

**Instructions for Completing the  
Maine Employee Benefit Excess Insurance Report  
Required by 24-A M.R.S. §§ 212 and 707(3) and Maine Rule Chapter 135**

**Due Date:**

April 1st of each year.

*ALWAYS OBTAIN A CURRENT VERSION OF THE REPORT FORM FROM OUR WEBSITE -- OLD  
VERSIONS WILL FAIL TO LOAD INTO OUR DATABASE AND WILL BE RETURNED*

**General Instructions:**

Pursuant to Maine Rule Chapter 135, an insurer that issued or renewed an employee benefit excess insurance policy covering group health plans in Maine at any time during a calendar year must report information about its excess insurance business in Maine. Any company having written premium for Group Stop Loss coverage on the Maine 286-A report is required to file this report.

**All fields must be completed.**

**If you have no Small Group Information to report, then leave *only* Section IV blank**

**SECTIONS I & II: COMPANY AND CONTACT INFORMATION**

Complete sections I and II with the company's full name and NAIC code. Include the contact person's name (first and last) and contact information (Email and phone number). *Using an Email address that goes to a central inbox will ensure that future notices are received by the company in the event of staffing changes.*

**SECTION III. EMPLOYEE BENEFIT EXCESS INFORMATION**

1. Number of employers in Maine covered during the calendar year.
2. Number of small employers in Maine covered during the calendar year. Small employer means an employer eligible for a small group health plan under [24-A M.R.S. §2808-B](#) or the federal Affordable Care Act.

**SECTION IV. SMALL GROUP INFORMATION**

- **Each small group name must be unique. Do not report duplicates.**
- For each Small Group: Enter the small group name, number of eligible employees, number of enrolled employees, total number of covered lives, and the attachment point.

- The Attachment Point is the critical point in the total amount of claims paid above which the Excess Insurance policy pays a percentage of the claims.

### SUBMITTING YOUR REPORT

- Save the report as an Excel document with the following naming standard: **Full Company Name and EBE.xlsx (ABC Insurance Co EBE.xlsx)**. *Files saved in any format other than Excel (.xlsx) will fail to load into our database.*
- **Do not use acronyms**—We need to be able to easily identify your company as having filed the report.
- **PDFs will not load and will be sent back**
- Email completed reports to [Barbra.L.Garboski@maine.gov](mailto:Barbra.L.Garboski@maine.gov)
  - **Do not encrypt/secure Email** - Due to the number of insurers that are required to file our annual reports, we do not accept encrypted emails that compel signing up for an account to view them. ALL reports submitted to the Bureau of Insurance are kept confidential and any information shared in our legislative reports is aggregated and does not identify any single carrier.
- You may contact Barbra Garboski at 207-624-8440 or electronically at the above email with questions regarding filing the report

### QUESTIONS ABOUT THE REQUIREMENTS?

Please contact [Sherry.L.Ingalls@maine.gov](mailto:Sherry.L.Ingalls@maine.gov) or call (207)-624-8476.