

Nebraska Department of Insurance

AUTO WARRANTY

Filing and Policy Requirements	Statutory and Regulatory Reference	Requirement Description
General Filing Requirements		
SERFF filing required	Guidance Document IGD – C9	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	NE Statute 44-150	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 greater.
Unfair Trade Practices Act	NE Statute 44-1521 to 44-1535	Purpose is to regulate unfair trade practices in the business of insurance, in accordance with the intent of the Congress of the United States as expressed in Public Law 79-15, by defining, or providing for the determination of, all acts and practices in this state which constitute unfair trade practices and by prohibiting the acts and practices so defined or determined.
Notice of Filing	NVSC	Required filing form.
Motor Vehicle Service Contract Reimbursement Insurance Act	NE Statute 44-3520 to 44-3527 Title 210, Chapter-58 NE Statute 44-3526 NE Statute 44-3522	The act that applies for Motor Vehicle Service Contract Reimbursement Insurance. Establishes requirements for disclosure. Applicability of Service Contract Reimbursement Act. Reimbursement policy.
Form Filing Requirements		
Forms	Guidance Document IGD – C7	All forms must be filed including language regarding reimbursement policy.
Arbitration	NE Statute 25-2601	Uniform Arbitration
Cancellation & Non-Renewal	NE Statute 44-522	Sixty-day notice is required for cancellation or nonrenewal. Ten-day notice is required for nonpayment of premium.
Fraud & Misrepresentation	NE Statute 44-358	Policies; misrepresentations; warranties; conditions; effect.

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Form Filing Requirements		
Loss Settlement	Title 210, Chapter-60 NE Statute 44-3523 Title 210, Chapter-58 NE Statute 44-1536	Unfair Property and Casualty Settlement Practices Rule Required provisions – issuer of the policy will pay on behalf of. Unfair Claims Settlement Act.
Rate Filing Requirements		
Rates	NE Statute 44-7505	Rates are not required to be filed.