|  |  |  |  |
| --- | --- | --- | --- |
| **LINE OF BUSINESS:** | **Pet Insurance** | **LINE(S) OF INSURANCE:** | **CODE**  **S:** |
| CODE: | 9 | Pet Insurance | 9.0004 |
| IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **REVIEW REQUIREMENT S** | **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](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/360.pdf)  Title 24-A [§ 2304-A](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A [§ 2412](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) 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:](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/360.pdf) Electronic Submissions of Rate and Form Filings. |  |
| FILING SUBMISSION | Title 24-A [§ 2412](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) Filings, approval of forms  Title 24-A [§ 2304-A](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings | Form filing requirements.  Rate filing requirements. |  |
| LINE OF  AUTHORITY | Inland Marine | Confirm that company has the requisite certificate of authority to transact  business before submitting rate/rule/form filing. |  |
| PRIOR APPROVAL | Title 24-A – [§2304-A,](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2412.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) Filing, approval of forms  Title 24-A – [§7056](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec7056.html) (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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) Filing, approval of forms  Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2433.html) 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](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec3004-A.html) Actual Cash Value | Confirm that policy definitions conform to statutory definitions of actual cash  value and physical depreciation. |  |
| AMBIGUOUS & MISLEADING | Title 24-A - [§2413.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2413.html) 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2411.html) Representations in applications  Title 24-A - [§2412.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) Filing, approval of forms  Title 24-A - [§ 2186](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2186.html) 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2433.html) 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. |  |
| BENEFIT  SCHEDULE\* | Title 24-A - [§3155](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130) | If a benefit schedule is used, please identify location. Schedules must be  clearly disclosed. |  |
| CANCELLATION | Title 24-A - [§2908.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2908.html) Cancellation and nonrenewal | Confirm that the policy contains statutory grounds for mid-term cancellation.  Statute requires 10 days’ advance notice for cancellation. A post office  certificate of mailing is conclusive proof of receipt of notice on the 3rd calendar day after mailing. |  |
| CLAIMS  PAYMENTS\* | Title 24-A - [§3155](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130) | Confirm that the policy includes a summary description of the basis on or  formula by which the insurer determines claim payments. |  |
| DEFINITIONS\* | Title 24-A - [§3153](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130) Title 24-A - [§3154](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130) | Confirm that policy definitions conform to statutory definitions, including the following; chronic condition; congenital anomaly/disorder; hereditary disorder;  orthopedic; pet insurance; preexisting condition; renewal; veterinarian; veterinary expenses; waiting period. |  |

|  |  |  |  |
| --- | --- | --- | --- |
| DISCRIMINATION AND REBATING | Title 24-A - [§2162.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2162.html) Unfair discrimination,  Title 24-A - [§2163](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2163-A.html)-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. |  |
| FEES\* | Title 24-A [§3155(](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130)5) | If payments are based on usual and customary fees, confirm that policy describes the basis for determining usual and customary fees and how that  basis is applied in calculating claim payments. |  |
| FICTITIOUS  GROUPS | Title 24-A - [§2172.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2172.html) Fictitious groups  prohibited | Insurers cannot make preferences or distinctions based upon any fictitious  grouping of persons. |  |
| FRAUD WARNING | Title 24-A - [§2186.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2186.html) 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. |  |
| GROUP POLICIES | Title 24-A - [§2951.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2951.html) Group property and casualty insurance  [Rule Chapter 375](http://www.maine.gov/sos/cec/rules/02/031/031c375.docx) | See Rule 375 and Title 24-A Chapters 37 & 40-A for eligibility. |  |
| MANUSCRIPT ENDORSEMENTS | Title 24-A - [§2412.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) 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 [§](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2308.html)  [2308(](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2308.html)2). |  |
| PAYMENT OF LOSS  TIME PERIOD | Title 24-A - [§2436.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2436.html) Interest on overdue  payments | Payment is due within thirty days; Maine law provides interest on overdue  payments of 1.5% per month. |  |
| PRIOR APPROVAL | Title 24-A - [§2412.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html) Filing, approval of  forms | Prior approval required for rates and forms. Statute contains a 30-day deemer  provision. |  |
| PRIVACY NOTICE | Title 24-A - [§2206.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2206.html) Notice of insurance  information practices | See Title 24-A, Ch. 24 generally for insurance information and privacy  protection. |  |
| RIGHT TO  EXAMINE\* | Title 24-A [§3155](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130) | Confirm that policy includes statutory or substantially similar language. |  |
| SIGNATURES | Title 24-A - [§2416.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2416.html) Execution of policies | Confirm that policies will be executed in the name of and on behalf of the  insurer. |  |
| SUBROGATION |  | Subrogation clauses are permitted. |  |
| VOIDANCE | Title 24-A - [§2411.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2411.html) 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) |  |
| WAITING PERIODS\* | Title 24-A [§3156](http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=SP0186&item=3&snum=130) | Confirm that (1) waiting period does not exceed 30 days for illnesses or orthopedic conditions; (2) there is no waiting period for accidents; and (3) any waiting period may be waived upon completion of a medical exam paid for by  the insured and meeting the reasonable specifications of the insurer. |  |
| WARRANTIES | Title 24-A - [§2411.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2411.html) 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A – [§7056](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec7056.html) (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 [§2303](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates Title 24-A [§2304-A](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2304-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-B.html) Reference filings  Title 24-A [§2321-D.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2321-D.html) Advisory organizations; permitted activity  Title 24-A - [§2321-E.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2321-E.html) Filing of prospective loss costs and supplemental information  Insurance - [Bulletin 176](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/176.pdf) (Workers' Comp [Bulletin 241](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/241.pdf)) | 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.  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/RETUR  N PREMIUM | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings | Must be filed as part of rating plan |  |
| CHARGES, FEES, & PAYMENT PLANS | Title 24-A, [§2304-A:](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A, [§2403:](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2403.html) "Premium" defined Insurance [Bulletin 383](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/383.pdf)  Title 24-A - [§2174(2).](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2174.html) Illegal dealing in premiums; excess charges for  insurance | Must be filed as part of rating plan |  |
| COMPETITION | Title 24-A, [§2304-A:](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2308.html) 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:  The insurer files a written application with the superintendent signed by the insured or applicant stating the reasons for the request.  The superintendent assents to the use of an excess rate for the specific risk. |  |
| CREDIBILITY & OTHER FACTORS | Title 24-A, [§2303:](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates  Title 24-A [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate Filings | Rate and loss costs multiplier calculation should reflect credibility.  Credibility standards must be supported |  |

|  |  |  |  |
| --- | --- | --- | --- |
| CREDIT SCORING AND REPORTS | Title 24-A - [§2169-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2169-B.html) Use of consumer reports in insurance underwriting  Insurance - [Bulletin 329](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/329.pdf) Insurance - [Bulletin 412](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/412.pdf) | 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate Filings |  |  |
| DISCOUNTS & SURCHARGES | Title 24-A - [§2303.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2902](http://legislature.maine.gov/legis/statutes/24-A/title24-Asec2902-G.html)-G Discounted  premiums for older drivers | Surcharges and credits must be filed and supported. |  |
| EXPENSE MODIFICATION  PLAN | Insurance-[Bulletin 233](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/233.pdf) |  |  |
| EXPENSES &  EXPERIENCE | Title 24-A - [§2303.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates | Rate and loss costs multiplier calculation should reflect expenses of insurer |  |
| EXPERIENCE  RATING | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings | Must be filed as part of rating plan |  |
| FEES & SERVICE CHARGES | Title 24-A [§ 2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate Filings  Title 24-A - [§ 2403.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2403.html) “Premium” defined Insurance – [Bulletin 383](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/383.pdf) | 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A[§2412](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412-A.html)-A. Large commercial contracts  Title 24-A - [§2308.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2308.html) Excess rates | Permitted if risk meets specified criteria. |  |
| IRPM/ SCHEDULE  RATING | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) 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% |  |
| LOSS COST MULTIPLIERS | Title 24-A - [§2304-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-B.html) Reference filings  Insurance - [Bulletin 176](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/176.pdf) | 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 - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings |  |  |
| MODELS | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A [§ 2382](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2382-C.html)-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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings | Must be filed as part of rating plan |  |
| OTHER – LARGE COMMERCIAL  RISKS | Title 24-A, [§2412](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2412.html)-A: Large commercial contracts |  |  |
| PRIOR APPROVAL | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings | Prior approval required for rates and forms. Statute contains a 30-day deemer  provision. |  |
| PROFIT LOADING | Title 24-A - [§2303.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) 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 - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) 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 - [§2302-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2302-A.html) Definitions  Title 24-A - [§2303.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2304-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-B.html) Reference filings  Insurance - [Bulletin 176](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/176.pdf) | 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2304-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-B.html) Reference filings Insurance - [Bulletin 176](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/176.pdf) | 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.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings Title 24-A [§ 2382](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2382.html)-C.  Insurance - [Bulletin 277](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/277.pdf) |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| REBATE | Title 24-A - [§2162.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2162.html) Unfair  discrimination, rebates prohibited -- property, casualty, surety insurance  Title 24-A [§2163.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2163.html) Receipt of rebate, illegal inducement prohibited  Title 24-A [§ 2163](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2163.html)-A. Permitted activities Insurance [Bulletin 233](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/233.pdf)  Insurance [Bulletin 426](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/426.pdf) |  |  |
| RETROSPECTIVE RATING | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings - for Workers Comp Title 24-A - [§2382.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2382.html)  Uniform experience rating plan; merit  rating plan | Must be filed as part of rating plan |  |
| SCHEDULE RATING (AKA UNDERWRITING  JUDGEMENT) | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings | Must be filed as part of rating plan. The maximum aggregate debit/credit permitted is 40%. |  |
| SUPPORTING DATA | Title 24-A - [§2302-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2302-A.html) Definitions  Title 24-A - [§2303.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2304-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-B.html) Reference filings  Insurance - [Bulletin 176](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/176.pdf) | All aspects of pricing must be filed and supported and/or may adopt advisory organization reference filings and file loss costs multiplier |  |
| TRENDING | Title 24-A - [§2303.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2303.html) Making of rates Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A - [§2304-B.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-B.html) Reference filings  Insurance - [Bulletin 176](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/176.pdf) | 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 | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings  Title 24-A [§ 2382](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2382-C.html)-C. Filing of Rates and other rating information; filing of forms  Insurance [Bulletin 415](http://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/415.pdf) | Must be filed as part of rating plan. |  |

|  |  |  |  |
| --- | --- | --- | --- |
| WRAP-UP RATING | Title 24-A - [§2304-A.](http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2304-A.html) Rate filings |  |  |