

Nebraska Department of Insurance

**Motor Vehicle Service Contract**

Filing and Policy Requirements	Statutory and Regulatory Reference	Requirement Description
<b>General Filing Requirements</b>		
SERFF filing required	Guidance Document <a href="#">IGD-C9</a>	As of May 1, 2010, all filings submitted to Nebraska are required to be submitted electronically, using the NAIC System for Electronic Rate and Form Filing. Contact person: Connie Van Slyke, 402-471-4647
Retaliatory Fees	<a href="#">NE Statute 44-150</a>	Nebraska is a retaliatory state and all fees, premium taxes, deposits, and other charges will be charged at the rate in Nebraska law or the rate charged by the domiciliary state, whichever is higher.
Notice of Filing	<a href="#">Notice of Filing</a>	Required filing form.
Motor Vehicle Service Contract Reimbursement Insurance Act	<a href="#">NE Statute 44-3520 to 44-3527</a> <a href="#">Title 210, Chapter-58</a> <a href="#">NE Statute 44-3522</a>	The act that applies to Motor Vehicle Service Contract Reimbursement Insurance.  Establishes requirements for disclosure. Reimbursement policy.
Motor Vehicle	<a href="#">NE Statute 44-3521</a> <a href="#">NE Statute 60-339</a>	Defines motor vehicle
Exemptions	<a href="#">NE Statute 44-3526</a>	Act; exemptions.
<b>Form Filing Requirements</b>		
Forms	<a href="#">NE Statute 44-3527</a>	Filing required
Conspicuous disclosures	<a href="#">NE Statute 44-3527</a> Guidance Document <a href="#">IGD-C7</a>  <a href="#">NE Statute 44-3527</a>	Conspicuously states that the obligations of the motor vehicle service contract provider are guaranteed under a service contract reimbursement insurance policy Conspicuously states the name and address of the insurance company issuing the reimbursement insurance policy Conspicuously states the existence of a deductible amount, if any Requirements for conspicuous disclosure.
Filing Standards	Guidance Document <a href="#">IGD-C9</a>	Nebraska Filing Bulletin – When revising currently approved forms, a comparison of the existing form should be included with all changes clearly identified (red-lined copies). An insurer does not need to file forms and endorsements that an advisory organization has filed on its behalf. Submit forms lists whenever forms are changed, added, or removed.

Arbitration	<a href="#">NE Statute 25-2602</a>	Uniform Arbitration
Cancellation	<a href="#">NE Statute 44-3527</a>	Sets forth applicable cancellation requirements
Transfer	<a href="#">NE Statute 44-3527</a>	Sets forth any terms, restrictions, or conditions governing transferability of a service contract, if any
Claims and Claims assistance	<a href="#">NE Statute 44-3527</a>	Sets forth the procedure for making a claim, including an address and telephone number for claim assistance
Nonperformance	<a href="#">NE Statute 44-3527</a>	States that the service contract holder has the right to file a claim directly with the insurer in the event of nonperformance by the motor vehicle service contract provider in the event covered service is not provided by the motor vehicle service contract provider within sixty days of proof of loss being filed by the service contract holder with the service contract provider, along with the method, requirements, and instructions for making such a claim.
<b>Rate Filing Requirements</b>		
Rates	<a href="#">NE Statute 44-7505</a>	Rates are not required to be filed.