



InsureMax Insurance Company (NAIC # 10922)
New Mexico Renters Protection Program
Introductory Program
Explanatory Memorandum

2/17/2026

InsureMax is submitting an initial Forms filing for our renters protection program in New Mexico, based on American Strategic Insurance Corporation (ASI) and Progressive Northern Insurance Company's (Progressive) programs. Form filings reviewed for ASI included SERFF Tracking Number AMSI-130322445 and AMSI-134545199, while Form filings reviewed for Progressive included SERFF Tracking Number ASIT-130685116 and AMSI-133673117. A Rate & Rule filing will be submitted shortly.

Our forms are based on the approved ASI and Progressive tenant homeowners filing with the following exclusions of optional coverages and/or endorsements:

1. HomeShield R Package:
 - a. Increased special limits of liability;
 - b. Home computer coverage;
 - c. Personal injury;
2. Scheduled Personal Property – Jewelry.
3. Liability Coverage F – Medical Payment to Others.

The filing is being made on an Upon Approval basis. We appreciate your prompt review of this filing. Please let me know if you have any questions concerning the filing.