



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

December 28, 2023  
Bulletin No. FS-46

**TO: ALL INSURANCE COMPANIES, HEALTH CARE CENTERS AND FRATERNAL BENEFIT SOCIETIES AUTHORIZED TO DO BUSINESS IN THE STATE OF CONNECTICUT.**

**RE: ELECTRONIC FILING REQUIREMENTS FOR FINANCIAL STATEMENTS AND CERTAIN HOLDING COMPANY ACT FILINGS**

**This Bulletin repeals and replaces Bulletin No. FS-36, FS-37, FS-38, FS-39, FS-40 and FS-41.**

With the end of the COVID-19 federal public health emergency, Bulletin Numbers FS-36, FS-37, FS-38, FS-39, FS-40 and FS-41 are repealed and replaced with this Bulletin FS-46.

Pursuant to Connecticut General Statute (CGS) §38a-22, the Insurance Commissioner (Commissioner) may require that any person required by any provision of the Title 38a of the Connecticut General Statutes to make a filing or submission to the Insurance Commissioner (Commissioner) make such filing or submission to the Commissioner by electronic means. If an electronic filing is not possible, a request can be submitted to the Commissioner seeking an exception to an electronic filing requirement if compliance with the filing requirement is impractical, would cause the person seeking the exception to suffer undue hardship or that good cause exists to grant the requested exception.

Except where the Commissioner has granted an exception, pursuant to the Commissioner's authority as provided by CGS § 38a-22, the filings identified below shall be made by filing electronically as specified. All such timely filings submitted to the National Association of Insurance Commissioners (NAIC) shall be deemed to have been submitted to the Commissioner.

- Domestic Insurers' and Fraternal Benefit Societies' Annual Statutory Financial Statements. The requirement established by CGS §§ 38a-53 and 38a-614 that domestic insurance companies, domestic health care centers and domestic fraternal benefit societies submit to the Commissioner original signed and sworn and/or true and complete annual financial statements remains suspended. In lieu of paper filings, all such annual financial statements shall be timely submitted to the NAIC in accordance with CGS §§ 38a-53 and 38a-614.

Please note that CGS §§ 38a-53 and 38a-614 provide that quarterly financial statements of domestic and foreign insurance companies and health care centers, and annual financial statements of foreign insurance companies, foreign health care centers and foreign fraternal benefit societies filed electronically with the NAIC shall be deemed to have been submitted to the Commissioner.

- Domestic Insurers' Annual Audited Financial Reports. The requirement established by CGS § 38a-54 that each domestic insurance company, domestic health care center and domestic fraternal benefit society submit to the Commissioner a true and complete paper copy of its annual audited financial report remains suspended. In lieu of paper filings, all such annual audited reports shall be timely submitted to the NAIC in accordance with CGS § 38a-54.

Please note that CGS § 38a-54 provides that annual audited financial reports of foreign insurance companies, foreign health care centers and foreign fraternal benefit societies filed electronically with the NAIC shall be deemed to have been submitted to the Commissioner.

- United States Branches' Annual and Quarterly Financial Statements. Section 38a-58e of the Connecticut General Statutes requires that each United States Branch file with the Commissioner its annual and quarterly financial statements. In accordance with CGS § 38a-22 and in lieu of any paper filings, all United States Branches shall electronically submit such annual and quarterly financial statements to the NAIC.
- Accredited Reinsurers' Annual Financial Statements and Audited Financial Report. Section 38a-85 of the Connecticut General Statutes requires that each accredited reinsurer file annually with the Commissioner its annual financial statements and most recent audited financial statement. Such annual financial statements must also be filed electronically with the NAIC as provided by CGS §38a-85 and timely filed statements with the NAIC shall be deemed to have been submitted to the Commissioner.

In accordance with CGS § 38a-22 and in lieu of any paper filings, all accredited reinsurers shall also electronically submit on an annual basis its most recent audited financial statement to the NAIC or via email at [cid.financial@ct.gov](mailto:cid.financial@ct.gov).

- Form A and E Filings. In early 2024, Conn. Agencies Reg. §38a-138-1(b) is expected to be amended to no longer require two paper copies of complete Form A and E (as defined in Conn. Agencies Reg. §38a-138-1(a)) Filings. For the interim and following the effective date of the amended regulation, in lieu of paper filings, insurers shall submit Form A and E filings via email at [CID.FinRegFilings@ct.gov](mailto:CID.FinRegFilings@ct.gov).

As a reminder, please note that Conn. Agencies Reg. §38a-138-1(b) provides that Forms B, C, D, D-1 and F (as defined in Conn. Agencies Reg. §38a-138-1(a)) be filed electronically with the CID.

Please contact the Insurance Department Financial Regulation Division at [cid.financial@ct.gov](mailto:cid.financial@ct.gov) with any questions pertaining to this Bulletin.



---

Andrew N. Mais  
Insurance Commissioner