



MAINE BUREAU OF INSURANCE
ANNUAL REPORT FROM THE
SUPERINTENDENT
TO THE LEGISLATURE
2012

Prepared by the Maine Bureau of Insurance
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I. INTRODUCTION

Currently, 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. The Bureau enforces solvency standards as well as consumer protections under the Maine Insurance Code.

While the Bureau primarily serves a regulatory function, consumer assistance and education is a large part of the agency's mission. In 2012, the Bureau handled over 15,000 inquiries from consumers and industry professionals. Throughout the year, Bureau staff met with stakeholders, attended events for consumer and industry groups, and worked to update the Bureau's online materials. Outreach initiatives this year included booths at the Potato Blossom Festival in Fort Fairfield, the Blueberry Festival in Machias, and the Common Ground Fair in Unity. Several new publications were developed and added to the Bureau's website based on frequent inquiries received from consumers including: *A Consumer's Guide to Disability Insurance* and a *Maine Long-Term Care Partnership Program Guide*.

In addition to providing assistance to consumers with questions, staff in both Consumer Health Care and Property and Casualty researched issues identified in written complaints for compliance with Maine law. Once issues are developed, they are turned over to the Bureau's legal staff for enforcement action or to Market Regulation for further investigation.

Interstate cooperation and information-sharing is a key element of regulating the national insurance market in a state-based system. The National Association of Insurance Commissioners (NAIC) facilitates this process by providing a mechanism through which states can discuss national insurance issues and share best practices. 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.

During the last quarter of 2011, the Bureau also began participating in supervisory colleges. These colleges are held by an insurer group's domiciliary state and both regulators whose states have regulatory responsibility for affiliates of the group(s) and international regulators participate. The colleges include executive presentations and allow participating regulators to identify and discuss the risks bourn by the subject insurance group. The colleges also assess the risk mitigation strategies employed by the insurance group(s). Participation in both the NAIC forums and supervisory colleges has enhanced the Bureau's ability to monitor and proactively address regulatory issues.

In 2011, Maine's insurers received more than \$5.9 billion in premiums. The property and casualty market includes more than 650 licensed carriers. The life, accident, and health market includes more than 350 licensed carriers. In 2011, the insurance industry (including carriers, agencies, and brokerages) employed more than 20,000 individuals in Maine.

II. BUREAU OF INSURANCE WORK UNITS

SUPPORT SERVICES

The Support Services Work Unit provides administrative support for all agency functions. This role includes working with every division within the Bureau and being the primary point of contact for consumers. The Unit is responsible for the processing and accounting of all revenue for the Bureau.

CONSUMER HEALTH CARE DIVISION

The Consumer Health Care Division (CHCD) staff members are responsible for assisting consumers, investigating complaints, and reviewing policy forms to ensure compliance with Maine law. The staff provides information on life, disability, and health insurance; helps consumers to understand their rights under Maine's laws; and investigates and resolves problems reported by consumers.

CONSUMER HEALTH CARE DIVISION TOTALS	2012	2011	2010	2009
Consumer Complaints Received	543	633	651	633
Consumer Inquiries Received	3,958	4,044	4,837	5,563
Restitution to Consumers	\$2,198,607	\$1,158,313	\$1,923,427	\$1,522,052
Rate and Form Filings	2,230	2,519	2,584	2,815

CHCD staff participated in many outreach events and programs during 2012 to help raise awareness and to let consumers know about the assistance available from the Bureau. These activities have also enabled consumers to speak to staff in person about questions and problems relating to their insurance coverage. In 2012, for example, CHCD staff participated in senior focused presentations and operated a booth at several events around the State. Additional information about public speaking engagements is found on page 13.

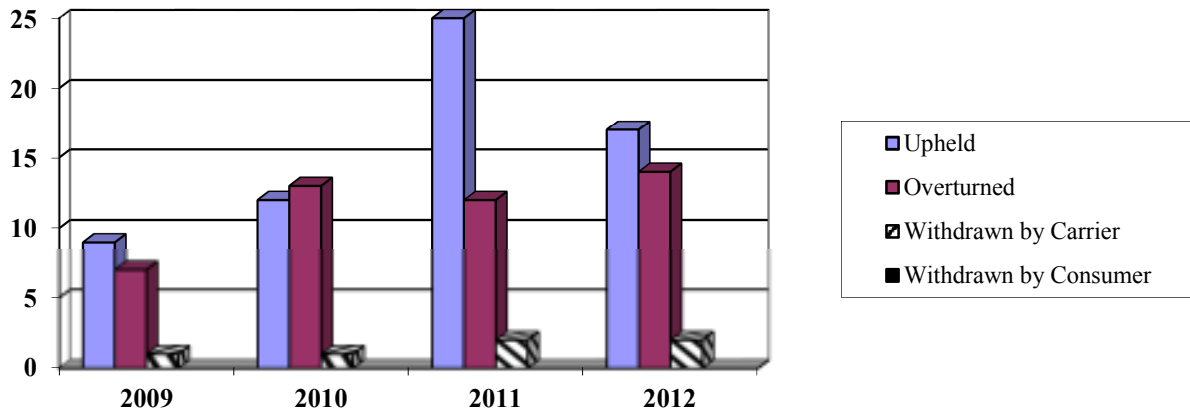
EXTERNAL REVIEWS

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 is currently contracted with four independent external review organizations: IMX Medical Management Services, Medwork Independent Review, Maximus Federal Services, Inc., and Island Peer Review Organization. These contracts were approved to begin July 1, 2010.

The Bureau processed and completed 33 qualified external reviews in 2012. The carrier's original decision to deny coverage was overturned in 14 (42%) of these cases. The carrier's original decision was upheld in 17 (52%). Two cases were withdrawn by the carrier and coverage was provided (6%).

The CHCD received and reviewed additional requests for external review that did not qualify under statute, either because the internal appeal process was not utilized prior to requesting external review or because the denial was based on issues other than the validity of the carrier’s medical decisions.

External Review Outcomes by Year



LIFE & HEALTH ACTUARIAL UNIT

The Life & Health Actuarial Work Unit provides actuarial and technical services to Bureau staff involving life and health insurance. Tasks performed by the Unit include:

- 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 of life and health insurance companies as required by Maine law.
- Providing technical assistance to insureds, consumers, other 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 reports from health insurers;
 - Annual reports on 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 WORK UNIT

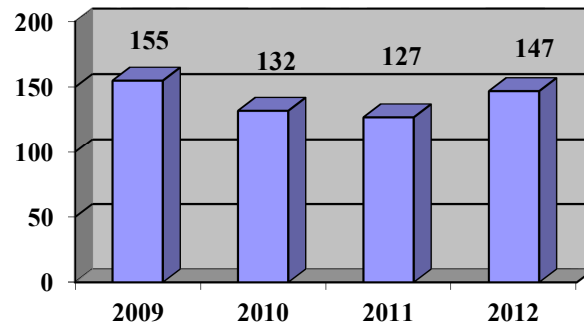
The Property Casualty Work Unit performs three separate functions: review of insurer rate, rule, and form filings; resolution of consumer complaints; and administration of cancellation/nonrenewal hearings. Restitution for consumers resulting from filed complaints in this Unit exceeded \$900,000 in 2012.

Property & Casualty Totals	2012	2011	2010	2009
Consumer Complaints Received	319	383	440	439
Consumer Complaints Closed	348	387	423	488
Consumer Inquiries Received	4,760	4,901	4,482	4,435
Amount of Restitution to Consumers	\$ 943,685	\$ 1,691,055	\$ 154,7377	\$ 355,912
Rate and Form Filings	3,092	3,071	3,287	3,258

HEARINGS

When an insurance company issues a notice of cancellation or nonrenewal of a homeowner or personal auto policy, the company is required to advise the insured of the right to request a hearing contesting the action. 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 provide historical totals for the number of hearings scheduled and those with issued decisions. In some cases, the insurance company or the insured may cancel the proceeding prior to hearing, resulting in no issued decision.

Number of Hearings Scheduled



Hearing Results	2012	2011	2010	2009
Number of Decisions Issued	75	64	66	80
Findings for the Policyholder	36	36	37	43

WORKERS' COMPENSATION

Property Casualty Work Unit staff members are 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. In 2012, the Bureau approved a 1.8% decrease in workers' compensation loss costs; this represents a cumulative decrease of 51% since the 1992 workers' compensation reform.

In addition, the Unit 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 abuse, however, it can refer the matter to the Bureau.

The NAIC released two reports¹ in 2012 showing an improvement in Maine's national ranking for two lines of property and casualty insurance: personal auto and homeowners. While the reports are based on data from 2010, the NAIC shows Maine in the top ten nationally, meaning that the cost for these types of insurance is lower compared to most other states.

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 are used by insurers in establishing 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.

¹ The two NAIC reports are titled *2010 Homeowners Insurance Report* and *2009/2010 Auto Insurance Database Report*.

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, has made the licensing process more efficient, timely, and uniform.

The Licensing Division processed more than 12,800 new licenses during 2012 for producers, consultants, adjusters, and business entities. This was an increase of over 14% compared to 2011.

NUMBER OF ACTIVE INDIVIDUAL LICENSES, 2012

Resident Producers	8,106	Resident Consultants	57	Resident Adjusters	790
Nonresident Producers	80,583	Nonresident Consultants	14	Nonresident Adjusters	8,105

RESEARCH AND STATISTICS DIVISION

The Research and Statistics Division has the overall responsibility of creating, maintaining, and monitoring databases used by the Bureau. The objective of the Division is to collect, interpret, and provide data from regulated entities to other Divisions, other governmental agencies, and the public as needed; to research issues for other Divisions; to serve as liaison between the Bureau and NAIC online applications; and to maintain database applications and the Bureau's website.

MARKET REGULATION

The Market Regulation Work 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 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 selection for the on-site examination process.

In addition to conducting on-site examinations, the Unit participates in multistate examinations on behalf of the State of Maine. In 2012, Market Regulation was involved in multistate examinations of AIG, Bankers Life, Met Life, Prudential, State Farm, Nationwide, John Hancock, and United Healthcare.

2012 MARKET CONDUCT EXAMINATIONS

COMPANY	TYPE OF EXAM	REPORT ISSUED
BANKERS LIFE	TARGETED	2012
CONTINENTAL CASUALTY COMPANY	TARGETED	2012
SEDGWICK CLAIMS MANAGEMENT SERVICES	WORKERS' COMPENSATION	2012
ESIS, INC	WORKERS' COMPENSATION	2012
HARTFORD LIFE	TARGETED	2012

2013 MARKET CONDUCT EXAMINATIONS IN PROGRESS

COMPANY
LINA
ISO

FINANCIAL EXAMINATION

The Financial Examination Work Unit 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 website². Financial statements for Maine-licensed HMOs may also be found online³

2012 FINANCIAL EXAMINATIONS

Company	Report Issued
Great Falls Insurance Company	11/14/2012
State Mutual Insurance Company	06/05/2012
Martin's Point Generations, LLC	09/21/2012
Unum Life Insurance Company of America	In progress
Medical Mutual Insurance Company of Maine	In progress
Casco Indemnity Company	07/18/2012

FINANCIAL EXAMINATIONS SCHEDULED FOR 2013

Company	Financial Period Ending
Maine Employers Mutual Insurance Company	December 31, 2012
Certain alternative risk entities are being identified for examination in 2013	Various

² Financial examination reports are available at www.maine.gov/pfr/insurance/company/domestic.htm.

³ Available at: www.maine.gov/pfr/insurance/hmo/financial.htm.

ALTERNATIVE RISK MARKETS

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 rules and regulations governing these entities in a fair, consistent, and timely manner to assure that Maine businesses who utilize alternative risk mechanisms do so in an effective and responsible manner.

The Unit completed 13 claim audit examinations of self-insured groups in 2012, ensuring that the claim valuations were valid for the audited groups. Claim valuations are an essential part of the security determination process.

FINANCIAL ANALYSIS

The Financial Analysis Work Unit 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 Unit is also responsible for the on-going financial review of domestic companies and processing name changes, mergers, acquisitions, amendments to authority, and redomestications of the above entities. To improve the depth with which the Unit reviews non-HMO domestics, in 2012 the Unit implemented a Comprehensive Annual Evaluation questionnaire. This document provides Financial Analysis with additional information to explain variations in financial data included in the companies' annual statements.

In addition, the Bureau licensed the first risk retention group domiciled in Maine, and 2012 was the first year in which the Bureau began performing a formal analysis of the holding companies of which Maine's domestic insurers are a part. This analysis will be required for NAIC accreditation of the Bureau in 2014.

Number of Self-Insurers for Workers' Compensation	2012	2011	2010	2009
Individual Self-Insurers	60	59	58	58
Group Self-Insurers ⁴	19	19	19	19

⁴ As of January 14, 2013, this represents approximately 1,300 employers.

Number of Insurance Companies Licensed in Maine	2012	2011	2010	2009
Property and Casualty Companies	668	653	640	671
Life & Health and HMOs	358	358	353	368
Fraternal Companies	13	13	14	14
Surplus Lines Companies	145	141	131	127
Private Purchasing Alliance	2	2	2	2
Multiple Employer Welfare Arrangement (MEWA)	2	2	2	3
Captive	3	2	1	0
Risk Retention Groups	77	72	70	
Reinsurer	0	0	1	
Non-Profit	1	1	1	
Fire Assessment Company	4	5	5	
Totals	1273	1249	1220	1185

DOMESTIC INSURANCE COMPANIES, 2011 (DOMICILED IN MAINE)

Maine Domestic	12/31/11 Premium ⁵	12/31/11 Assets
Aetna Health Inc. (a Maine corporation)	\$72,733,787	\$19,390,490
Anthem Health Plans of Maine, Inc.	\$1,032,846,038	\$480,875,394
Casco Indemnity Co.	\$11,317,498	\$29,445,095
Cigna Healthcare of Maine, Inc.	\$6,826	\$9,913,731
Great Falls Insurance Company	\$1,533,558	\$4,025,595
Maine Dental Service Corp.	\$52,545,400	\$38,807,927
Maine Employers' Mutual Insurance Co.	\$127,669,349	\$716,425,851
Martin's Point Community Health Plan Inc	\$0	\$2,786,203
Martins Point Generations, LLC	\$86,989,481	\$22,366,041
Medical Mutual Insurance Co. of Maine	\$45,947,911	\$244,677,125
MMG Insurance Co.	\$133,213,853	\$192,443,537
North East Insurance Co.	\$21,228,481	\$103,364,077
Patriot Insurance Co.	\$49,025,833	\$93,338,758
Patrons Oxford Insurance Co.	\$33,111,766	\$16,590,055
Selective Insurance Co. of New England	\$0	\$1,522,825
State Mutual Insurance Co.	\$1,608,397	\$1,784,864
UNUM Life Insurance Co. of America	\$3,698,811,989	\$18,295,865,637
York Insurance Co. of Maine	\$45,571,299	\$35,644,772

NON-MAINE HEALTH MAINTENANCE ORGANIZATIONS 2011 (MAINE ONLY PREMIUMS)

HMOs (State of Domicile)	12/31/11 Premium	12/31/11 Assets
Arcadian Health Plan Inc. (WA)	\$65,513,951	\$93,449,778
Harvard Pilgrim Health Care, Inc (MA)	\$98,468,203	\$826,271,952

⁵ Year-end premium totals are reported on a national basis.

NEW COMPANY LICENSES ISSUED IN 2012 (30 TOTAL)

Captive	
BEACONHARBOR MUTUAL RISK RETENTION GROUP	
Life and Health Insurance Companies	
EXPRESS SCRIPTS INSURANCE COMPANY	HUMANA BENEFIT PLAN OF ILLINOIS INC
PLATEAU INSURANCE COMPANY	
Property and Casualty Insurance Companies	
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	MERCHANTS NATIONAL BONDING INC
AIOI NISSAY DOWA INSURANCE COMPANY OF AMERICA	OHIO SECURITY INSURANCE COMPANY
AMERICAN FAMILY HOME INSURANCE	PLATEAU CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY	PROASSURANCE INDEMNITY COMPANY, INC.
AMERICAN MINING INSURANCE COMPANY, INC.	SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)
AMERICAN PET INSURANCE COMPANY	STONEWALL INSURANCE COMPANY
BENCHMARK INSURANCE COMPANY	TOKIO MARINE AMERICA INSURANCE COMPANY
CASTLEPOINT NATIONAL INSURANCE COMPANY	TRAVELERS PERSONAL INSURANCE COMPANY
DAKOTA TRUCK UNDERWRITERS	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
USPLATE GLASS INSURANCE COMPANY	WEST AMERICAN INSURANCE COMPANY
XL INSURANCE COMPANY OF NEW YORK, INC.	
Eligible Surplus Lines Insurance Companies	
CANOPIUS US INSURANCE, INC.	MID-CONTINENT EXCESS AND SURPLUS INSURANCE COMPANY
GUIDEONE NATIONAL INSURANCE COMPANY	OLD REPUBLIC UNION INSURANCE COMPANY
HSB SPECIALTY INSURANCE COMPANY	

III. PUBLIC OUTREACH

PUBLIC SPEAKING ENGAGEMENTS

Bureau staff members participated in numerous public speaking events in 2012 to distribute educational insurance materials and teach consumers about the assistance available from the Bureau. Events included attendance or presentations for:

- “Fostering Financial Literacy in Maine Schools Conference”
- Spectrum Generations (Augusta)
- Ellsworth Chamber of Commerce
- American Cancer Society “Living with Cancer” Forum
- Eastern Area Agency on Aging (Bangor)
- New England Geriatric Conference
- Maine Potato Blossom Festival
- Machias Blueberry Festival
- Maine Psychological Association Forum "Health Care Reform-What's on the Horizon for Maine?"
- Maine Common Ground Fair
- Deering High School Presentations on insurance topics
- SHIP/SMP Annual Conference
- Lincoln County Triad Elder Appreciation Day
- Maine Association of Area Agencies on Aging: Aging Advocacy Summit

PUBLICATIONS: REPORTS

The Bureau publishes reports on a variety of insurance topics, as required by statute and upon request, to provide information to Maine citizens. Reports for the Maine Legislature are available on the Bureau’s website⁶. Some of the annual reports published in 2012 include:

- Consumer Healthcare Report to the Legislature (2011)
- Annual Report of the Superintendent on the Availability of Property & Casualty Insurance (2011)
- Report of Fraudulent Insurance Acts for the Year 2011
- Report on 2011 Claims for Treatment of Lyme Disease and Other Tick-Borne Illnesses

In addition, the Bureau published several specialized reports including:

- Stakeholder Meetings Held in June and August 2012 concerning LD1717: An Act to Establish a Preneed Life Insurance Producer License and Preneed Life Insurance Product for Prearranged Funeral Plans.
- Geographic Area Factors Report

⁶ Available at: <http://www.maine.gov/pfr/insurance/reports.htm>.

PUBLICATIONS: BROCHURES

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. Those brochures provided in multiple formats (html and PDF) or in Spanish are identified below. Most brochures, with the exception of federal and NAIC publications, are available online at the Bureau's website⁷.

Auto Insurance Brochures

Auto Insurance, Consumer Guide to (PDF)
Auto Insurance, Making the Claims Process Easier (PDF)
Cancellation or Nonrenewal of Personal Automobile and Property Insurance (PDF)
Credit Information Understanding How Insurers Use (PDF)
Personal Auto Insurance Complaint Comparison - 2011
Youthful Drivers, Consumer Guide to (PDF)
Maine Driving Dynamics
Ten Things You Should Know About Buying Auto Insurance (Español)

Health Insurance Brochures

Consumer Health Care Division of the Bureau of Insurance (PDF)
Disability Insurance Guide (PDF)
External Review Guide: When Your Health Insurance Carrier Denies Benefits for Health Care Services (PDF)
External Review Summary- 2011
Health, Disability and Long-Term Care Insurance Complaint Comparison - 2011
Health Insurance Appeals Process Guide (PDF)
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 (PDF)
Ten Things You Should Know Before Buying Cancer Insurance (Español)
Long Term Care Insurance Guide (2012)(PDF)
Long Term Care (LTC) Insurance - Maine Tax Qualified and Tax Certified Policies (Internet only)
Long Term Care Partnership Program Guide (2012) (PDF)
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 (Español)
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 Brochure- for plans issued beginning June 2010 (PDF)
Medicare Supplement Renewing Rates Comparison Chart for plans issued up to 5/31/2010

⁷ Available at: <http://www.maine.gov/pfr/insurance/consumer/brochures.htm>.

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 Employers Health Insurance Guide (PDF)
What Can I Do If I Lose My Group Health Insurance? (PDF)
What Should I look for When I buy Health Insurance?

Homeowners/Renters Brochures

Cancellation or Nonrenewal of Personal Automobile and Property Insurance (PDF)
Contact List for Residential Property Insurance
Coping With the Aftermath of Weather-Related Disasters (Internet only)
Credit Information - Understanding How Insurers Use (PDF)
Child Care Liability, Consumer Guide to (PDF)
Homeowner Insurance Complaint Comparison - 2011
Homeowners' Brochure (PDF)
Homeowners Insurance, Making the Claims Process Easier (PDF)
Homeowners' Inventory Checklist (PDF)
From Homeowner to Renter
Insuring Your Home Business (PDF)
Ten Things You Should Know About Purchasing Home Insurance (Español)

Life Insurance Brochures

Life Insurance Information for Military Personnel (PDF)
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 (PDF)
Alternative Life Settlement Brochure* for producers

Other Brochures

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

Workers' Compensation Brochures

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

BUREAU'S WEBSITE

In addition to the reports and brochures available online, the Bureau's website also provides frequently asked questions, online forms, and informational pages in an effort to provide the public and our regulated entities with information in a convenient and accessible format. Insurance company complaint ratios are also available for auto, homeowners, and life/health/disability carriers.

A sample of the information on the web site includes the following:

Consumer Tools – provides links to:

- Consumer information
- Home Inventory Tool
- Compare Individual and Small Group Health Insurance Policies
- Brochures
- File a complaint
- Glossary of terms
- Cancellation/Nonrenewal Notices
- Helpful links
- PPACA Filings/Rate increases
- Long Term Care Partnership

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 Statements

Employer Tools – provides links to:

- Workers' compensation insurance
- Health insurance information
- Rural Medical Access Program

Featured – provides links to:

- [Small Group Health Insurance Renewals by Geographic Area \(Word\)](#)
- [Maine Long-Term Care Partnership Program](#)
- [Physician Tiering Program report form](#)
- [Information on Implementation of PL c. 90 - An Act to Modify Rating Practices for Individual and Small Group Health Plans and to Encourage Value based Purchasing of Health Care Services](#)
- [Questions and Answers about Maine's Healthcare Reform 2011](#)