

5-2015

# 2014 Annual Report from the Superintendent to the Legislature

Maine Bureau of Insurance

Maine Department of Professional and Financial Regulation

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DEPARTMENT OF

Professional &  
Financial Regulation

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

# MAINE BUREAU OF INSURANCE 2014 ANNUAL REPORT FROM THE SUPERINTENDENT TO THE LEGISLATURE

Prepared by the Maine Bureau of Insurance  
May 2015

Paul R. LePage  
Governor

Anne L. Head  
Commissioner

Eric A. Cioppa  
Superintendent

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## I. INTRODUCTION

States are the primary regulators of the insurance industry in the United States. The Maine Bureau of Insurance (the Bureau) regulates insurance companies, producers and agents, as well as other entities engaged in the business of insurance in the State. The Bureau enforces solvency standards, as well as consumer protections, under the Maine Insurance Code.

The Bureau primarily serves a regulatory function; however, consumer assistance and education is a large part of the agency's mission. Staff members in both the Consumer Health Care Division and the Property and Casualty Division respond to consumer calls and written inquiries and research written complaints, to ensure compliance with Maine law. Complaints may then be turned over to the Bureau's legal staff for enforcement action or to the Market Regulation Unit for further investigation.

In 2014, Maine's 1,294 insurance carriers received more than \$6.3 billion in premiums. Total penalties and settlement payments to the State by insurance carriers and producers in 2014 totaled \$585,083. Total restitution paid to insured Maine individuals and businesses by carriers, following investigations and hearings conducted by the Bureau, totaled \$3,395,297.

In 2014, the Bureau staff actively monitored and communicated with members of the insurance industry, the Legislature and the public about the federally-administered Marketplace, established as part of the federal government's Affordable Care Act.

Interstate cooperation and information-sharing are key elements of regulating the national insurance market in a state-based system. The National Association of Insurance Commissioners (NAIC) facilitates this process. The forums and tools offered by the NAIC provide information that is critical to the Bureau's regulatory responsibilities. The NAIC also conducts accreditations of state insurance departments, ensuring that each state's financial regulation is sufficient to oversee its domestic market. The Bureau has been accredited by the NAIC since 1993 and has been an active participant in various NAIC events and working groups. Currently, the Bureau's Superintendent, Eric Cioppa, serves as Chair of the NAIC's Workers Compensation (C) Task Force, Vice Chair of the Financial Condition (E) Committee, Chair of the Advisory Organization Oversight Working Group and Co-Chair of the NAIC/IAIABC Working Group.

The Bureau also participates in supervisory colleges held by insurer groups' domiciliary states. Regulators whose states are responsible for affiliates of the group and international regulators participate in these forums, which allow regulators to assess the risks borne by the subject insurance group and the mitigation strategies employed. Participation in both the NAIC forums and supervisory colleges enhances the Bureau's ability to monitor and proactively address regulatory issues.

## II. BUREAU OF INSURANCE DIVISIONS AND UNITS

### CONSUMER HEALTH CARE DIVISION

The responsibilities of the Consumer Health Care Division (CHCD) include:

- assisting consumers with understanding their rights regarding health, disability, long-term care and life insurance;
- investigating and resolving consumer complaints;
- reviewing carriers' insurance forms to ensure compliance with Maine law;
- licensing medical utilization review entities;
- drafting and reviewing health insurance regulations;
- bringing enforcement actions against licensed entities when violations occur;
- reviewing managed care plans for compliance with provider network adequacy standards;
- approving registrations for preferred provider arrangements (PPAs); and
- coordinating compliance with the federal Affordable Care Act (ACA) as it pertains to the commercial health insurance market.

CHCD staff answered 4,287 telephone and written inquiries during 2014. The most frequent inquiries related to individual insurance, Medicare, and claim denials. Staff also responded to 586 written health, disability, annuity, and life insurance complaints filed by health plan enrollees, policy holders, insurance producers, and health care providers.

As part of the complaint investigation process, CHCD staff works to obtain restitution for consumers who have suffered a financial loss due to improperly denied claims or claims which were not paid in accordance with the policy. In 2014, the CHCD obtained restitution of \$2,432,187 for complainants.

During 2014, the CHCD received 1,820 rate and form filings from insurance companies and approved 1,691. Some filings were disapproved, placed on hold, or withdrawn by the insurance company.

CHCD TOTALS	2014	2013	2012	2011
Consumer Complaints Received	586	441	543	633
Consumer Inquiries Received	4,287	4,977	3,958	4,044
Restitution to Consumers	2,432,187	\$1,500,967	\$2,198,607	\$1,158,313
Rate and Form Filings Received	1,820	2,323	2,230	2,519

CHCD staff participates in many outreach events and programs. Additional information about these events is found in Appendix A.

The CHCD added ACA renewal information to the Bureau’s publication *A Consumer’s Guide to Individual Health Insurance in Maine*, to assist consumers with this new process, which had potentially significant consequences for Maine individuals and families. The Division also completely revised its *Small Business Health Insurance Guide* to reflect changes brought about by the ACA.

**EXTERNAL REVIEWS**

External reviews are available as a third level of review for consumers who have exhausted their insurance carrier’s internal appeals for denial of benefits in a fully insured plan. The Bureau contracted with four independent external review organizations in 2014: IMX Medical Management Services, Medwork Independent Review, Maximus Federal Services, Inc., and Island Peer Review Organization.

The CHCD received 53 requests for external review.

- 1 was resolved by the insurance carrier prior to the external review.
- 18 were not completed because the consumer did not return the necessary signed releases to continue the process.
- Of the 34 remaining requests, 24 were completed by January 1, 2015 and 4 were withdrawn prior to hearing (3 by the consumer and 1 by the company).
- Of the 24 completed requests, 17 (71%) upheld the carrier’s decision, 1 was partially overturned (4%) and 6 were overturned (25%).

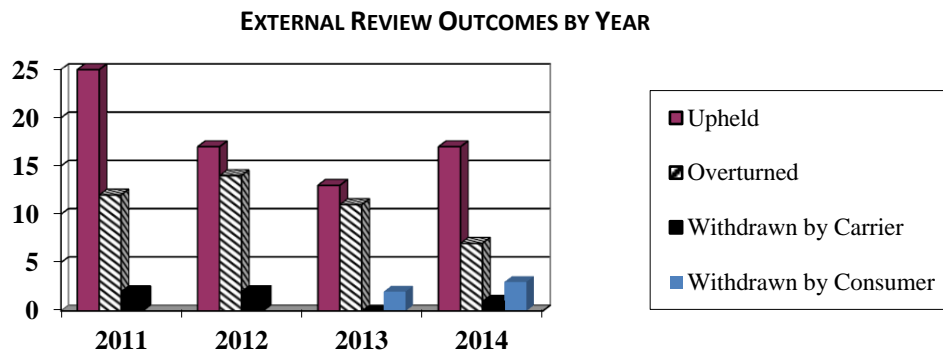
There were 17 cases heard for medical necessity of treatment:

- 8 mental/behavioral health;
- 5 PT/chiropractic care;
- 2 related to provider networks; and
- 2 general treatment decisions.

There were 8 decisions based on the treatments being experimental or investigational:

- 1 mental/behavioral health;
- 1 drug therapy; and
- 6 for specific care/treatment decisions.

Figure 4 illustrates the number of external reviews for the years 2011-2014 that were upheld, overturned, or withdrawn by either the carrier or the consumer prior to the review.



## LIFE & HEALTH ACTUARIAL UNIT

The Life & Health Actuarial Unit provides actuarial and technical services to Bureau staff involving life and health insurance. Tasks performed by the Unit are outlined below.

- Reviewing and taking appropriate action on rate filings for regulated lines of insurance, primarily individual health, small group health, credit life and health, group and individual Medicare supplement, and long-term care.
- Providing reserve analysis review of life and health insurance companies.
- Providing technical assistance to insureds, consumers, state agencies, and others on insurance matters.
- Studying proposed mandated benefit legislation as requested by the Legislature to determine the social impact, the financial impact, and the medical efficacy of the proposed mandate.
- Estimating the impact on health insurance premiums of proposed expansions of health care services requiring a certificate of need from the Maine Department of Health and Human Services.
- Assisting the Research and Statistical Unit with the collection of health insurance data:
  - Annual reports on mandated benefits claims experience;
  - Annual supplemental premium reports from health insurers;
  - Annual reports on insured demographics for small group and individual health insurance;
  - Annual reports on claims paid by third-party administrators and by insurers administering employers' self-funded health plans; and
  - Preparation of quarterly "market snapshots" for the small group and individual health insurance markets.

## PROPERTY AND CASUALTY DIVISION

The Property and Casualty Division (P&C) performs three separate functions: review of insurer rate, rule, and form filings; resolution of consumer complaints; and administration of cancellation/nonrenewal hearings.

In 2014, P&C staff answered 3,800 telephone and written inquiries, responded to 296 written complaints, and obtained restitution of \$963,110 for consumers who suffered a financial loss due to improperly denied claims or claims that were not paid in accordance with the policy.

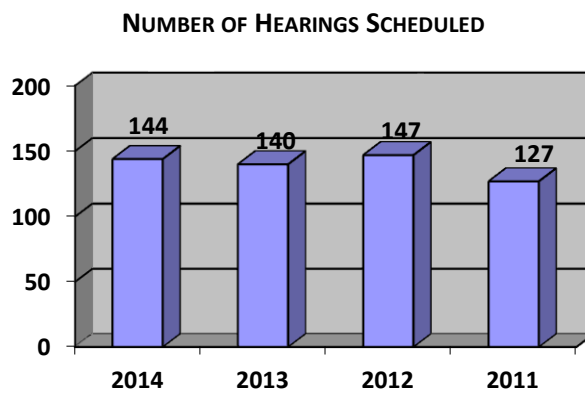
The P&C Division received 3,877 rate and form filings from insurance companies during 2014.

Property & Casualty Totals	2014	2013	2012	2011
Consumer Complaints Received	296	306	319	383
Consumer Complaints Closed	290	278	348	387
Consumer Inquiries Received	3,800	4,022	4,760	4,901
Restitution to Consumers	\$963,110	\$381,459	\$ 943,685	\$ 1,691,055
Rate and Form Filings Received	3,877	3,434	3,092	3,071

The NAIC released two reports<sup>1</sup> in 2014 showing Maine’s national ranking for two lines of property and casualty insurance – personal auto and homeowners – as 3<sup>rd</sup> and 10<sup>th</sup> most affordable, respectively. While the reports are based on data from 2011 (the most recent year for which cumulative data was available to the NAIC), the rankings indicate that Maine consumers pay less for these types of insurance than do consumers in most other states.

**HEARINGS**

When an insurance company issues a notice of cancellation or nonrenewal of a homeowners or personal auto policy, the company must advise the insured of the right to request a hearing contesting the action. There is also a statutory right to request a hearing when a commercial property or liability policy is cancelled prior to its expiration date. The hearing provides a forum to dispute the reason(s), and requires the Bureau to determine whether the cancellation or nonrenewal was done in accordance with Maine law. The following graph and table show the number of hearings scheduled and those resulting in decisions. In some cases, the insurance company or the insured may cancel the proceeding prior to hearing, which results in no issued decision.



Hearing Results	2014	2013	2012	2011
Number of Decisions Issued	77	62	75	64
Findings for the Policyholder	26	28	36	36

**WORKERS’ COMPENSATION**

The Property and Casualty Division is also responsible for processing all rate, rule, and form filings presented to the Bureau involving workers’ compensation insurance, reinsurance for self-insurers, and occupational disability policies. In addition to these filings, the Unit assists the actuarial staff with workers’ compensation loss cost filings.

<sup>1</sup> The two NAIC reports are titled *2012 Homeowners Insurance Report* and *2011/2012 Auto Insurance Database Report*.



The Division also responds to general inquiries regarding workers' compensation premiums and policies, handles complaints regarding workers' compensation insurance rates, rules, and policy cancellations, and conducts research and special projects related to workers' compensation matters. Complaints regarding specific workers' compensation claims are under the jurisdiction of the Workers' Compensation Board. If the Workers' Compensation Board finds a pattern of improper claims handling practices, however, it can refer the matter to the Bureau.

## **PROPERTY AND CASUALTY ACTUARIAL UNIT**

The Property and Casualty Actuarial Work Unit reviews rate filings made by licensed insurance companies and by advisory organizations. Among its responsibilities, the Unit:

- Reviews rate and rating rule filings;
- Reviews and analyzes loss cost filings by industry advisory organizations that gather experience and file expected loss figures that insurers use to establish rates and rating rules;
- Provides technical assistance to insureds, consumers, state agencies, and others on insurance-related matters;
- Reviews funding and reserves of workers' compensation self-insurance trusts;
- Provides reserve analysis of property/casualty insurance companies; and
- Provides technical assistance to the Superintendent in all aspects of property/casualty and workers' compensation matters.

## **LICENSING DIVISION**

The Licensing Division is responsible for processing and maintaining license records on insurance producers and business entities (agencies), including issuing and terminating licenses. Additional responsibilities include overseeing the licensing examination process and supervising the continuing education program.

Electronic processing of producer appointments, appointment terminations, and non-resident license applications, as well as participation in the national producer database, have made the licensing process more efficient, timely, and uniform.

The Licensing Division processed more than 16,665 new licenses during 2014 for producers, consultants, adjusters, and business entities.

### **NUMBER OF ACTIVE INDIVIDUAL LICENSES, 2014**

	Producers	Consultants	Adjusters
Resident	8,160	50	729
Non-Resident	99,444	13	10,246
Total	107,604	63	10,975

## RESEARCH AND STATISTICS UNIT

The Research and Statistics Division has the overall responsibility of creating, maintaining, and monitoring databases used by the Bureau. The objective of the Unit is to collect, interpret, and provide data from regulated entities to Bureau divisions and units, other governmental agencies, and the public as needed. Additionally, the Unit researches issues for Bureau divisions and units, serves as liaison between the Bureau and NAIC online applications, and maintains database applications and the Bureau's website.

## FINANCIAL EXAMINATION DIVISION

The Financial Examination Division examines domestic insurers not less than once every five years to ensure soundness of the insurance companies' financial position. All reports of examination are public and can be found on the Bureau's website.<sup>1</sup> Financial statements for Maine-licensed HMOs can also be found online.<sup>2</sup>

### FINANCIAL EXAMINATIONS COMMENCED IN 2014

Company	Report Issued
Unum Life Insurance Company of America	In progress
Anthem Health Plans of Maine, Inc.	In progress

### FINANCIAL EXAMINATIONS SCHEDULED FOR 2015

Company	Financial Period Ending
Aetna Health Inc. (a Maine corporation)	December 31, 2013
Great Falls Insurance Company	December 31, 2014
Maine Community Health Options	December 31, 2014
Maine Dental Service Corporation	December 31, 2014
Martins Point Generations, LLC	December 31, 2014
MMG Insurance Company	December 31, 2014
North East Insurance Company	December 31, 2014
York Insurance Company of Maine	December 31, 2014

## ALTERNATIVE RISK MARKETS WORK UNIT

The Alternative Risk Markets Work Unit reviews and evaluates applications for workers' compensation self-insurance authority, captive entities, multiple employer welfare arrangements, group self-insurance reinsurance accounts, and the Maine Self-Insurance Guaranty Association. Its mission is to apply the

<sup>1</sup> Financial examination reports are available at [www.maine.gov/pfr/insurance/company/domestic.htm](http://www.maine.gov/pfr/insurance/company/domestic.htm).

<sup>2</sup> Available at [www.maine.gov/pfr/insurance/hmo/financial.htm](http://www.maine.gov/pfr/insurance/hmo/financial.htm).

rules and regulations governing these entities in a fair, consistent, and timely manner to assure that these entities remain solvent and that the Maine businesses utilizing alternative risk mechanisms do so effectively and responsibly.

Number of Self-Insurers for Workers' Compensation	2014	2013	2012	2011	2010
Individual Self-Insurers	61	59	60	59	58
Group Self-Insurers <sup>1</sup>	19	19	19	19	19

## FINANCIAL ANALYSIS DIVISION

The Financial Analysis Division handles the licensing and monitoring of foreign insurance companies, managing general agents, third party administrators, risk retention groups, reinsurance intermediaries, surplus lines entities, and reinsurance companies. The Division is also responsible for the on-going financial review of domestic companies and the processing of name changes, mergers, acquisitions, amendments to authority, and redomestications of the above entities. Recent changes in the NAIC accreditation standards require the Bureau to perform holding company analysis on the groups that our domestic companies are a part of. The Bureau implemented holding company analysis to ensure that the reviews on the holding companies met the accreditation standards as required in 2014.

### NUMBER OF INSURANCE COMPANIES LICENSED IN MAINE

Company Type	2014	2013	2012	2011	2010
Property and Casualty Companies	693	687	668	653	640
Life & Health and HMOs	346	349	358	358	353
Fraternal Companies	13	13	13	13	14
Surplus Lines Companies	157	152	145	141	131
Private Purchasing Alliance	1	1	2	2	2
Multiple Employer Welfare Arrangement (MEWA)	2	2	2	2	2
Captive	3	3	3	2	1
Risk Retention Groups	73	72	77	72	70
Reinsurer	0	0	0	0	1
Non-Profit	2	2	1	1	1
Fire Assessment Company	4	4	4	5	5
Total	1294	1285	1273	1249	1220

<sup>1</sup> As of March 26, 2015, this represents approximately 1,329 employers.

**DOMESTIC INSURANCE COMPANIES, 2014 (DOMICILED IN MAINE)**

Maine Domestic	12/31/14 Premium <sup>1</sup>	12/31/14 Assets
Aetna Health Inc. (a Maine corporation)	\$105,168,193	\$27,908,162
Anthem Health Plans of Maine, Inc.	\$1,009,403,696	\$386,331,134
Casco Indemnity Co.	\$10,033,168	\$26,752,257
Great Falls Insurance Company	\$7,848,945	\$7,487,604
Maine Community Health Options	\$172,752,545	\$76,930,390
Maine Dental Service Corp.	\$58,655,212	\$48,389,523
Maine Employers' Mutual Insurance Co.	\$144,647,146	\$830,432,532
Martin's Point Generations, LLC	\$231,553,922	\$62,838,375
Medical Mutual Insurance Co. of Maine	\$42,531,187	\$264,165,068
MMG Insurance Co.	\$160,332,451	\$233,827,582
North East Insurance Co.	\$4,534,422	\$62,525,401
Patriot Insurance Co.	\$49,285,054	\$101,822,901
Patrons Oxford Insurance Co.	\$42,969,684	\$16,820,796
Select Care of Maine	\$0	\$1,525,426
State Mutual Insurance Co.	\$1,601,156	\$2,407,326
The Paul Revere Variable Annuity Insurance Co.	\$15,476,597	\$53,659,453
UNUM Life Insurance Co. of America	\$4,085,026,438	\$19,692,440,419
York Insurance Co. of Maine	\$30,479,841	\$47,350,462
<b>Total</b>	<b>\$6,172,299,657</b>	<b>\$21,943,614,811</b>

**NON-MAINE HEALTH MAINTENANCE ORGANIZATIONS 2014 (MAINE ONLY PREMIUMS)**

HMOs (State of Domicile)	12/31/14 Premium	12/31/14 Assets
Arcadian Health Plan Inc. (WA)	\$47,214,267	\$69,112,690
Harvard Pilgrim Health Care, Inc. (MA).	\$140,589,331	\$921,573,766
Meridian Health Plan of Michigan, Inc. (MI)	\$0	\$324,504,653
<b>Total</b>	<b>\$187,803,598</b>	<b>\$1,315,191,109</b>

**NEW COMPANY LICENSES ISSUED IN 2014 (34 TOTAL)**

Life and Health Insurance Companies	
Accordia Life and Annuity Company	Lifecare Assurance Company
All Savers Insurance Company	Meridian Health Plan of Michigan, Inc.
American Family Life Insurance Company	Mid-West National Life Insurance Company of Tennessee
Landmark Life Insurance Company	UnitedHealthcare Life Insurance Company

<sup>1</sup> Year-end direct written premium totals are reported on a **national** basis.

Property and Casualty Insurance Companies	
Allied Eastern Indemnity Company	Main Street America Protection Insurance Company
Alps Property & Casualty Insurance Company	Partnerre America Insurance Company
Amalgamated Casualty Insurance Company	Permanent General Assurance Corporation
American Millennium Insurance Company	Pilgrim Insurance Company
American Modern Property & Casualty Insurance Company	Producers Agriculture Insurance Company
Eastern Advantage Assurance Company	Redwood Fire and Casualty Insurance Company
Eastern Alliance Insurance Company	Southern Insurance Company
First Financial Insurance Company	Triumphe Casualty Company

Eligible Surplus Lines Insurance Companies	
American National Lloyds Insurance Company	Maxum Indemnity Company
Burlington Insurance Company – The	Reliamax Surety Company
Centennial Casualty Company	Scottsdale Surplus Lines Insurance Company
Knight Specialty Insurance Company	Valiant Specialty Insurance Company
Risk Retention Groups	
MMIC Risk Retention Group, Inc.	The Doctors Company Risk Retention Group – A Reciprocal Exchange

## MARKET REGULATION UNIT

The Market Regulation Unit is responsible for establishing and monitoring a compliance program for all licensees. This program includes both in-house analysis and on-site examination of licensees. The Market Regulation Unit uses the information available from a variety of sources and performs analysis on selected companies to determine which companies are deemed to be market outliers. Once identified as a market outlier, the Market Regulation staff determines the most effective process for obtaining information from the company in order to identify why the company's results are outside the expected results for the Maine market place. The information gathering process could encompass many forms, including a meeting with the company, a data call, interrogatories, or in select circumstances a targeted or full scope market conduct examination. The examination process typically focuses on the following areas: (1) company operations/management; (2) complaint handling; (3) marketing and sales; (4) producer licensing; (5) policyholder service; (6) underwriting; and (7) claims. While the Unit does not handle individual complaints, it does use complaint data to analyze licensee trends and business practices or patterns. This analysis is often a key factor in determining that a company is a market outlier and requires additional review.

In addition to conducting market analysis and onsite examinations, the Unit participates in multi-state examinations on behalf of the State of Maine. In 2014, Market Regulation was involved in multi-state examinations of Continental Casualty Company, Metropolitan Life Insurance Company and National Independent Statistical Services.

**2014 MARKET CONDUCT EXAMINATIONS COMPLETED**

COMPANY	TYPE OF EXAM	REPORT ISSUED
The Surety and Fidelity Association of America	TARGETED	2014

**2014 MARKET CONDUCT EXAMINATIONS IN PROGRESS**

COMPANY
American National Insurance Company
Anthem Health Plans of Maine, Inc.
Assurant Group
Balboa Insurance Company
Continental Casualty Company
Life Insurance Company of North America (Monitoring Phase)
Metropolitan Life Insurance Company
National Independent Statistical Services
QBE Group

The State of Maine also received payments in 2014 relating to Regulatory Settlement Agreements (RSAs) arising from multi-state examinations of certain companies' practices and procedures for identifying and paying proceeds to beneficiaries of life insurance policies and annuities. The lead states' examinations and resulting RSAs call for these companies to implement business reforms that will promote timely and efficient searches for beneficiaries of their in-force life insurance policies and annuities and lapsed policies, through regular matches of their insureds and annuitants against the Social Security Administration's Death Master File. (Lapsed policy match attempts are required for 18 months.) It also provides for payments to be allocated among states subscribing to the RSA. During 2014, the State of Maine received \$186,961.63 in payments from these RSAs. The companies examined and the payment amounts were as follows:

**2014 Multi-State Market Conduct Settlement Payments in Death Benefit Related RSAs**

Company	2014 Payment
Aviva	\$13,334.99
Genworth Financial	\$8,865.06
Lincoln National	\$76,408.82
Midland National Life Insurance	\$16,243.97
New York Life	\$52,927.00
Sun Life	\$11,315.86
Symetra	\$7,866.93
Total	\$186,961.63

In 2014, the Unit also completed or commenced the auditing of 11 companies previously referred to the Bureau by the Workers' Compensation Board because of questionable claims-handling techniques, which were identified through the Board's monitoring, audit and enforcement program. To fulfill its statutory responsibility, the Bureau entered into consent agreements with these companies to end those practices. These agreements require the companies, among other obligations, to self-audit claims on a quarterly basis for up to one year and report those findings to the Bureau. The Unit has audited or is in the process of auditing these reports.

**WORKERS' COMPENSATION INSURERS WITH PENDING CONSENT AGREEMENTS**

Licensee
ACE
Frank Gates Service Co.
Gallagher Bassett
Harleysville Worcester
Liberty Mutual Group
Meadowbrook
Old Republic
Peerless Ins. Group
Protective Insurance Company
Sedgwick CMS
Zurich Group

## **ADMINISTRATIVE SERVICES UNIT**

The Administrative Services Unit provides support for all divisions and units within the Bureau. Responsibilities include purchasing, new employee orientation and communication with HR, travel arrangements and training registrations, copying and distribution of bound and electronic reports, processing and accounting of all Bureau revenue, and consumer outreach support.



### **III. APPENDICES**

## **APPENDIX A – 2014 OUTREACH EVENTS**

The Bureau's consumer outreach efforts aim to educate Maine individuals and businesses about their rights under Maine's insurance laws and the federal Affordable Care Act. Members of the Consumer Health Care and Property & Casualty divisions, the Superintendent and others participate in public forums and events to provide this information, and to ensure that consumers are aware of the services the Bureau offers.

Public speaking and other outreach events in which the Bureau participated in 2014 included:

- Senior Expo – Bangor
- Maine Association of Retirees - Augusta
- New England Geriatric Conference – Bar Harbor
- Maine Medical Association Annual Conference – Bar Harbor
- Maine Primary Care Association Annual Conference – Bar Harbor
- Fostering Financial Literacy in Maine Schools – Augusta
- Potato Blossom Festival – Fort Fairfield
- Blueberry Festival – Machias
- Common Ground Country Fair – Unity
- Lincoln County Triad Elder Appreciation Day – Bar Harbor
- Maine Center-Right Coalition – Augusta
- Marines of Company A – Brunswick
- Maine College Association – Augusta
- Colby College graduating students – Waterville
- Health Exchange Advisory Committee – Augusta
- Northeast Consortium of State Labor Relations Agencies – Portsmouth, NH

## **APPENDIX B – PUBLICATIONS AND ON-LINE TOOLS**

The Bureau publishes reports on a variety of insurance topics, as required by statute or upon request by members of the Legislature, to provide information to Maine residents. These are available on the Bureau's website.<sup>1</sup> To help educate the public on insurance matters that can affect their daily lives, the Bureau publishes, distributes, and posts a number of consumer brochures and online tools in multiple formats online,<sup>2</sup> including company complaint ratios for auto, homeowners, and life/health/disability carriers. The Bureau's publications and online tools include:

### **Health Insurance Brochures**

Consumer Health Care Division of the Bureau of Insurance

Disability Insurance Guide

External Review Guide: When Your Health Insurance Carrier Denies Benefits for Health Care Services

External Review Summary

Health, Disability and Long-Term Care Insurance Complaint Comparison

Health Insurance Appeals Process Guide

Health Insurance Tips (Internet only)

Health Insurers, Consumer Guide (Internet Only)

Health Savings Accounts (HSAs) link to information from the US Department of the Treasury

Individual Health Insurance Guide (and Important Renewal Information)

Ten Things You Should Know Before Buying Cancer Insurance (Español)

Long Term Care Insurance and Long Term Care Partnership Program Guide

Long Term Care (LTC) Insurance - Maine Tax Qualified and Tax Certified Policies (Internet only)

Long Term Care Partnership Program Approved Policies

Long Term Care Policies Certified for Income Tax Purposes in Tax Years Ending 12/31/1999

Long Term Care Policies Certified for Income Tax Incentives in Tax Years Beginning 1/1/2002

Long Term Care Shopper's Guide (NAIC publication)

Ten Things You Should Know About Buying Long-Term Care Insurance

Mandated Health Insurance Benefits, History of (Internet only)

Market snapshot - comparison of individual medical insurers in Maine

Market snapshot - comparison of small group health insurers in Maine

Are You Eligible for or Do You Have Medicare? (Aggressive Sales Practices)

Medicare Supplement Guide for Maine Resident- for plans issued beginning June 2010

Medicare Supplement Renewing Rates Comparison Chart for plans issued up to 5/31/2010

Understanding Medicare Enrollment Periods link to Dept. of Health and Human Services

Choosing a Medigap Policy

Ten Things You Should Know About Buying A Medigap Policy (Español)

Resolving Health Care Insurance Disputes (Internet only)

Small Business Health Insurance Plans Offered in Maine

What Should I look For When I Buy Health Insurance?

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<sup>1</sup> Available at [www.maine.gov/pfr/insurance/reports.htm](http://www.maine.gov/pfr/insurance/reports.htm).

<sup>2</sup> Available at [www.maine.gov/pfr/insurance/consumer/brochures.htm](http://www.maine.gov/pfr/insurance/consumer/brochures.htm).

**Life Insurance Brochures**

Life Insurance Information for Military Personnel  
Ten Things You Should Know Before Purchasing Life Insurance (Español)  
Ten Things You Should Know About Buying Fixed Deferred Annuities (Español)  
What you Should Know about Viatical and Life Settlements  
Life Settlement Brochure For producers  
Alternative Life Settlement Brochure For producers

**Workers' Compensation Brochures**

Workers' Compensation Insurance in Maine, An Employers' Guide to  
Opting Out: A Workers' Compensation Insurance Summary for Executive Officers of Corporations

**Auto Insurance Brochures**

Auto Insurance Guide  
Auto Insurance, Making the Claims Process Easier  
Cancellation or Nonrenewal of Personal Automobile and Property Insurance  
Credit Information - Understanding How Insurers Use  
Personal Auto Insurance Complaint Comparison  
Youthful Drivers Guide  
Maine Driving Dynamics  
Ten Things You Should Know About Buying Auto Insurance (Español)

**Homeowners/Renters Brochures**

Cancellation or Nonrenewal of Personal Automobile and Property Insurance  
Contact List for Residential Property Insurance  
Coping With the Aftermath of Weather-Related Disasters (Internet only)  
Credit Information - Understanding How Insurers Use  
Child Care Liability, Consumer Guide to  
Homeowner Insurance Complaint Comparison  
Homeowners' Brochure  
Homeowners Insurance, Making the Claims Process Easier  
Homeowners' Inventory Checklist  
From Homeowner to Renter  
Insuring Your Home Business  
Ten Things You Should Know About Purchasing Home Insurance (Español)

**Other Brochures**

Insuring Your Farm-The Basics of Property & Liability Coverage  
Insuring Your Business-The Basics of Property & Liability Coverage  
Privacy, A Consumer's Guide to Financial Privacy Rights under the Gramm-Leach-Bliley Act  
NAIC Get Smart About Insurance  
NAIC "Fight Fake Insurance" (Español)  
Pet Insurance

**Consumer Tools** – provides links to:

- File a complaint
- Glossary of terms
- Cancellation/Nonrenewal Notices
- Helpful links
- PPACA Filings/Rate increases
- Long Term Care Partnership

**Employer Tools** – provides links to:

- Workers' Compensation Insurance
- Health Insurance Information
- Rural Medical Access Program

**Industry Tools** – provides links to:

- Physician Tiering Program Reporting
- Online Data Reporting System
- Company forms and information
- Producer and Business Entity forms and information
- Address change forms
- Fees
- Cancellation/Nonrenewal Notices
- Request for proposal
- Domestic Insurance Company Annual Statement