



STATE LICENSING GUIDE

2019



COMPARE

HOME WARRANTY QUOTES

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In 2017, Compare Home Warranty Quotes launched the [inaugural State Licensing Guide](#) as a tool to consumers to better help them track down the regulating authority within their state should they have a complaint with their home warranty provider.

Since then, in addition to updating links and relevant laws, we have built upon the guide to also include contact information for each regulating entity by state.

Please note: This research has been conducted independently by Compare Home Warranty Quotes. If we have missed something, or if a link, contact number or email is no longer working, please contact us at feedback@comparehomewarrantyquotes.com.

State Licensing for Home Service Contracts by State

Each state has its own regulations in the way it oversees service contract companies.

It is important to note the difference between state licensing and state registration:

Licensing

Licensing requires a company to meet designated criteria, and sometimes there are competency exams or certifications that must be passed and obtained before being authorized to do business in a given state.

Registration

Registration, on the other hand, typically includes completing a form and paying a fee, but it does not guarantee a level of competency or that certain standards have been met.

The contact information outlined below is a great starting point for connecting with home service contract licensing resources by state:



Alabama

The Alabama Department of Insurance requires all service contract providers to register with the Commissioner of Insurance. On the Alabama Department of Insurance website, consumers can [search companies](#) that hold active licenses to sell service contracts in the state, and this is also where they can go to [file a complaint](#). Review the Alabama Policyholder Bill of Rights [here](#).

To contact the [Alabama Department of Insurance](#):

Address: 201 Monroe Street, Suite 502, Montgomery, Alabama 36104
Mailing Address: P.O. Box 303351, Montgomery, AL 36130-3351
Phone: 334-241-4141 (8 AM to 5 PM)
334-240-4431 (AFTER HOURS)
Email: ConsumerServices@insurance.alabama.gov



Alaska

The Alaska Department of Law [Consumer Protection Unit](#) has several viable resources for filing claims and connecting with regulating authorities within the state.

To contact the [Alaska Department of Law Consumer Protection Unit](#):

Address: 1031 West 4th Avenue, Suite 200, Anchorage, AK 99501
Phone: 907-269-5200
Email: consumerprotection@alaska.gov



Arizona

All service contract companies must obtain and annually renew a permit from the Arizona [Department of Insurance](#) in order to do business there.

To contact the Arizona Department of Insurance:

Address: 100 N. 15th Avenue, Suite 102, Phoenix, AZ 85007
Phone: 602-364-2499
Email: consumers@azinsurance.gov



Arkansas

The Arkansas Insurance Department has a specific [resource page](#) dedicated to home service contracts.

To contact the Arkansas Department of Insurance:

Address: 1200 West Third Street, Little Rock, AR 72201-1904
Phone: 501-371-2600
Email: insurance.consumers@arkansas.gov



California

The [California Home Service Contract Association](#) represents the most respected providers of home service contracts in the state of California. The State of California's

Department of Consumer Affairs and Consumer Information Center is a licensing entity, regulator, and an education resource.

To contact the [California Department of Consumer Affairs](#):

Address: 1625 North Market Blvd., Suite N-112, Sacramento, CA 95834
Phone: 800-952-5210
Email: dca@dca.ca.gov



Colorado

The Office of Attorney General's [Consumer Protection Section](#) is responsible for [regulating](#) industries and professions and protecting Colorado consumers from deceptive trade practices and other violations.

To contact the [Department of Regulatory Agencies](#):

Address: 1560 Broadway, Suite 110, Denver, CO 80202
Phone: 303-894-7855
Email: DORA_Customercare@state.co.us



Connecticut

The Connecticut [Department of Consumer Protection](#) is the regulating authority for a variety of businesses and practices in the state.

To contact the [Connecticut Department of Consumer Protection](#):

Address: 450 Columbus Boulevard, Suite 901, Hartford, Connecticut 06103-1840
Phone: 860-713-6100
Email: dcp.complaints@ct.gov



Delaware

Delaware is one of those states that does not have a clear regulating authority within the home service contract industry. Although, through the [Delaware Department of Insurance](#) consumers can [file a complaint](#) to the Insurance Commissioner's Consumer Services Division.

To contact the Delaware Department of Insurance:

Address: 841 Silver Lake Blvd., Dover, DE 19904
Phone: 302-674-7310
Email: consumer@state.de.us



Florida

The [Florida Office of Insurance Regulation](#) oversees home warranty contracts and companies for the state.

To contact the Florida Office of Insurance Regulation:

Address: 200 East Gaines Street, Tallahassee, FL 32399
Phone: 850-413-3089
Email: consumer.services@myfloridacfo.com



Georgia

Home warranty companies are not considered insurance companies in the state of Georgia, so they are not closely regulated by the [Georgia Department of Insurance](#). State law requires home warranty companies operating in Georgia to have their own insurance or financial backing, but there is no requirement to check whether or not a company actually has either. The article, "[Basic Consumer Law in Georgia: Warranties](#)," is a good resource to contextualize Georgia law surrounding home warranties administered in the state, as well as this 2010 [article](#) about home warranty companies operating in the state. The [Governor's Office of Consumer Protection](#) is also a good place for Georgians to go for general support services and to file a complaint.

To contact the Governor's Office of Consumer Protection:

Address: 2 Martin Luther King, Jr. Drive, East Tower Suite 356, Atlanta, GA 30334
Phone: 404-651-8600
Email: You can find a Consumer Complaint Form [here](#).



Hawaii

Hawaii's [Regulated Industries Complaints Office](#) (RICO) within the Department of Commerce and Consumer Affairs investigates allegations of professional misconduct by licensees and unlicensed activity that occurs within the state. They also have a business services section of their website where consumers can [research businesses](#) online and search business and licensee complaint histories; it is also where consumers can go to [file a complaint](#).

To contact the Regulated Industries Complaints Main Oahu Office:

Address: State Office Tower, Leiopapa a Kamehameha Building
235 S. Beretania St., 9th Floor
Honolulu, Hawaii 96813

Phone: 808-587-4272



Idaho

Idaho's [Office of the Attorney General](#) offers details of how they classify and license businesses there. Although home service contracts are not specifically listed with the [Idaho Department of Insurance](#), consumers can go there to [file a complaint](#).

To contact the Idaho Department of Insurance Main Office:

Physical Address: 700 West State Street, 3rd Floor, Boise, ID 83720-0043
Mailing Address: PO Box 83720, Boise, ID 83720-0043
Phone: 208-334-4319
Email: Send an email through the DOI's website [here](#).



Illinois

The Illinois [Department of Insurance](#) handles the home service contracts industry for the state, and even puts out disclaimers, like [this](#), with warnings of home service contract companies operating illegally or in violation of state regulations.

To contact the Illinois Department of Insurance:

Address: 122 S. Michigan Ave., 19th Floor, Chicago, IL 60603
Phone: 312-814-2420
Email: DOI.InfoDesk@illinois.gov



Indiana

The Indiana [Department of Insurance](#) provides consumer resources for home service contracts, including where to [file complaints](#). A history of Indiana law as it relates to home service contracts can be viewed in this [bulletin](#).

To contact the Indiana Department of Insurance, Consumer Service Department:

Address: 311 West Washington Street, Suite 300, Indianapolis, IN 46204-2787
Phone: 317-232-2395
Email: consumerservices@idoi.in.gov



Iowa

Iowa is a great example of a state with clear home service contract requirements and a list of registered companies in compliance. A list of licensed residential service contract companies with the Iowa Insurance Division can be found on the Iowa Insurance Division's website [here](#).

To contact the Iowa Insurance Division:

Address: 601 Locust St., 4th Floor, Des Moines, IA 50309
Phone: 515-281-5705
Email: Contact the IID through this form [here](#).



Kansas

A good place to start when it comes to home service contract licensing in Kansas is with the [Kansas Insurance Department](#), although it does not appear that they have a licensing or registration convention for the state.

To contact the Kansas Insurance Department:

Address: 420 SW 9th Street, Topeka, KS 66612-1678
Phone: 785-296-3071
Email: kid.commissioner@ks.gov



Kentucky

Kentucky also does not have specific licenses or registration proceedings for home service contract companies. The [Kentucky Department of Insurance](#) can be contacted to [file general complaints](#).

To contact the Kentucky Department of Insurance:

Physical Address: 215 West Main St., Frankfort, KY 40601
Mailing Address: P.O. Box 517, Frankfort, Kentucky 40602-0517
Phone: 502-564-6034
Email: Stacey.Stephens@ky.gov or Josh.Rayborn@ky.gov



Louisiana

Since 2010, Louisiana has a law requiring the registration of any home service contract

provider operating in the state. To qualify as a home service contract provider, an entity must file its organizational documents and demonstrate compliance with one of three financial responsibility requirements: insurance backing the service contract program, file a surety bond with the state's [Department of Insurance](#) and maintain a reserve fund to pay future claims, or show evidence of having a net worth of at least \$25 million. The application home service contract companies must complete in order to do business in the state of Louisiana can be found on the state's Department of Insurance website.

To contact the Louisiana Department of Insurance:

Physical Address: 1702 N. Third Street, Baton Rouge, LA 70802
Mailing Address: P.O. Box 94214, Baton Rouge, LA 70804
Phone: 225-342-5900



Maine

Maine's service contract providers are regulated by [The Service Contract Act](#), which applies to more than just home service contract companies. Here, home service contracts are not classified as insurance, although [registration](#) is done through the Maine Bureau of Insurance.

To contact the Main Bureau of Insurance:

Physical Address: 76 Northern Avenue, Gardiner, ME 04345
Mailing Address: #34 State House Station, Augusta, ME 04333-0034
Phone: 207-624-8475
Email: Insurance.PFR@maine.gov



Maryland

Per the [Maryland Department of Labor, Licensing and Regulation](#), warranties are covered by the Maryland Service Contracts and Consumer Products Guaranty Act. But, typically, the [Maryland Home Improvement Commission](#) (MHIC) does not enforce warranties because their authority is limited to investigating whether the initial work was performed in a workmanlike manner. Warranties are only as good as the company that issues them so if the business closes, most consumers are left without a way to enforce the warranty. More information on service contracts in Maryland can be found on the [Attorney General's website](#).

To contact the Maryland Department of Labor, Licensing, and Regulation:

Address: 500 North Calvert Street, Baltimore, MD 21202
Phone: 410-230-6231
Email: DLOPLMHIC-DLLR@maryland.gov



Massachusetts

All home warranty companies doing business in the Commonwealth of Massachusetts must hold a certificate of authority issued by the Division of Insurance. Consumers can verify that a home warranty company is authorized to do business in Massachusetts by contacting the [Division of Insurance](#). Additional information on Homeowners Warranty Contracts and the general laws governing them in Massachusetts can be viewed [here](#).

To contact the Massachusetts Division of Insurance:

Address: 1000 Washington Street, Suite 810, Boston, MA 02118
Phone: 617-521-7794



Michigan

Michigan has a [Consumer Protection Guide](#), which lists federal, state, county and local agencies and consumer and business organizations that offer services, advice and assistance for consumers in Michigan. They have had consumer protection laws in place regarding home service contracts for decades, specifically section [445.903a](#) of the Michigan Consumer Protection Act.

To contact the [Consumer Protection Division of the Attorney General](#):

Mailing Address: P.O. Box 30213, Lansing, MI 48909-7713

Phone: 517-373-1140

Email: To fill out a consumer complaint or inquiry form, use this form [here](#).



Minnesota

Through the [Minnesota Department of Labor and Industry](#), the state offers a [home warranty dispute resolution process](#) with guidelines and resources specific to home service contracts. Each provider of service contracts sold in Minnesota must [file a registration with the Department of Commerce](#).

To contact the [Minnesota Department of Labor and Industry](#):

Address: 443 Lafayette Road N., St. Paul, MN 55155

Phone: 651-284-5005

Email: dli.laborstandards@state.mn.us



Mississippi

A service contract is not a contract of insurance under Mississippi law and is exempt from the provisions of Title 83, Mississippi Code of 1972. Service contracts are subject to the provisions of the [Mississippi Consumer Protection Act](#), Section 75-24-1. To view the protection act guiding the state or to file a complaint, visit the [Office of the Attorney General State of Mississippi](#) website.

To contact the State of Mississippi Office of the Attorney General:

Address: 550 High St Jackson, MS 39201
Phone: 601-359-3680
Email: Use this contact form [here](#).



Missouri

Missouri does not have specific regulations guiding the home service contract industry. However, [general consumer complaints](#) can be filed, and they also have a separate filing process and resources for [insurance complaints](#).

To contact the Division of Consumer Affairs within the Missouri Department of Insurance, Financial Institutions and Professional Registration:

Physical Address: 301 W. High St., Room 530, Jefferson City, MO 65101
Mailing Address: P.O. Box 690, Jefferson City, MO 65102-0690
Phone: 573-751-4126
Email: consumeraffairs@insurance.mo.gov



Montana

Montana also appears not to have specific filings or registration requirements for home service contract companies. Alternative resources for the state are the [Office of the Montana State Auditor, Commissioner of Securities and Insurance \(CSI\)](#), as well as the [Office of Consumer Protection](#).

To contact the Montana Office of Consumer Protection:

Physical Address: 555 Fuller Avenue, Helena, MT 59601-3394
Mailing Address: P.O. Box 200151, Helena, MT 59620-0151
Phone: 406-444-4500
Email: contactocp@mt.gov



Nebraska

There are some [laws in place guiding warranties](#) and guarantees issued in the state of Nebraska, but none that are specific to recourse or registration of home service contract companies. A general consumer complaint portal can be found on [NebraskaAccess](#).

To contact Consumer Affairs Division within the Nebraska Department of Insurance:

Phone: 402-471-0888
Mailing Address: P.O. Box 82089, Lincoln, NE 68510
Email: DOI.ConsumerAffairs@nebraska.gov



Nevada

The state of Nevada defines a service contract as a prolonged warranty offered by a

warranty administrator, a retailer or a manufacturer. In Nevada, a service contract is not an insurance policy. However, service contracts and extended warranties are regulated by the Division of Insurance. The Division offers a "[Service Contracts Look-up Tool](#)" which contains a listing of licensed service contract providers and each service contract that is approved for use in the state of Nevada.

To contact the [Las Vegas Office of Consumer Services Section of the Nevada Division of Insurance](#):

Address: 3300 W. Sahara Ave., Suite 275, Las Vegas, NV 89102
Phone: 702-486-4009
Email: You can file a complaint [here](#).



New Hampshire

New Hampshire has a law in place specific to "[Consumer Guaranty Contracts](#)." The New Hampshire Department of Justice, Office of the Attorney General offers a [Consumer Sourcebook](#) for specifics on service contracts and extended warranties administered in the state.

To contact the [Consumer Protection Bureau within the New Hampshire Department of Justice](#):

Address: 33 Capitol Street, Concord, NH 03301
Phone: 603-271-3643



New Jersey

Service contracts are regulated in the state of New Jersey, but not as insurance. The law provides statutory framework for the regulation of service contracts as they relate to

motor vehicle, home and consumer goods. The law is administered by the [Division of Consumer Affairs within the Department of Law and Public Safety](#) and it does not require the registration of providers, but it does establish compliance requirements relating to financial responsibility, statutorily mandated terms and conditions and record keeping standards. New Jersey also has [approved new home warranty plans and providers](#).

To contact the New Jersey Division of Consumer Affairs:

Address: 124 Halsey Street, Newark, NJ 07102
Phone: 973-504-6200
Email: AskConsumerAffairs@dca.lps.state.nj.us



New Mexico

New Mexico does not appear to have a clear resource center or registration process for home service contract companies. The tracking and monitoring of complaints against businesses operating in the state is done by the [New Mexico Attorney General](#).

To contact the Albuquerque location of the New Mexico Attorney General:

Address: 201 3rd St. NW, Suite 300, Albuquerque, NM 87102
Phone: 505-717-3500



New York

The New York State Department of Financial Services has released several statements from the Office of General Counsel on specific [home warranty associations](#), [extended warranties and home warranties](#) and [service contracts](#). In the state of New York, it all boils down to the language in the contract to determine which laws are applicable.

To contact the New York State Department of Financial Services NYC Office:

Address: One State Street, New York, NY 10004-1511
Phone: 212-480-6400
Email: To email a consumer question, use this form [here](#). To file a complaint, use this form [here](#).



North Carolina

The North Carolina Department of Justice has specific resources pertaining to [home warranties](#). The Department of Justice is also where consumers go to [file a complaint](#).

To contact the Consumer Protection Division within the North Carolina Attorney General's Office:

Mailing Address: Mail Service Center 9001, Raleigh, NC 27699-9001
Phone: 919-716-6000



North Dakota

North Dakota does not have a clear registration process or standards for home service contracts being offered in the state. A general consumer complaint can be filed on the [North Dakota Insurance Department](#) website.

To contact the North Dakota Insurance Department:

Physical Address: 1640 Burnt Boat Dr., Bismarck, ND 58503
Mailing Address: 600 E. Boulevard Ave., Bismarck, ND 58505-0320
Phone: 701-328-2440
Email: insurance@nd.gov



Ohio

Due to the passage of [Ohio House Bill 243](#), filing with the Ohio Department of Insurance is no longer required for home service contract companies. The home service contract industry goes unregulated in the state; however, Ohio Consumer Protection Laws can be viewed [here](#).

To contact the Ohio Attorney General:

Address: 30 E. Broad St., 14th Floor, Columbus, OH 43215
Phone: 800-282-0515
Email: Submit an electronic inquiry [here](#).



Oklahoma

Service warranty companies are regulated by the [Insurance Commissioner](#) in the state of Oklahoma. Filing instructions and the forms required by Oklahoma can be viewed [here](#).

To contact the Oklahoma Insurance Department:

Address: Five Corporate Plaza, 3625 NW 56th, Suite 100, Oklahoma City, OK 73112-4511
Phone: 405-521-2828
Email: A form is available on the website [here](#).



Oregon

The [state of Oregon](#) has a dedicated resource page pertaining to [new home warranties](#) issued in the state. This is also where consumers can go to [file a complaint](#). But, complaints

in Oregon must be filed directly with a contractor, not a third-party warranty company.

To contact Oregon Consumer Help:

Address: 201 High St. SE, Suite 600, Salem, OR 97309-5052
Mailing Address: P.O. Box 14140, Salem, OR 97309-5052
Phone: 503-378-4621
Email: ccb.info@state.or.us



Pennsylvania

In 2010, Pennsylvania Governor Edward Rendell signed House Bill 1774 into law, which generally **excludes “service contracts” from regulation as insurance**. But, unlike a number of other states, the law does not set up a separate regulatory scheme for service contracts. Pennsylvania also has a Home Improvement Consumer Protection Act in place.

To contact the Pennsylvania Bureau of Consumer Protection:

Address: 15th Floor, Strawberry Square, Harrisburg PA 17120
Phone: 717-787-9707
Email: To file a consumer complaint online, use this form [here](#).



Rhode Island

The state of Rhode Island does not appear to have a regulating authority or registration process for home service contract companies. There are as it relates to the disclosure of service contract agreements, but not a particular department or law governing home service contracts.

To contact the Office of the Attorney General Consumer Protection Unit:

Address: 150 South Main Street, Providence, RI 02903
Phone: 401-274-4400
Email: consumers@riag.ri.gov



South Carolina

South Carolina has registration requirements and fees for home service contract companies. The home service contract industry is regulated by the [South Carolina Department of Insurance](#).

To contact the South Carolina Department of Insurance:

Physical Address: 1201 Main Street, Suite 1000, Columbia, SC 29201
Mailing Address: P.O. Box 100105, Columbia, SC 29202
Phone: 803-737-6160
Email: Use this form [here](#) to contact the South Carolina Department of Insurance electronically.



South Dakota

South Dakota is one of the remaining jurisdictions where there is [limited guidance on the regulation of service contracts](#). Absent any specific authority, it would appear that the state insurance code would apply by default – especially the provisions concerning what constitutes a contract of insurance or conducting the business of insurance in the state.

To contact the South Dakota Division of Insurance:

Address: 124 South Euclid Avenue, 2nd Floor, Pierre, SD 57501
Phone: 605-773-3563
Email: Use this electronic form [here](#) to contact the South Dakota Division of Insurance.



Tennessee

Tennessee has Home Improvement Licensing Requirements, but nothing specific to home service contract companies. The [Tennessee Department of Commerce and Insurance](#) lists several consumer advocate services and contact information for different divisions based on the issue, but again, nothing specific to home service contracts or the companies administering them.

To contact the Tennessee Department of Commerce and Insurance:

Address: 500 James Robertson Parkway, Davy Crockett Tower, Nashville, TN 37243-0565
Phone: 615-741-2241
Email: consumer.affairs@tn.gov



Texas

TREC, or the Texas Real Estate Commission, is the name of the agency that oversees residential service contracts in the state of Texas. Texas is one of the few states that makes it really easy to find an online list of approved service contract companies. View their [complete list](#) of residential service companies licensed to sell residential service contracts in Texas.

To contact the Texas Real Estate Commission:

Mailing Address: P.O. Box 12188, Austin, TX 78711-2188
Phone: 512-936-3000
Email: information@trec.texas.gov



Utah

The Utah Insurance Department advises consumers with questions about home warranties to contact the [Property and Casualty Division of the Utah Insurance Department](#). Utah also has a [Division of Consumer Protection](#) where complaints can be filed.

To contact the Property and Casualty Division of the Utah Insurance Department:

Address: State Office Building Ste 3110, Capitol Hill Complex
350 N. State St., Salt Lake City, UT 84114-6901
Phone: 801-538-3805
Email: prop-cas.uid@utah.gov



Vermont

Vermont's [Department of Financial Regulation](#) has filing instructions and forms for service contract providers. The Department also provides insurance information for consumers, as well as a place to file a complaint.

To contact the Vermont Department of Financial Regulation:

Address: 133 State Street, Montpelier, VT 05633
Phone: 802-828-3302
Email: dfr.insuranceinfo@vermont.gov



Virginia

Effective January 1, 2018, Virginia legislation repeals Article 2, Chapter 26 of Title 38.2 of the Virginia Code and transfers regulatory authority over home service contract

providers from the Bureau of Insurance to the [Virginia Department of Agriculture and Consumer Services](#).

To contact the Virginia Department of Agriculture and Consumer Services:

Physical Address: 102 Governor Street, Richmond, VA 23219
Mailing Address: P.O. Box 1163, Richmond, VA 23218
Phone: 804-786-3501



Washington

The Office of Insurance Commissioner for Washington State has a dedicated resource page [for warranties and service contracts](#). The Office also provides a full [list of those registered to do business](#) in Washington.

To contact the Office of the Insurance Commissioner for Washington State:

Physical Address: 5000 Capitol Blvd., SE, Tumwater, WA 98501
Mailing Address: P.O. Box 40255, Olympia, WA 98504-0255
Phone: 800-562-6900
Email: Use this electronic contact form [here](#).



West Virginia

West Virginia does not appear to have a dedicated resource page or regulating authority over home service contracts; however, for general information and to file a complaint, consumers can visit the West Virginia [Office of the Insurance Commissioner](#).

To contact the West Virginia Office of the Insurance Commissioner:

Physical Address: 900 Pennsylvania Ave., Charleston, WV 25302
Mailing Address: P.O. Box 50540, Charleston, WV 25305-0540
Phone: 888-879-9842
Email: OICConsumerServices@wv.gov



Wisconsin

The [2011 Wisconsin Act 226](#) pertains specifically to property service contracts. Although it is not clear where to find a full list of registered home service contract companies, the [Wisconsin State Legislature](#) provides definitions guiding the industry and requirements for doing business in the state of Wisconsin.

To contact the Wisconsin State Legislature:

Address: Wisconsin State Capitol, 2 East Main Street, Madison, WI
Phone: 608-266-0341



Wyoming

The [Wyoming Department of Insurance](#) oversees service contract registration and forms.

To contact the Wyoming Department of Insurance:

Address: 106 E. 6th Ave., Cheyenne, WY 82002
Phone: 307-777-7401
Email: Use this electronic contact form [here](#).