenant	2	Coverage C Limit	7501	8500	-0.43434
Tenant	2	Coverage C Limit	8501	9500	-0.39431
Tenant	2	Coverage C Limit	9501	10500	-0.35471
Tenant	2	Coverage C Limit	10501	11500	-0.31563
Tenant	2	Coverage C Limit	11501	12500	-0.27718
Tenant	2	Coverage C Limit	12501	13500	-0.23946
Tenant	2	Coverage C Limit	13501	14500	-0.20259
Tenant	2	Coverage C Limit	14501	15500	-0.16667
Tenant	2	Coverage C Limit	15501	16500	-0.13178
Tenant	2	Coverage C Limit	16501	17500	-0.09793

Proprietary

**Maine
Property
Underwriting Scorecard**

Line of Business	Variable Number	Characteristic	Low Bound	Upper Bound	Factor
Tenant	2	Coverage C Limit	17501	18500	-0.06514
Tenant	2	Coverage C Limit	18501	19500	-0.03339
Tenant	2	Coverage C Limit	19501	20500	-0.00267
Tenant	2	Coverage C Limit	20501	21500	0.027
Tenant	2	Coverage C Limit	21501	22500	0.05564
Tenant	2	Coverage C Limit	22501	23500	0.08324
Tenant	2	Coverage C Limit	23501	24500	0.10981
Tenant	2	Coverage C Limit	24501	25500	0.13536
Tenant	2	Coverage C Limit	25501	26500	0.15988
Tenant	2	Coverage C Limit	26501	27500	0.18337
Tenant	2	Coverage C Limit	27501	28500	0.20585
Tenant	2	Coverage C Limit	28501	29500	0.22731
Tenant	2	Coverage C Limit	29501	30500	0.24775
Tenant	2	Coverage C Limit	30501	31500	0.26719
Tenant	2	Coverage C Limit	31501	32500	0.28561
Tenant	2	Coverage C Limit	32501	33500	0.30303
Tenant	2	Coverage C Limit	33501	34500	0.31944
Tenant	2	Coverage C Limit	34501	35500	0.33485
Tenant	2	Coverage C Limit	35501	36500	0.34926
Tenant	2	Coverage C Limit	36501	37500	0.36267
Tenant	2	Coverage C Limit	37501	38500	0.37505
Tenant	2	Coverage C Limit	38501	39500	0.38638
Tenant	2	Coverage C Limit	39501	40500	0.39664
Tenant	2	Coverage C Limit	40501	41500	0.40578
Tenant	2	Coverage C Limit	41501	42500	0.41379
Tenant	2	Coverage C Limit	42501	43500	0.42063
Tenant	2	Coverage C Limit	43501	44500	0.42628
Tenant	2	Coverage C Limit	44501	45500	0.43072
Tenant	2	Coverage C Limit	45501	46500	0.4339
Tenant	2	Coverage C Limit	46501	47500	0.43587
Tenant	2	Coverage C Limit	47501	48500	0.43688
Tenant	2	Coverage C Limit	48501	49500	0.43725
Tenant	2	Coverage C Limit	49501	50500	0.4373
Tenant	2	Coverage C Limit	50501	51500	0.4373
Tenant	2	Coverage C Limit	51501	52500	0.4373
Tenant	2	Coverage C Limit	52501	53500	0.4373
Tenant	2	Coverage C Limit	53501	54500	0.4373
Tenant	2	Coverage C Limit	54501	55500	0.4373
Tenant	2	Coverage C Limit	55501	56500	0.4373
Tenant	2	Coverage C Limit	56501	57500	0.4373
Tenant	2	Coverage C Limit	57501	58500	0.4373
Tenant	2	Coverage C Limit	58501	59500	0.4373
Tenant	2	Coverage C Limit	59501	60500	0.4373
Tenant	2	Coverage C Limit	60501	61500	0.4373
Tenant	2	Coverage C Limit	61501	62500	0.4373
Tenant	2	Coverage C Limit	62501	63500	0.4373
Tenant	2	Coverage C Limit	63501	64500	0.4373
Tenant	2	Coverage C Limit	64501	65500	0.4373
Tenant	2	Coverage C Limit	65501	66500	0.4373
Tenant	2	Coverage C Limit	66501	67500	0.4373
Tenant	2	Coverage C Limit	67501	68500	0.4373
Tenant	2	Coverage C Limit	68501	69500	0.4373
Tenant	2	Coverage C Limit	69501	70500	0.4373
Tenant	2	Coverage C Limit	70501	71500	0.4373
Tenant	2	Coverage C Limit	71501	72500	0.4373
Tenant	2	Coverage C Limit	72501	73500	0.4373
Tenant	2	Coverage C Limit	73501	74500	0.4373
Tenant	2	Coverage C Limit	74501	75500	0.4373
Tenant	2	Coverage C Limit	75501	76500	0.4373

**Maine
Property
Underwriting Scorecard**

Line of Business	Variable Number	Characteristic	Low Bound	Upper Bound	Factor
Tenant	2	Coverage C Limit	76501	77500	0.4373
Tenant	2	Coverage C Limit	77501	78500	0.4373
Tenant	2	Coverage C Limit	78501	79500	0.4373
Tenant	2	Coverage C Limit	79501	80500	0.4373
Tenant	2	Coverage C Limit	80501	81500	0.4373
Tenant	2	Coverage C Limit	81501	82500	0.4373
Tenant	2	Coverage C Limit	82501	83500	0.4373
Tenant	2	Coverage C Limit	83501	84500	0.4373
Tenant	2	Coverage C Limit	84501	85500	0.4373
Tenant	2	Coverage C Limit	85501	86500	0.4373
Tenant	2	Coverage C Limit	86501	87500	0.4373
Tenant	2	Coverage C Limit	87501	88500	0.4373
Tenant	2	Coverage C Limit	88501	89500	0.4373
Tenant	2	Coverage C Limit	89501	90000	0.4373
Tenant	2	Coverage C Limit	90001	100000	0.4373
Tenant	2	Coverage C Limit	100001	120000	0.4373
Tenant	2	Coverage C Limit	120001	140000	0.4373
Tenant	2	Coverage C Limit	140001	160000	0.4373
Tenant	2	Coverage C Limit	160001	180000	0.4373
Tenant	2	Coverage C Limit	180001	200000	0.4373
Tenant	2	Coverage C Limit	200001	220000	0.4373
Tenant	2	Coverage C Limit	220001	240000	0.4373
Tenant	2	Coverage C Limit	240001	260000	0.4373
Tenant	2	Coverage C Limit	260001	280000	0.4373
Tenant	2	Coverage C Limit	280001	300000	0.4373
Tenant	2	Coverage C Limit	300001	320000	0.4373
Tenant	2	Coverage C Limit	320001	340000	0.4373
Tenant	2	Coverage C Limit	340001	360000	0.4373
Tenant	2	Coverage C Limit	360001	380000	0.4373
Tenant	2	Coverage C Limit	380001	400000	0.4373
Tenant	2	Coverage C Limit	400001	420000	0.4373
Tenant	2	Coverage C Limit	420001	440000	0.4373
Tenant	2	Coverage C Limit	440001	460000	0.4373
Tenant	2	Coverage C Limit	460001	480000	0.4373
Tenant	2	Coverage C Limit	480001	500000	0.4373
Tenant	2	Coverage C Limit	500001	99999999	0.4373
Tenant	2	Coverage C Limit	No Information	No Information	-0.00267
Tenant	3	Credit	0	311	0.89037
Tenant	3	Credit	312	338	0.82522
Tenant	3	Credit	339	357	0.76011
Tenant	3	Credit	358	371	0.69525
Tenant	3	Credit	372	384	0.63088
Tenant	3	Credit	385	396	0.56726
Tenant	3	Credit	397	404	0.50463
Tenant	3	Credit	405	414	0.44323
Tenant	3	Credit	415	422	0.38331
Tenant	3	Credit	423	431	0.32513
Tenant	3	Credit	432	439	0.26893
Tenant	3	Credit	440	447	0.21495
Tenant	3	Credit	448	454	0.16344
Tenant	3	Credit	455	461	0.11466
Tenant	3	Credit	462	468	0.06884
Tenant	3	Credit	469	474	0.02624
Tenant	3	Credit	475	480	-0.01300
Tenant	3	Credit	481	486	-0.04907
Tenant	3	Credit	487	492	-0.08231
Tenant	3	Credit	493	497	-0.11300
Tenant	3	Credit	498	503	-0.14146
Tenant	3	Credit	504	508	-0.16800
Tenant	3	Credit	509	514	-0.19293
Tenant	3	Credit	515	519	-0.21655
Tenant	3	Credit	520	524	-0.23917
Tenant	3	Credit	525	529	-0.26110
Tenant	3	Credit	530	535	-0.28259
Tenant	3	Credit	536	540	-0.30375
Tenant	3	Credit	541	545	-0.32458
Tenant	3	Credit	546	550	-0.34514
Tenant	3	Credit	551	555	-0.36545
Tenant	3	Credit	556	560	-0.38556
Tenant	3	Credit	561	565	-0.40549
Tenant	3	Credit	566	570	-0.42527
Tenant	3	Credit	571	575	-0.44495
Tenant	3	Credit	576	581	-0.46456
Tenant	3	Credit	582	586	-0.48413
Tenant	3	Credit	587	591	-0.50370
Tenant	3	Credit	592	596	-0.52330
Tenant	3	Credit	597	601	-0.54297
Tenant	3	Credit	602	606	-0.56274
Tenant	3	Credit	607	611	-0.58264
Tenant	3	Credit	612	616	-0.60272
Tenant	3	Credit	617	621	-0.62300

**Maine
Property
Underwriting Scorecard**

Line of Business	Variable Number	Characteristic	Low Bound	Upper Bound	Factor
Tenant	3	Credit	622	626	-0.64352
Tenant	3	Credit	627	631	-0.66431
Tenant	3	Credit	632	636	-0.68542
Tenant	3	Credit	637	641	-0.70686
Tenant	3	Credit	642	646	-0.72869
Tenant	3	Credit	647	651	-0.75092
Tenant	3	Credit	652	656	-0.77361
Tenant	3	Credit	657	661	-0.79677
Tenant	3	Credit	662	665	-0.82038
Tenant	3	Credit	666	670	-0.84443
Tenant	3	Credit	671	675	-0.86889
Tenant	3	Credit	676	680	-0.89373
Tenant	3	Credit	681	684	-0.91893
Tenant	3	Credit	685	689	-0.94448
Tenant	3	Credit	690	694	-0.97033
Tenant	3	Credit	695	698	-0.99647
Tenant	3	Credit	699	703	-1.02288
Tenant	3	Credit	704	707	-1.04953
Tenant	3	Credit	708	712	-1.07640
Tenant	3	Credit	713	716	-1.10346
Tenant	3	Credit	717	721	-1.13069
Tenant	3	Credit	722	725	-1.15806
Tenant	3	Credit	726	729	-1.18556
Tenant	3	Credit	730	734	-1.21315
Tenant	3	Credit	735	738	-1.24081
Tenant	3	Credit	739	743	-1.26852
Tenant	3	Credit	744	747	-1.29625
Tenant	3	Credit	748	751	-1.32399
Tenant	3	Credit	752	755	-1.35173
Tenant	3	Credit	756	759	-1.37947
Tenant	3	Credit	760	764	-1.40721
Tenant	3	Credit	765	768	-1.43494
Tenant	3	Credit	769	772	-1.46268
Tenant	3	Credit	773	776	-1.49042
Tenant	3	Credit	777	780	-1.51816
Tenant	3	Credit	781	785	-1.54590
Tenant	3	Credit	786	789	-1.57364
Tenant	3	Credit	790	793	-1.60138
Tenant	3	Credit	794	797	-1.62911
Tenant	3	Credit	798	802	-1.65685
Tenant	3	Credit	803	806	-1.68459
Tenant	3	Credit	807	811	-1.71233
Tenant	3	Credit	812	816	-1.74007
Tenant	3	Credit	817	820	-1.76781
Tenant	3	Credit	821	825	-1.79554
Tenant	3	Credit	826	830	-1.82328
Tenant	3	Credit	831	835	-1.85102
Tenant	3	Credit	836	841	-1.87876
Tenant	3	Credit	842	846	-1.90650
Tenant	3	Credit	847	852	-1.93424
Tenant	3	Credit	853	859	-1.96197
Tenant	3	Credit	860	867	-1.98971
Tenant	3	Credit	868	876	-2.01745
Tenant	3	Credit	877	888	-2.04519
Tenant	3	Credit	889	910	-2.07293
Tenant	3	Credit	911	999	-2.10067
Tenant	3	Credit	No Hit	No Hit	-0.46456
Tenant	3	Credit	No Information	No Information	-0.46456
Tenant	3	Credit	No Score	No Score	-0.46456
Tenant	3	Credit	Not Assigned	Not Assigned	-0.46456
Tenant	3	Credit	Refused	Refused	-0.46456
Tenant	3	Credit	System Unavailable	System Unavailable	-0.46456
Tenant	3	Credit	Thin File	Thin File	-0.46456
Tenant	3	Credit	Unknown	Unknown	-0.46456
Tenant	4	Prior Theft Losses	0	0	0
Tenant	4	Prior Theft Losses	1	1	0.85735
Tenant	4	Prior Theft Losses	2	2	0.85735
Tenant	4	Prior Theft Losses	3	3	0.85735
Tenant	4	Prior Theft Losses	4	4	0.85735
Tenant	4	Prior Theft Losses	5	5	0.85735
Tenant	4	Prior Theft Losses	6	6	0.85735
Tenant	4	Prior Theft Losses	7	7	0.85735
Tenant	4	Prior Theft Losses	8	8	0.85735
Tenant	4	Prior Theft Losses	9	9	0.85735
Tenant	4	Prior Theft Losses	10	99	0.85735
Tenant	4	Prior Theft Losses	No Information	No Information	0.00000
Tenant	5	Deductible	1	250	0.38291
Tenant	5	Deductible	251	500	0
Tenant	5	Deductible	501	600	0
Tenant	5	Deductible	601	700	0
Tenant	5	Deductible	701	800	0