



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

Bulletin PC-90  
January 3, 2020

(Replacement of Bulletin PC-45-03 dated October 30, 2003 and Bulletin PC-84 dated June 16, 2017)

To: **ALL EXTENDED WARRANTY PROVIDERS AND EXTENDED WARRANTY REIMBURSEMENT INSURANCE POLICY INSURERS**

Subject: **EXTENDED WARRANTY CONTRACTS AND REIMBURSEMENT INSURANCE POLICIES**

This Bulletin PC-90 is intended to provide guidance to extended warranty filers and insurers of the Insurance Department's (the "Department") revised extended warranty filing procedures. Insurance Department Bulletins PC-45-03 dated October 30, 2003 and Bulletin PC-84 dated June 16, 2017 are hereby withdrawn and replaced by this Bulletin effective for extended warranty filings made on and after January 1, 2020.

### I. EXTENDED WARRANTY FILING REQUIREMENTS

Conn. Gen. Stat. §42-260(c) and Conn. Agencies Regs. §42-260-1 *et seq.* set forth detailed consumer protection requirements for extended warranty providers to sell and market extended warranties in Connecticut. Extended warranty forms are required to be filed with the Department for informational purposes together with a filing fee of thirty dollars per form (\$30/form). As described in III. below, all such filings are required to identify—by the SERFF Number or State Tracking Number—the extended warranty reimbursement insurance policy<sup>1</sup> form (and the insurer) covering the obligations under such extended warranties.

### II. EXTENDED WARRANTY REIMBURSEMENT INSURANCE POLICIES

Conn. Gen. Stat. §42-260(d) provides that an extended warranty contract provider may not issue, sell or offer for sale extended warranty contracts in this state unless they are insured under an extended warranty reimbursement insurance policy issued by a Connecticut authorized insurer (or the extended warranty provider is able to satisfy certain financial security requirements as set forth in Conn. Gen. Stat. §42-260(d)). Insurers selling extended warranty reimbursement insurance policies are required to file rates and forms for these products pursuant to the insurance commercial risk rating statutes under chapter 701 of the Connecticut General Statutes. For extended warranty filings made on and after January 1, 2020, the Department will limit its review to the extended warranty reimbursement insurance policies covering the obligations under such extended warranties.

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<sup>1</sup> The policy is often filed with the Department as a Contractual Liability Insurance Policy ("CLIP").

### III. FILING PROCEDURES

Extended warranty filings are required to:

1. Be filed via SERFF by, or on behalf of, the Extended Warranty Provider.
2. Be submitted with a filing fee in the amount of \$30 via SERFF Electronic Funds Transfer (“EFT”) for each form filed with the Extended Warranty.
3. Contain an explanatory memorandum with the following information: (i) identity of the extended warranty provider; (ii) a brief description of the program to which the filing pertains; and (iii) the SERFF Number or State Tracking Number of the insurer issuing the extended warranty reimbursement insurance policy covering the obligations under the extended warranty.
4. Include the same caption as in the original filing for changes of previously submitted filings and an explanatory memorandum describing the changes.

If you have questions concerning this Bulletin, please contact George B. Bradner, Property Casualty Division Director at [george.bradner@ct.gov](mailto:george.bradner@ct.gov) or (860) 297-3866.



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