

The USAA Group Homeowners Insurance Underwriting Guidelines for Maine, effective February 24, 2023, stipulate that the company will adhere to state statutes and regulations without applying conflicting criteria. For new residential property policies, a maximum of one primary and two secondary homeowners policies are allowed. Members of the Armed Forces returning from active service will not face denial of coverage reinstatement or increased premiums due to prior discontinuation of coverage while overseas. A transition period is permitted for insureds purchasing a new primary homeowners policy, allowing for two primary policies temporarily.

The guidelines outline specific underwriting criteria that may lead to risk decline prior to policy issuance, including a history of more than one loss in the past three years, significant prior losses, ownership of aggressive animals, and properties with construction or condition issues. Additional exclusions include secondary dwellings with rebuilding costs over \$650,000 lacking a central fire alarm, properties built over water, and those used for business purposes, with exceptions for certified family childcare providers with separate liability coverage. Other exclusions involve properties with inadequate fire protection, misrepresentation, or those that have undergone significant renovations or have been vacant without custodial care.

Cancellation guidelines specify that policies in force for less than 90 days may be canceled based on the new business underwriting criteria, while policies over 90 days may be canceled for reasons such as non-payment of premium, criminal convictions of the insured, or discovery of fraud. Non-renewal may occur for similar reasons, including physical changes to the property that render it uninsurable, failure to comply with loss control recommendations, and prior loss history linked to negligence.

Coverage modifications for existing policies require the insured's consent before any mid-term reductions. In cases where non-renewal is legally permissible, the insurer may offer continued coverage with reduced terms. A moratorium on new business and policy adjustments may be

enacted under certain conditions.