**Maine Bureau of Insurance
Form Filing Review Requirements Checklist
Group Credit Life and/or Disability**

**(CR04G and/or CR02G)**

**(Revised 12/10/2020)**

**Carriers MUST confirm compliance and IDENTIFY the LOCATION (Page number, Section, Paragraph, etc.) of the standard in the form in the last column. If a carrier believes a contract does not have to meet this requirement carriers must EXPLAIN WHY in the last column.**

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| REVIEW REQUIREMENTS | **REFERENCE**  | DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS  | **CONFIRM COMPLIANCE****AND IDENTIFY LOCATION OF STANDARD IN FILING****MUST EXPLAIN IF REQUIREMENT**IS INAPPLICABLE |
| General Submission Requirements |
| Electronic (SERFF) Submission Requirements | [24-A M.R.S.A. §2412 (2)](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html)[Bulletin 360](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/360_0.pdf) | All filings must be filed electronically, using the NAIC System for Electronic Rate and Form Filing (SERFF). See <http://www.serff.com>. |  |
| FILING FEES | [24-A M.R.S.A. §601(17)](http://legislature.maine.gov/statutes/24-A/title24-Asec601.html) | $20.00 for Rate filings, rating rules filings, insurance policy, forms, riders, endorsements and certificates. See General Instructions page in SERFF for additional information on filing fee structure.Filing fees must be submitted by EFT in SERFF at the time of submission of the filing.All filings require a filing fee unless specifically excluded per 24-A M.R.S.A. §4222(1), and/or are a required annual report. |  |
| Grounds for disapproval | [24-A M.R.S.A. §2413](http://legislature.maine.gov/statutes/24-A/title24-Asec2413.html) | Seven categories of the grounds for disapproving a filing. |  |
| Readability | [24-A M.R.S.A. §2441](http://legislature.maine.gov/statutes/24-A/title24-Asec2441.html) | Minimum of 50.  Riders, endorsements, applications all must be scored. They may be scored either individually or in conjunction with the policy/certificate to which they will be attached. Exceptions: Federally mandated forms/language, Groups > 1000, Group Annuities as funding vehicles. Scores must be entered on form schedule tab in SERFF. |  |
| Variability of Language | [24-A M.R.S.A.§2412](http://legislature.maine.gov/statutes/24-A/title24-Asec2412.html) [§2413](http://legislature.maine.gov/statutes/24-A/title24-Asec2413.html) | Forms with variable bracketed information must include all the possible language that might be placed within the brackets. The use of too many variables will result in filing disapproval as Bureau staff may not be able to determine whether the filing is compliant with Maine laws and regulations. |  |
| **APPLIES TO BOTH CREDIT LIFE & DISABILITY** |
| AIDS/ARC | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2629.html)[§ 2629](http://legislature.maine.gov/statutes/24-A/title24-Asec2629.html)[§ 2846](http://legislature.maine.gov/statutes/24-A/title24-Asec2846.html)[§ 2159-4](http://legislature.maine.gov/statutes/24-A/title24-Asec2159.html) | No group life or health insurance policy delivered or issued for delivery in this State may provide more restrictive coverage for death, or benefits for sickness or disablement, or the related expenses resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or HIV related diseases than for any other sickness or disabling condition or exclude benefits for AIDS, ARC or HIV related diseases except through an exclusion under which all sicknesses and diseases are treated the same. This section shall not apply to a policy providing benefits for specific diseases or accidental injury only.  |  |
| AIDS and Medical Lifestyle Standards | [Rule 490](http://www.maine.gov/sos/cec/rules/02/031/031c490.doc) | The purpose of this rule is to clarify the standards applicable to written informed consent forms required to be completed by persons required to take a test for the presence of the antibody to the Human Immunodeficiency Virus (HIV) or for the Human Immunodeficiency Antigen by an insurer, nonprofit hospital service organization, nonprofit medical service organization, or a nonprofit health care plan, to establish standards for pretest and post-test counseling required to be provided to persons subject to testing as required by 5 M.R.S.A. Section 19203-A, and to establish standards for medical and lifestyle application questions and underwriting.  |  |
| Amounts of Insurance | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2855.html)[§ 2855](http://legislature.maine.gov/statutes/24-A/title24-Asec2855.html) | 1. Credit Life Insurance1. The amount of credit life insurance shall at no time exceed the unpaid amount financed plus earned interest and an allowance for delinquencies as determined by the superintendent or, in the case of open-end credit, the balance upon which a finance charge may be imposed, plus earned interest and an allowance for delinquencies as determined by the superintendent.

 2. Agricultural Credit CommitmentsNotwithstanding subsection 1, paragraph A, insurance on agricultural credit transaction commitments not exceeding 2 years in duration may be written up to the amount of the loan commitment, on a nondecreasing or level term plan.3. Educational Credit CommitmentsNotwithstanding subsection 1, paragraph A, insurance on educational credit transaction commitments may be written for the amount of the portion of such commitment that has not been advanced by the creditor.4. Credit Health Insurance1. Coverage limited. The total amount of

indemnity payable by credit health insurance in the event of disability, as defined in the policy, shall not exceed the aggregate of the periodic scheduled unpaid installments of the indebtedness; and the amount of each periodic indemnity payment shall not exceed the original indebtedness divided by the number of periodic installments. |  |
| Amount of Insurance | [Rule 220 Sec. 7(C)](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) | If the benefit under credit life or credit disability insurance will be insufficient to extinguish the amount of indebtedness at the time of death or disability (excluding any indebtedness due only to delinquency in payments by the debtor), this fact must be prominently disclosed in the group certificate or individual policy. |  |
| Application or Notice of Proposed Insurance | [24-A M.R.S.A. §2857(4)](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2857.html)[Rule 220 Sec. 5](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) | The copy of the application or notice of proposed insurance to be separate from the credit instrument, unless the information is prominently set forth in it. |  |
| Death with Dignity | [22 M.R.S. § 2140(19)](http://www.mainelegislature.org/legis/statutes/22/title22sec2140.html) | The sale, procurement or issuance, of any life policy or rate charged for any life policy may not be conditioned upon or affected by the making or rescinding of a request by a qualified patient for medication that the patient may self-administer to end the patient's life in accordance with this Act. A qualified patient whose life is insured under a life insurance policy issued under the provisions of Title 24-A, chapter 29 and the beneficiaries of the policy may not be denied benefits on the basis of self-administration of medication by the qualified patient in accordance withthis Act.  |  |
| Definition of Total Disability | [Rule 220](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) Sec. 4 (M) | “Total Disability” shall be defined no more restrictively than:(1) In the case of an insured who was gainfully employed prior to disability, “the inability to engage in any gainful occupation for which he or she is reasonably suited by training, education, and experience,” or(2) In the case of an insured who was not gainfully employed prior to disability, “the inability to engage in activities of a gainfully employed ~~a~~ person of like age, training, education, and experience.” |  |
| Discrimination Against Nalaxone Hydrochloride Purchases | [24-A M.R.S. § 2159-E](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2159-E.html) | An insurer may not limit coverage or refuse to issue or renew coverage or consider due to the fact that the individual has been issued a prescription for naloxone hydrochloride. The insurer may also not consider the purchase or prescription of naloxone in determining rates without any additional actuarial information. The exception is when an individual has a demonstrated history of opioid use disorder.  |  |
| Eligibility for Coverage | [Rule 220](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) Sec. 10(H)(3) | Do not condition eligibility for coverage on an employment requirement more restrictive than one requiring that the debtor be employed full-time on the effective date of coverage. Full-time means a regular work week of not less than 30 hours. |  |
| Filing of Forms | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2858.html)[§ 2858](http://legislature.maine.gov/statutes/24-A/title24-Asec2858.html) | All policies, certificates of insurance, notices of proposed insurance, applications for insurance, endorsements and riders delivered or issued for delivery in this State and the schedules of premium rates pertaining thereto shall be filed with the superintendent. |  |
| Forms Available | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2854.html)[§ 2854](http://legislature.maine.gov/statutes/24-A/title24-Asec2854.html) | Consumer credit insurance may be issued only in the following forms:  1. Individual life. Individual policies of life insurance issued to debtors on the term plan;  2. Individual accident and health. Individual policies of health insurance issued to debtors on a term plan, or disability benefit provisions in individual policies of credit life insurance; 3. Group life. Group policies of life insurance issued to creditors providing insurance upon the lives of debtors on the term plan;  4. Group accident and health. Group policies of health insurance issued to creditors on a term plan insuring debtors, or disability benefit provisions in group credit life insurance policies to provide such coverage;  4-A. Individual credit property insurance. Individual policies of property insurance on property that is purchased on credit or pledged as collateral on a loan when the insurance is purchased by or issued to the debtor in connection with that loan or credit transaction;  4-B. Group credit property insurance. Group policies of property insurance on property that is purchased on credit or pledged as collateral on a loan when the insurance is purchased by or issued to the debtor in connection with that loan or credit transaction;  4-C. Individual credit involuntary unemployment insurance. Individual involuntary unemployment policies insuring a debtor pursuant to or in connection with a specific loan or other credit transaction but not including disability insurance policies;  4-D. Group credit involuntary unemployment insurance. Group involuntary unemployment policies insuring a debtor pursuant to or in connection with a specific loan or other credit transaction but not including disability insurance policies; or  5. Combination. A combination under subsections 1 and 2, or under 3 and 4. |  |
| Genetic Information Protections | [24-A M.R.S.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2159-C.html) [§ 2159-C(3)](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2159-C.html)[24-A M.R.S.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2159-C.html) [§ 2159-C(4)](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2159-C.html) | An insurer may not make or permit any unfair discrimination against an individual in the application of genetic information or the results of a genetic test in the issuance, withholding, extension or renewal of an insurance policy.An insurer may not request, require, purchase or use information obtained from an entity providing direct-to-consumer genetic testing without the informed written consent of the individual who has been tested. |  |
| Living organ donors, discrimination prohibition | [24-A MRSA §2159-D](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2159-D.html) | Notwithstanding any other provision of law, an insurer authorized to do business in this State may not:A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance, disability insurance or long-term care insurance policy due to the status of that individual as a living organ donor;B. Preclude an individual from donating all or part of an organ as a condition of receiving coverage under a life insurance, disability insurance or long-term care insurance policy;C. Consider the status of an individual as a living organ donor in determining the premium rate for coverage of that individual under a life insurance, disability insurance or long-term care insurance policy; orD. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance, disability insurance or long-term care insurance policy based solely and without any additional actuarial justification upon the status of an individual as a living organ donor. |  |
| Policy Provisions | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2857.html)[§ 2857](http://legislature.maine.gov/statutes/24-A/title24-Asec2857.html) | Policy or certificate must be delivered to the debtor.**Content of Certificate must include:***Name and Home Office address of insurer;Name of the debtor;Premium or amount of payment (separated for life & health, if separate identifiable charges);Description of the coverage, including amount and term of coverage;Exceptions, limitations and restrictions of policy (Suicide exclusion is limited to two (2) years -- Rule 220 & 24-A §2525)****Conditions under which the policy may be terminated must be in bold print.****Must state that the benefit is paid to the creditor to reduce or extinguish the unpaid indebtedness must disclose that the coverage under the policy may not completely pay off the indebtedness and, wherever the amount of insurance may exceed the unpaid indebtedness, that any excess is payable to a beneficiary, other than the creditor, named by the debtor or to the debtor's estate.**Must state that the insured has a 30-day "free look" and the insured may cancel the contract for any reason for a full refund of premium* |  |
| Rebates | [§2160](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2160.html)[§2163-A](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2163-A.html) | Are there any provisions that give the insured a benefit not associated with indemnification or loss?”Yes \_\_\_No \_\_\_ |  |
| Refund | [Rule 220](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) Sec. 11 (G) | No refund of less than $5 need be made. |  |
| Refund of Unearned Premium |  | With regard to the requirement that the insured notify the Insurance Company of the early payoff of the loan in order to receive a refund of unearned premium, we do not believe shifting the burden to the insured is the right solution. Even if this obligation were clearly and prominently disclosed at issue, it is not realistic to expect the insured to remember this several years later. The responsibility to notify the carrier of an early payoff of a loan should remain with the lender. |  |
| Scope of Provisions | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2851.html)[§ 2851](http://legislature.maine.gov/statutes/24-A/title24-Asec2851.html) | All life insurance and all health insurance in connection with loans or other credit transactions, credit property insurance, credit involuntary unemployment insurance and other consumer credit insurance specifically authorized by the superintendent in rules adopted pursuant to section 2865 are subject to this chapter, except the following:1. **Long-term loan.** Insurance in connection with a loan or other credit transaction of more than 15 years' duration;
2. **Isolated transactions.** Insurance issued in an isolated transaction on the part of the insurer not related to an agreement or a plan for insuring debtors of the creditor;
3. **Real estate loan.** Insurance in connection with real estate loans when the charge, if any, to the debtor is periodic and not financed;
4. **Casualty insurance.** Insurance issued pursuant to section 707, subsection 1, paragraph I against loss or damage resulting from failure of debtors to pay their obligations to the insured; or
5. **Debt cancellation agreements.** Debt cancellation agreements entered into between financial institutions or credit unions and their debtors
 |  |
| Statements in Application | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2616.html)[§ 2616](http://legislature.maine.gov/statutes/24-A/title24-Asec2616.html)[§ 2818](http://legislature.maine.gov/statutes/24-A/title24-Asec2818.html) | There shall be a provision that all statements contained in any such application for insurance shall be deemed representations and not warranties. |  |
| Term of Insurance | [24-A M.R.S.A. § 2856](http://legislature.maine.gov/statutes/24-A/title24-Asec2856.html) | The term of insurance shall commence on the date when the debtor becomes obligated to the creditor.If E of I is required and such evidence is furnished more than 30 days after the date when the debtor becomes obligated to the creditor, the insurance may commence on the date the insurer determines the evidence to be satisfactory. There shall be a refund or adjustment of any charge to the debtor for insurance during the period which s/he was not covered.The term of insurance shall not extend more than 15 days beyond the scheduled maturity date, except when extended at no cost to the debtor.If the indebtedness is discharged due to renewal or refinancing prior to the scheduled maturity date, the insurance in force shall be terminated before any new insurance may be issued in connection with the renewed or refinanced indebtedness. In all cases of termination prior to maturity, a refund shall be paid or credited promptly. Formulas for computing refunds will be filed. The Rule of 78 is not allowed for calculating refund factors. This has been disallowed since 1987. |  |
| Truncated Coverage Notice | [Rule 220](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) | A. For truncated credit life insurance and/or creditdisability insurance, a notice must appear in bold printon the face of the individual policy or groupcertificate or as an endorsement attached to the face page of the individual policy or group certificate. If the same policy or certificate form is used for both truncated and other types of coverage, a check box may be used such that the notice applies only if the box is checked.B. Unless alternative language is approved by theSuperintendent, the notice shall be worded as follows:(1) For truncated credit life insurance: “Notice: Theterm of your loan is longer than the term of thisinsurance. The death benefit is only payable if deathoccurs during the term of the insurance.”(2) For truncated credit disability insurance: “Notice:The term of your loan is longer than the term of thisinsurance. Disability benefits will not be paid for anyperiod of disability beginning or continuing after the termination date of this insurance.”(3) For truncated credit life and disability insurance:“Notice: The term of your loan is longer than the termof this insurance. The death benefit is only payable if death occurs during the term of the insurance. Disability benefits will not be paid for any period of disability beginning or continuing after the termination date of this insurance.” |  |
| Unfair discrimination | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2159.html)[§ 2159](http://legislature.maine.gov/statutes/24-A/title24-Asec2159.html) | 1. No person shall make or permit any unfair discrimination between individuals of the same class and equal expectation of life in the rates charged for any contract of life insurance or of life annuity or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of such contract.  2. No person may make or permit any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever. Nothing in this provision prohibits an insurer from providing incentives for insureds to use the services of a particular provider.  3. It shall be an unfair trade practice in the business of insurance for any insurer to discriminate unfairly against any person who has tested positive for the presence of the human immunodeficiency antigen or the presence of an antibody to the human immunodeficiency virus or who has Acquired Immune Deficiency Syndrome or AIDS, AIDS Related Complex (ARC) or HIV related diseases provided that nothing in this subsection prohibits an insurer from treating individuals of different classes and of unequal expectations of life, or essentially different hazards, differently in accordance with subsection 1 or 2.  |  |
| Waiting Period | [9-A M.R.S.A. § 4-104](http://legislature.maine.gov/statutes/9-A/title9-Asec4-104.html) | The waiting period can be no less than 30 days. |  |
| **APPLIES TO ONLY CREDIT LIFE** |
| Grace Period | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2614.html)[§ 2614](http://legislature.maine.gov/statutes/24-A/title24-Asec2614.html) | The policyholder is entitled to a grace period of 31 days for the payment of any premium due. Policy must remain inforce during the grace period. |  |
| Incontestability | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2615.html)[§ 2615](http://legislature.maine.gov/statutes/24-A/title24-Asec2615.html) | The group life insurance policy shall contain a provision that the validity of the policy shall not be contested, **except for** **non-payment of premium**, after it has been inforce for **two (2) years** from its date of issue.Note fraud language is not permitted in Maine's incontestability provision. |  |
| Information to Debtor | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2624.html)[§ 2624](http://legislature.maine.gov/statutes/24-A/title24-Asec2624.html) | A policy insuring the lives of debtors shall contain a provision that the insurer will furnish to the policyholder for delivery to each debtor, a certificate describing the coverage and specifying that the death benefit shall first be applied to reduce or extinguish the debt. |  |
| Insurability | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2617.html)[§ 2617](http://legislature.maine.gov/statutes/24-A/title24-Asec2617.html) | The policy shall contain a provision setting forth the conditions under which the insurer reserves the right to require E of I satisfactory to the insurer.Insurer may exclude or limit coverage on any person if E of I is not satisfactory. |  |
| Misstatement of Age | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2618.html)[§ 2618](http://legislature.maine.gov/statutes/24-A/title24-Asec2618.html) | Policy shall contain a provision specifying an equitable adjustment of premiums or of benefits or both to be made in the event the age of a person has been misstated. A clear statement of the method of adjustment is required. |  |
| Rate Increases | [Rule 220](http://www.maine.gov/sos/cec/rules/02/031/031c220.doc) Sec. 9(D)(9) | Upward deviations shall not be applied to debtors with closed-end loans whose coverage is already in force on the effective date of the deviation. Downward deviations need not be applied to debtors with closed-end loans whose coverage is already in force on the effective date of the deviation.It must be noted that while the current rule is unclear as to whether rate deviations should be implemented with respect to existing loans, 24-A M.R.S.A. § 2859(1) makes it clear that this cannot be done with respect to upward deviations on closed-end loans. We have therefore clarified the rule to say that rate deviations do not apply to existing closed-end loans. (See sections 9(D) and 10(F).) Please revise this section in the “Premium” clause for clarification. |  |
| Suicide | [24-A M.R.S.A](http://legislature.maine.gov/statutes/24-A/title24-Asec2630.html)[§ 2630](http://legislature.maine.gov/statutes/24-A/title24-Asec2630.html) | A group life insurance policy delivered or issued for delivery in this State may not contain a more restrictive exclusion from liability for death resulting from suicide than death by suicide, while sane or insane, within 2 years from the date coverage commences or within 2 years of an increase in coverage.   |  |
| **APPLIES TO ONLY CREDIT DISABILITY** |
| Age Limits | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2822.html)[§ 2822](http://legislature.maine.gov/statutes/24-A/title24-Asec2822.html) |     There shall be a provision specifying the ages, if any there be, to which the insurance provided therein shall be limited; and the ages, if any there be, for which additional restrictions are placed on benefits and the additional restrictions placed on the benefits at such ages.  |  |
| Applicant’s Statements; waivers, amendments | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2817.html)[§ 2817](http://legislature.maine.gov/statutes/24-A/title24-Asec2817.html) | There shall be a provision that no statement made by the applicant for insurance shall avoid the insurance or reduce benefits thereunder unless contained in the written application signed by the applicant; and a provision that no agent has authority to change the policy or to waive any of its provisions; and that no change in the policy shall be valid unless approved by an officer of the insurer and evidenced by indorsement on the policy, or by amendment to the policy signed by the policyholder and the insurer. |  |
| Examination, Autopsy | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2826.html)[§ 2826](http://legislature.maine.gov/statutes/24-A/title24-Asec2826.html) |     There shall be a provision that the insurer shall have the right and opportunity to examine the person of the insured when and so often as it may reasonably require during the pendency of claim under the policy and also the right and opportunity to make an autopsy in case of death where it is not prohibited by law.  |  |
| Exceptions | [24-A M.R.S.A. §2829](http://legislature.maine.gov/statutes/24-A/title24-Asec2829.html) | **1.** Any portion of any such policy, delivered or issued for delivery in this State, which purports, by reason of the circumstances under which a loss is incurred, to reduce any benefits promised thereunder to an amount less than that provided for the same loss occurring under ordinary circumstances, shall be printed in such policy and in each certificate issued thereunder, in bold face type and with greater prominence than any other portion of the rest of such policy or certificate, respectively; and all other exceptions of the policy shall be printed in the policy and certificate with the same prominence as the benefits to which they apply. |  |
| Forms for Proof of Loss | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2825.html)[§ 2825](http://legislature.maine.gov/statutes/24-A/title24-Asec2825.html) |     There shall be a provision that the insurer will furnish to the policyholder such forms as are usually furnished by it for filing proof of loss. If such forms are not furnished before the expiration of 15 days after the insurer received notice of any claim under the policy, the person making such claim shall be deemed to have complied with the requirements of the policy as to proof of loss upon submitting within the time fixed in the policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.  |  |
| Individual Certificates | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2821.html)[§ 2821](http://legislature.maine.gov/statutes/24-A/title24-Asec2821.html) | Except in the case of blanket health insurance, a provision that the insurer shall issue to the policyholder, for delivery to each member of the insured group, an individual certificate or printed information setting forth in summary form a statement of the essential features of the insurance coverage of such employee or such member and in substance the provisions of sections 2821 to 2828. The insurer shall also provide for distribution by the policyholder to each member of the insured group a statement, where applicable, setting forth to whom the benefits under such policy are payable. |  |
| New employees, members | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2819.html)[§ 2819](http://legislature.maine.gov/statutes/24-A/title24-Asec2819.html) | There shall be a provision that all new employees or new members, as the case may be, in the groups or classes eligible for such insurance must be added to such groups or classes for which they are respectively eligible.   |  |
| Notice of Claim | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2823.html)[§ 2823](http://legislature.maine.gov/statutes/24-A/title24-Asec2823.html) |     There shall be a provision that written notice of sickness or of injury must be given to the insurer within 30 days after the date when such sickness or injury occurred. Failure to give notice within such time shall not invalidate nor reduce any claim, if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.  |  |
| Proof of Loss | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2824.html)[§ 2824](http://legislature.maine.gov/statutes/24-A/title24-Asec2824.html) |  There shall be a provision that in the case of claim for loss of time for disability, written proof of such loss must be furnished to the insurer within 30 days after the commencement of the period for which the insurer is liable, and that subsequent written proofs of the continuance of such disability must be furnished to the insurer at such intervals as the insurer may reasonably require, and that in the case of claim for any other loss, written proof of such loss must be furnished to the insurer within 90 days after the date of such loss.Failure to furnish such proof within such time shall not invalidate nor reduce any claim, if it shall be shown not to have been reasonably possible to furnish such proof and that such proof was furnished as soon as was reasonably possible.  (No Time Limit) |  |
| Renewal of Policy | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2820.html)[§ 2820](http://legislature.maine.gov/statutes/24-A/title24-Asec2820.html) | There shall be a provision stating the conditions under which the insurer may decline to renew the policy. |  |
| Time for Payment of Benefits | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2827.html)[§ 2827](http://legislature.maine.gov/statutes/24-A/title24-Asec2827.html) | There shall be a provision, subject to due proof of loss, all accrued benefits payable under the policy for loss of time will be paid not later than at the expiration of each period of 30 days during the continuance of the period for which the insurer is liable, and that any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of such proof.  |  |
| Time for Suits | [24-A M.R.S.A.](http://legislature.maine.gov/statutes/24-A/title24-Asec2828.html)[§ 2828](http://legislature.maine.gov/statutes/24-A/title24-Asec2828.html) | There shall be a provision that no action at law or in equity shall be brought to recover on the policy prior to the expiration of 60 days after proof of loss has been filed in accordance with the requirements of the policy and that no such action shall be brought at all, unless brought within 2 years from the expiration of the time within which proof of loss is required by the policy.  |  |