

| <b>LINE OF BUSINESS:</b>                       | <b>Other Liability</b> | <b>LINE(S) OF INSURANCE:</b>       | <b>CODES:</b> |
|--|------------------------|------------------------------------|---------------|
|  | Product Liability      | Commercial General liability       | 17.0001       |
| CODE:  | 17                     | Completed Operations               | 17.0002       |
|  | 18                     | Comprehensive Personal Liability   | 17.0003       |
|  |                        | Contractual Liability              | 17.0004       |
|  |                        | Day Care Centers                   | 17.0005       |
|  |                        | Directors & Officers Liability     | 17.0006       |
|  |                        | Elevators and Escalators Liability | 17.0007       |
|  |                        | Employee Benefit Liability         | 17.0008       |
|  |                        | Employers Liability                | 17.0009       |
|  |                        | Employment Practices Liability     | 17.001        |
|  |                        | Environmental Pollution Liability  | 17.0011       |
|  |                        | Fire Legal Liability               | 17.0012       |
|  |                        | Kidnap & Ransom Liability          | 17.0013       |
|  |                        | Liquor Liability                   | 17.0014       |
|  |                        | Municipal Liability                | 17.0015       |
|  |                        | Nuclear Energy Liability           | 17.0016       |
|  |                        | Personal Injury Liability          | 17.0017       |
|  |                        | Premises and Operations            | 17.0018       |
|  |                        | Professional Errors and Omissions  | 17.0019       |
|  |                        | Umbrella & Excess (Commercial)     | 17.002        |
|  |                        | Umbrella & Excess (Personal)       | 17.0021       |
|  |                        | Other                              | 17.0022       |
|  |                        | Veterinarian                       | 17.0023       |
|  |                        | Internet Liability                 | 17.0024       |
|  |                        | Cyber Liability                    | 17.0028       |
|  |                        | Occurrence (Other Liability)       | 17.1          |
|  |                        | Claims Made (Other Liability)      | 17.2          |
|  |                        | Occurrence (Products Liability)    | 18.0001       |
|  |                        | Claims Made (Products Liability)   | 18.0002       |
| IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN |                        |                                    |               |

| <b>REVIEW REQUIREMENTS</b>                  | <b>REFERENCES</b> | <b>DESCRIPTION OF REVIEW STANDARDS / REQUIREMENTS</b> |
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| <b>GENERAL REQUIREMENTS FOR ALL FILINGS</b> |                   |   |

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| 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 <a href="#">Bulletin 360</a><br><br>Title 24-A <a href="#">§ 2304-A</a> Rate filings<br><br>Title 24-A <a href="#">§ 2412</a> 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 <a href="#">Bulletin 360</a> Electronic Submissions of Rate and Form Filings.<br><br>Enter New Business and Renewal effective dates under the General Information tab in SERFF. |
| FILING SUBMISSION                                    | Title 24-A <a href="#">§ 2412</a> Filings, approval of forms<br><br>Title 24-A <a href="#">§ 2304-A</a> Rate filings   | Form filing requirements.<br><br>Rate filing requirements.   |
| LINE OF AUTHORITY                                    | Other Liability<br><br>Products Liability  | Must have requisite certificate of authority to transact business before submitting rate/rule/form filing  |
| PRIOR APPROVAL FILE & USE                            | Title 24-A – <a href="#">§2304-A</a> , Rate filings<br><br>Title 24-A - <a href="#">§2412</a> . Filing, approval of forms<br><br>Title 24-A – <a href="#">§7056</a> (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 - <a href="#">§2412</a> . Filing, approval of forms<br><br>Title 24-A - <a href="#">§2304-A</a> . Rate filings  | Must include authorization to communicate directly with third party filers.  |
| <b>FORMS - POLICY PROVISIONS</b>                     |  |  |
| ACCESS TO COURTS                                     | Title 24-A - <a href="#">§2433</a> . Jurisdiction of courts, limitation of actions   | Maine Courts have jurisdiction.  |
| ACTION AGAINST COMPANY                               | Title 24-A - <a href="#">§2433</a> . 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 - <a href="#">§2413</a> . Grounds for disapproval   |  |
| APPLICATIONS   | Title 24-A - <a href="#">§2411</a> . Representations in applications<br><br>Title 24-A - <a href="#">§2412</a> . Filing, approval of forms<br><br>Title 24-A - <a href="#">§ 2186</a> Insurance Fraud Prevention | All statements are considered representations not warranties<br><br>Must file applications only if to be made part of the policy.<br><br>The Maine Fraud Warning must appear permanently affixed on all applications (i.e. new business, renewal, supplemental, etc...)  |
| ARBITRATION  | Title 24-A <a href="#">§ 2433</a> . Jurisdiction of courts, Limitation of actions.   | Arbitration must take place in the Maine County in which the policy was issued for delivery.   |

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| CANCELLATION & NON-RENEWAL                     | Title 24-A - <a href="#">§3007</a> . Cancellation and nonrenewal<br><br>Title 24-A - <a href="#">§2908</a> . Cancellation and nonrenewal                           | The policy must contain statutory grounds for mid-term cancellation and nonrenewal.<br><br>Minimum 10 days' advance notice required for cancellation. A post office certificate of mailing is conclusive proof of receipt of notice on the 3rd calendar day after mailing.<br><br>Minimum 30 days' advance notice required for nonrenewal. A post office certificate of mailing is conclusive proof of receipt of notice on the 3rd calendar day after mailing. |
| DISCRIMINATION                                 | Title 24-A - <a href="#">§2162</a> . 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 - <a href="#">§2172</a> . Fictitious groups prohibited  | Prohibited  |
| FRAUD WARNING                                  | Title 24-A - <a href="#">§2186</a> . 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 - <a href="#">§2951</a> . Group property and casualty insurance<br><br><a href="#">Rule Chapter 375</a>   | See Rule 375 and Title 24-A Chapters 37 & 40-A for eligibility.   |
| LEAD   | Title 24-A - <a href="#">§2413</a> . Grounds for disapproval<br><br><a href="#">Title 22 - Chapter 252</a> , LEAD POISONING CONTROL ACT                            | Maine permits the exclusion of lead except in the case of any dwelling unit or child-occupied facility (as defined in (22 M.R.S.A. § 1315(1-C)). In these cases the exclusion may apply only to bodily injury and not be effective until 31 days or more (an extension) after the State of Maine Department of Health Services or a department-licensed lead inspector has given notice of the existence of a lead hazard.                                      |
| MANUSCRIPT ENDORSEMENTS                        | Title 24-A - <a href="#">§2412</a> . 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 <a href="#">§ 2308(2)</a> .   |
| MEDICAL PAYMENTS SUBROGATION                   | Title 24-A <a href="#">§ 2910-A</a> Subrogation; medical payments coverage   | Policy may not provide for subrogation or priority over the insured unless certain conditions are met.  |
| NON-COOPERATION WITH PREMIUM AUDIT ENDORSEMENT |  | The Bureau will consider up to 2 times (200%) the estimated rating basis.   |
| PAYMENT OF LOSS TIME PERIOD                    | Title 24-A - <a href="#">§2436</a> . Interest on overdue payments  | Payment within thirty days and interest on overdue payments of 1.5% per month   |
| POST JUDGMENT INTEREST                         | <a href="#">Bulletin 353</a> : Bureau of Insurance<br><br><a href="#">Title 14 § 1602-C</a> . 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 - <a href="#">§2412</a> . Filing, approval of forms   | Statute contains a deemer provision   |
| PRIVACY NOTICE                                 | Title 24-A - <a href="#">§2206</a> . Notice of insurance information practices   | See Title 24-A, Ch.24 generally for insurance information and privacy protection.   |
| SIGNATURES                                     | Title 24-A - <a href="#">§2416</a> . Execution of policies   |   |
| SUBROGATION                                    | Title 24-A - <a href="#">§2910-A</a> . Subrogation; medical payments coverage<br><br>Title 24-A, <a href="#">§3002</a> : Standard fire policy required; exceptions | Policy may not provide for subrogation or priority over an insured for medical payments   |

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| SUIT  | Title 24-A - <a href="#">§2433</a> . Jurisdiction of courts, limitation of actions  | Maine courts must have jurisdiction.<br><br>Insured must be given two years to bring suit against insurer.  |
| VICARIOUS LIABILITY   | <a href="#">Title 14 - §304</a> . Liability of parents or legal guardians for damage by children  | Liable up to \$800 for damage of minor between 7 and 17 years old.  |
| VOIDANCE  | Title 24-A - <a href="#">§2411</a> . 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 - <a href="#">§2411</a> . Representations in applications  | Statements on applications are deemed to be representations, not warranties   |
| <b>RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY</b> |   |   |
| "A" RATED RISKS   | Title 24-A - <a href="#">§2304-A</a> . Rate filings<br><br>Title 24-A - <a href="#">§7056</a> (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         | Title 24-A <a href="#">§2303</a> Making of rates<br><br>Title 24-A <a href="#">§2304-A</a> Rate filings<br><br>Title 24-A - <a href="#">§2304-B</a> . Reference filings<br><br>Title 24-A <a href="#">§2321-D</a> . Advisory organizations; permitted activity<br><br>Title 24-A - <a href="#">§2321-E</a> . Filing of prospective loss costs and supplemental information<br><br>Insurance - <a href="#">Bulletin 176</a><br>(Workers' Comp <a href="#">Bulletin 241</a> ) | 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.<br><br>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. |
| CALCULATION OF UNEARNED/RETURN PREMIUM                        | Title 24-A - <a href="#">§2304-A</a> . Rate filings   | Must be filed as part of rating plan  |
| CATASTROPHE HAZARDS   | Title 24-A - <a href="#">§2303</a> . Making of rates  | Rate provisions must be supported by experience or relevant catastrophe models  |
| CHARGES, FEES, & PAYMENT PLANS                                | Title 24-A, <a href="#">§2304-A</a> : Rate filings<br><br>Title 24-A, <a href="#">§2403</a> : "Premium" defined<br><br>Insurance <a href="#">Bulletin 383</a><br><br>Title 24-A - <a href="#">§2174(2)</a> . Illegal dealing in premiums; excess charges for insurance  | Must be filed as part of rating plan  |
| COMPETITION   | Title 24-A, <a href="#">§2304-A</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.   |

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| CONSENT-TO-RATE             | Title 24-A - <a href="#">§2308</a> . Excess rates   | A rate in excess of that provided by a filing may be used on any specific risk, providing that the following requirements are satisfied:<br><br>The insurer files a written application with the superintendent signed by the insured or applicant stating the reasons for the request.<br><br>The superintendent assents to the use of an excess rate for the specific risk. |
| CREDIBILITY & OTHER FACTORS | Title 24-A, <a href="#">§2303</a> : Making of rates<br><br>Title 24-A <a href="#">§2304-A</a> . Rate Filings  | Rate and loss costs multiplier calculation should reflect credibility.<br><br>Credibility standards must be supported   |
| CREDIT SCORING AND REPORTS  | Title 24-A - <a href="#">§2169-B</a> . Use of consumer reports in insurance underwriting<br><br>Insurance - <a href="#">Bulletin 329</a><br><br>Insurance - <a href="#">Bulletin 412</a>  | 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 <a href="#">§ 2304-A</a> . Rate Filings  |   |
| DISCOUNTS & SURCHARGES      | Title 24-A - <a href="#">§2303</a> . Making of rates<br><br>Title 24-A - <a href="#">§2304-A</a> . Rate filings<br><br>Title 24-A - <a href="#">§2902-G</a> Discounted premiums for older drivers   | Surcharges and credits must be filed and supported.   |
| EXPENSE MODIFICATION PLAN   | Insurance- <a href="#">Bulletin 233</a>   |   |
| EXPENSES & EXPERIENCE       | Title 24-A - <a href="#">§2303</a> . Making of rates  | Rate and loss costs multiplier calculation should reflect expenses of insurer   |
| EXPERIENCE RATING           | Title 24-A - <a href="#">§2304-A</a> . Rate filings   | Must be filed as part of rating plan  |
| FEES & SERVICE CHARGES      | Title 24-A <a href="#">§ 2304-A</a> . Rate Filings<br><br>Title 24-A - <a href="#">§ 2403</a> . “Premium” defined<br><br>Insurance – <a href="#">Bulletin 383</a>   | 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.                        |
| FILE & USE                  | Title 24-A - <a href="#">§2304-A</a> . Rate filings   |   |
| INDIVIDUAL RISK RATING      | Title 24-A - <a href="#">§2303</a> . Making of rates<br><br>Title 24-A - <a href="#">§2304-A</a> . Rate filings<br><br>Title 24-A <a href="#">§2412-A</a> . Large commercial contracts<br><br>Title 24-A - <a href="#">§2308</a> . Excess rates | Permitted if risk meets specified criteria.   |
| IRPM/ SCHEDULE RATING       | Title 24-A - <a href="#">§2304-A</a> . Rate filings   | Must be filed as part of rating plan. The maximum aggregate debit/credit permitted is 40%. Note Med. Mal & WC limited to ±25%   |

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| LOSS COST MULTIPLIERS                            | Title 24-A - <a href="#">§2304-B</a> . Reference filings<br>Insurance - <a href="#">Bulletin 176</a>  | Insurer may satisfy rate filing requirements by adopting advisory organization filings and filing loss costs multiplier   |
| MINIMUM PREMIUM RULES / MINIMUM RETAINED PREMIUM | Title 24-A - <a href="#">§2304-A</a> . Rate filings   |   |
| MODELS   | Title 24-A - <a href="#">§2304-A</a> . Rate filings<br>Title 24-A <a href="#">§ 2382-C</a> . 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 - <a href="#">§2304-A</a> . Rate filings   | Must be filed as part of rating plan  |
| OTHER – LARGE COMMERCIAL RISKS                   | Title 24-A, <a href="#">§2412-A</a> : Large commercial contracts  |   |
| PROFIT LOADING                                   | Title 24-A - <a href="#">§2303</a> . Making of rates  | Rate and loss costs multiplier calculation may reflect profit loading and must include consideration for investment income  |
| RATE RANGES                                      | Title 24-A - <a href="#">§2304-A</a> . Rate filings   | Must be filed as part of rating plan. Risk characteristics terms used to describe ranges such as "below average, average, above average, confident, minimal, material and significant" must include an objective definition of each term. |
| RATE/LOSS COST SUPPORTING INFORMATION            | Title 24-A - <a href="#">§2302-A</a> . Definitions<br>Title 24-A - <a href="#">§2303</a> . Making of rates<br>Title 24-A - <a href="#">§2304-A</a> . Rate filings<br>Title 24-A - <a href="#">§2304-B</a> . Reference filings<br>Insurance - <a href="#">Bulletin 176</a> | 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 - <a href="#">§2304-A</a> . Rate filings<br>Title 24-A - <a href="#">§2304-B</a> . Reference filings<br>Insurance - <a href="#">Bulletin 176</a>   | 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 - <a href="#">§2304-A</a> . Rate filings<br>Title 24-A <a href="#">§ 2382-C</a> .<br>Insurance - <a href="#">Bulletin 277</a>  |   |

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| REBATE                                       | <p>Title 24-A - <a href="#">§2162</a>. Unfair discrimination, rebates prohibited -- property, casualty, surety insurance</p> <p>Title 24-A <a href="#">§2163</a>. Receipt of rebate, illegal inducement prohibited</p> <p>Title 24-A <a href="#">§ 2163-A</a>. Permitted activities</p> <p>Insurance <a href="#">Bulletin 233</a></p> <p>Insurance <a href="#">Bulletin 426</a></p> |   |
| RETROSPECTIVE RATING                         | <p>Title 24-A - <a href="#">§2304-A</a>. Rate filings - for Workers Comp</p> <p>Title 24-A - <a href="#">§2382</a>. Uniform experience rating plan; merit rating plan</p>   | Must be filed as part of rating plan  |
| RISK CLASSIFICATION                          | Title 24-A - <a href="#">§2303</a> . Making of rates  | Risks may be grouped by classifications for the establishment of rates and minimum premiums   |
| SCHEDULE RATING (AKA UNDERWRITING JUDGEMENT) | Title 24-A - <a href="#">§2304-A</a> . Rate filings   | Must be filed as part of rating plan. The maximum aggregate debit/credit permitted is 40%.  |
| SUPPORTING DATA                              | <p>Title 24-A - <a href="#">§2302-A</a>. Definitions</p> <p>Title 24-A - <a href="#">§2303</a>. Making of rates</p> <p>Title 24-A - <a href="#">§2304-A</a>. Rate filings</p> <p>Title 24-A - <a href="#">§2304-B</a>. Reference filings</p> <p>Insurance - <a href="#">Bulletin 176</a></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 - <a href="#">§2303</a>. Making of rates</p> <p>Title 24-A - <a href="#">§2304-A</a>. Rate filings</p> <p>Title 24-A - <a href="#">§2304-B</a>. Reference filings</p> <p>Insurance - <a href="#">Bulletin 176</a></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 - <a href="#">§2304-A</a>. Rate filings</p> <p>Title 24-A <a href="#">§ 2382-C</a>. Filing of Rates and other rating information; filing of forms</p> <p>Insurance <a href="#">Bulletin 415</a></p>   | Must be filed as part of rating plan.   |
| WRAP-UP RATING                               | Title 24-A - <a href="#">§2304-A</a> . Rate filings   |   |