

LINE OF BUSINESS:	Fidelity	LINE(S) OF INSURANCE:	CODES:
CODE:	23	Fidelity	23
IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN			

REVIEW REQUIREMENTS	REFERENCES	DESCRIPTION OF REVIEW STANDARDS / REQUIREMENTS
GENERAL REQUIREMENTS FOR ALL FILINGS		
ADOPTING ANOTHER INSURER'S FILING / "ME TOO" FILINGS		Must include the other insurer's Maine approved SERFF file tracking number(s) or a complete copy of the stamped Maine approved filing
EFFECTIVE DATE		Policies 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	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. Enter New Business and Renewal effective dates under the General Information tab in SERFF.
LINE OF AUTHORITY	Fidelity	Must have 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)	
SIDE BY SIDE COMPARISON		Please provide 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	Must include authorization to communicate directly with third party filers.
FORMS - POLICY PROVISIONS		
ACCESS TO COURTS	Title 24-A - §2433 . Jurisdiction of courts, limitation of actions	Maine Courts have jurisdiction.
ACTION AGAINST COMPANY	Title 24-A - §2433 . Jurisdiction of courts, limitation of actions	Insured must be given 2 years from date of loss to bring suit against insurer. Foreign insurers.
AMBIGUOUS & MISLEADING	Title 24-A - §2413 . Grounds for disapproval	
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...)

ARBITRATION	Title 24-A § 2433 . Jurisdiction of courts, Limitation of actions.	Arbitration must take place in the Maine County in which the policy was issued for delivery.
DISCRIMINATION	Title 24-A - §2162 . Unfair discrimination, rebates prohibited -- property, casualty, surety insurance	Restrictions on policy provisions relating to benefits not associated with loss and reductions in premium association with savings and expenses
FICTITIOUS GROUPS	Title 24-A - §2172 . Fictitious groups prohibited	Prohibited
FRAUD WARNING	Title 24-A - §2186 . Insurance fraud prevention	Statutory (or substantially similar) wording must be included on all applications (i.e. new business, renewal, supplemental, etc...) and claim forms
GROUP POLICIES	Title 24-A - §2951 . Group property and casualty insurance Rule Chapter 375	See Rule 375 and Title 24-A Chapters 37 & 40-A for eligibility.
MANUSCRIPT ENDORSEMENTS	Title 24-A - §2412 . Filing, approval of forms	Manuscript forms must be filed. Each manuscripted change is subject to review and can be filed as a consent to form filing pursuant to 24-A § 2308(2) .
PAYMENT OF LOSS TIME PERIOD	Title 24-A - §2436 . Interest on overdue payments	Payment within thirty days and interest on overdue payments of 1.5% per month
POST JUDGMENT INTEREST	Bulletin 353 : Bureau of Insurance Title 14 § 1602-C . Interest after judgment	Maine statutory law provides for the payment of post-judgment interest and case law has held that an insurer must pay post-judgment interest as a supplemental payment without regard to the policy terms (i.e. policy limit, sub-limits, exclusions, deductibles, retentions, etc...).
PRIOR APPROVAL FILE & USE	Title 24-A - §2412 . Filing, approval of forms	Statute contains a deemer provision
PRIVACY NOTICE	Title 24-A - §2206 . Notice of insurance information practices	See Title 24-A, Ch.24 generally for insurance information and privacy protection.
SIGNATURES	Title 24-A - §2416 . Execution of policies	
SUBROGATION	Title 24-A - §2910-A . Subrogation; medical payments coverage Title 24-A, §3002 : Standard fire policy required; exceptions	Policy may not provide for subrogation or priority over an insured for medical payments
SUIT	Title 24-A - §2433 . Jurisdiction of courts, limitation of actions	Maine courts must have jurisdiction. Insured must be given two years to bring suit against insurer.
VOIDANCE	Title 24-A - §2411 . Representations in applications	Maine does not allow insurers to void coverage 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	Statements on applications are deemed to be representations, not warranties