



**State of Utah**

SPENCER J. COX  
*Governor*

DEIDRE M.  
HENDERSON

**Insurance Department**

JONATHAN T. PIKE  
*Insurance Commissioner*

**BULLETIN 2025-11**

To: Home Warranty Providers  
From: Jonathan T. Pike, Insurance Commissioner  
Date: December 4, 2025  
Subject: **Home Warranty Annual Statement Filing**

A home warranty provider that is backed by a security deposit, a surety bond, or an irrevocable letter of credit must file an audited financial statement within 90 days after the close of its fiscal year. *Utah Admin. Rules* [R590-166-6](#).

An increasing number of providers are not meeting this deadline. Under Subsection [R590-166-6\(3\)](#), a provider that does not timely file the annual statement may be:

- fined \$500 for each month, or any part thereof, during which the statement has not been timely filed;
- subject to suspension until a compliant statement is filed; and
- subject to revocation.

Starting in 2026, the Department will begin fining, suspending, and revoking providers that do not meet the deadline.

For any questions, please contact the Property and Casualty Division at 801-957-9305 or [prop-cas@utah.gov](mailto:prop-cas@utah.gov).

DATED this 4th day of December 2025.

Jonathan T. Pike  
Insurance Commissioner