



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Janet T. Mills
Governor

Anne L. Head
DPFR Commissioner

Robert L. Carey
Superintendent

Bulletin 472
Liquor Liability Insurance Reporting Requirements
(Supersedes Bulletin 149)

The Maine Liquor Liability Act requires the Superintendent of Insurance to collect and maintain certain statistics concerning liquor liability insurance in the State of Maine.¹

Insurers providing liquor liability coverage must report information regarding their written premium and claims for each calendar year on or before March 1 of the following year. The report form and reporting instructions are in the [Data Reporting Requirements](#) section of the Maine Bureau of Insurance website.

For premium reporting purposes, “liquor liability coverage” means any stand-alone liquor liability policy, any separately purchased endorsement removing a liquor liability exclusion that would otherwise apply, and any more comprehensive liability coverage for which an itemized premium is charged for the liquor liability risk.

All insurers holding casualty licenses and all eligible surplus lines insurers are required to prepare and file this report for every calendar year in which they meet any of the following criteria:


1. Company collected premium for Maine liquor liability coverage;
2. Company offered liquor liability coverage for sale in Maine or had policies in force providing Maine liquor liability coverage;
3. Company received one or more Maine liquor liability claims; or
4. Company is aware of incurred claims for covered Maine liquor liability risks.

Companies that do not meet any of these criteria for a calendar year are not required to file the data report for that calendar year.

¹ 28-A M.R.S. § 2517.

Companies that fail to file a data report for any calendar year in which they have met one or more criteria listed above could be subject to an enforcement action pursuant to 24-A M.R.S. § 12-A.

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Robert L. Carey
Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.

Office Location: 76 Northern Avenue, Gardiner, Maine 04345
Mailing Address: 34 State House Station, Augusta, Maine 04333
www.maine.gov/insurance

Phone: (207) 624-8475

TTY: Please Call Maine Relay 711

Consumer Assistance: 1-800-300-5000

Fax: (207) 624-8599