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UNIFORM CERTIFICATE OF AUTHORITY APPLICATION (UCAA) STATE-SPECIFIC REQUIREMENTS

Some jurisdictions may require additional authorizations other than a Certificate of Authority. The information provided in this section is intended to assist applicants in obtaining all necessary approvals. Click the links below to access specific information for that state. **[Click here to link to the state department of insurance main Web sites.](#)**

Changes to the State Specific Information is included on **[What's New \(PDF\)](#)**.

ALABAMA

Legal References

Information about obtaining Legal References for Alabama contact:

Wolters Kluwer Financial Services

100 South 5th Street
Suite 700
Minneapolis, MN 55402

Alabama Insurance Code

Title 27, Code of Alabama 1975

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<http://aldoi.gov/Legal/CodeofAlabama.aspx>

State-Specific Information

Name Approval

In order to qualify to do business in the State of Alabama, you will need to get the name cleared by Sean Duke, Alabama Department of Insurance and send in a fee and name approval form to the Alabama Secretary of State.

Alabama Secretary of State

State Capitol
Montgomery, AL 36130
(334) 242-7200

1. **Affiliated agreements**

Alabama no longer requires affiliated agreements to be submitted in support of the Questionnaire (Form 8). If a response in the questionnaire causes concerns we will request the agreement.

2. **Reinsurance agreements**

Alabama no longer requires reinsurance agreements to be submitted in support of the Questionnaire (Form 8). If a response in the questionnaire causes concerns we will request the agreement.

ALASKA

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Legal References

To access electronic copies of the Alaska Statutes, please visit the [Alaska Legislative Infobase](#) .

Title 3 of Alaska's Administrative Code (insurance) .

Voluntary Surrender of Authority

Must be submitted with surrenders and with mergers for the non-surviving company. (PDF)

Third-Party Verifications should be completed and forwarded to the state at the time of the UCAA filing.

Verifications received without a pending filing will be destroyed. The Applicant Company should coordinate the application submission with the state's receipt of the verification report.

The State of Alaska requires Annual Statements with original signatures or a copy of the signed jurat page with an original certification by the State of Domicile. This needs to be submitted in hardcopy with all applications. A quarterly statement will not suffice.

The basic capital requirement is based on the par value of the company stock. The lines of authority used to make this determination are the lines the company is authorized to write in its state of domicile not the lines of business being applied for. Additional paid in capital will not meet this portion of the requirement though it can be used in determining the combined capital and surplus portion of the requirement.

It is not necessary to obtain prior approval of names. Only the Division of Insurance can approve names of insurance carriers. This will be done automatically at the time the application is submitted. An approval by any other state agency is not valid.

It is not necessary to submit documentation for Item 10 – Statutory Memberships.

For all other information, please visit the [Alaska Division of Insurance's Web site](#).

ARIZONA

Arizona Department of Insurance Web site

ARKANSAS

Legal References

The Arkansas insurance Code, Orders, Rules and Bulletins may be accessed at the Arkansas Insurance Department web site at: <https://insurance.arkansas.gov/pages/industry-regulation/legal/>

State Specific Information:

To qualify for Variable Authority, please contact Kimberly Johnson at (501)371-2680 or

Kimberly.johnson@arkansas.gov

Arkansas seasoning requirement:

<https://insurance.arkansas.gov/pages/industry-regulation/finance/company-licensing/>

Certificate of Authority- Capital & Surplus Requirements:

<https://insurance.arkansas.gov/pages/industry-regulation/finance/company-licensing/>

Financial Statement Filings Checklist and Other Required Filings for Insurance Companies:

<https://insurance.arkansas.gov/pages/industry-regulation/finance/financial-checklist/>

Premium Taxes, Fees and Assessments:

<https://insurance.arkansas.gov/pages/industry-regulation/accounting/>

Statutory Deposits Requirements and Forms:

<https://insurance.arkansas.gov/pages/industry-regulation/finance/statutory-deposits/>

Compliance Division:

Rate & Form Filings, Data Reports and FAQ's

<https://insurance.arkansas.gov/pages/industry-regulation/compliance/>

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Agent License Division :

<https://insurance.arkansas.gov/pages/industry-regulation/licensing/>

Health Maintenance Organizations:

The UCAA Primary and Expansion Applications may be used for the licensing of Health Maintenance Organizations (HMO's). You may also choose to use the state specific HMO application, which can be found at:

<https://insurance.arkansas.gov/pages/industry-regulation/finance/health-maintenance-organizations/> or If you use the UCAA applications, please include the following additional state specific information:

1. Statement that the advisory board is composed of at least one (1) physician, one (1) dentist, one (1) pharmacist, one (1) nurse, one (1) consumer, and one (1) enrollee. The advisory board shall establish a mechanism to afford the enrollees an opportunity to participate in matters of policy and operation through the establishment of advisory panels, by the use of advisory referenda on major policy decisions, or through the use of other mechanisms.
2. Provide Conflict of Interest statements for each Officer and Director of applicant per A.C.A. §23-66-206(5)
3. Copies of any contracts made or to be made between any providers and the applicant.
4. Copy of the coverage form to be issued to enrollees.
5. Copy of the group contact form to be issued to employers, unions, trustees, or other organizations, if applicable.
6. Description of the complaint procedures to be used.
7. Description of the procedures and programs to be implemented to meet the quality of health care requirements pursuant to Ark. Code Ann. Sec. 23-76-108 (a)(2).
8. Description of the enrollee participation plan.
9. Statement describing the Health Maintenance Organization, its health care plans, facilities, and personnel.
10. Statement as to the geographic areas to be served. Arkansas lists the approved counties on the issued Certificate of Authority.
11. Financial Feasibility plan that includes:
 - A. Detailed enrollment projections
 - B. The methodology for determining premium rates to be charged during the first twelve (12) months of operation certified by an actuary or other qualified person.
 - C. A projection of balance sheets
 - D. Cash Flow statements showing any capital expenditures, purchase and sale of investments and deposits with the state, and income and expense statements anticipated from the start of operations until the organization has had net income for at least one (1) year, and
 - E. A statement as to the source of working capital as well as any sources of funds.
12. Network Adequacy Requirements for Health Plans (Rule 106)
http://insurance.arkansas.gov/index_html_files/Rule106.pdf
http://insurance.arkansas.gov/index_html_files/Rule106.pdf
13. Continuation of Benefits- Per A.C.A §23-76-118(c) submit a plan for handling insolvency which allows for continuation of benefits for the duration of the contract period for which premiums have been paid and continuation of benefits to members who are confined on the date of insolvency in an inpatient facility until their discharge or expiration of benefits.

We would also point out that currently the UCAA state charts do not contain the HMO requirements for the required deposit, fee(s), and minimum capital & surplus. So, we will reference them below.

If approved, company will be required to put a statutory deposit in place, prior to a certificate of authority being issued. See ACA 23-76-118(1)(A) - All HMO's authorized to transact business in this state shall deposit through the Commissioner securities eligible for deposit under § 23-63-903 that at all times shall have a par or market value of not less than (\$300,000), with the exception of limited benefit HMO's whose security deposit shall not be less than (\$100,000). All deposits made through the commissioner and held in this state shall be subject to the applicable provisions of §§ 23-63-903 — 23-63-907, 23-63-910, and 23-63-911, which refer to administration of deposits.

The application filing fee is \$1,500 per ACA 23-76-127 & Rule 57. If approved, AID will request a \$350.00 fee for the issuance of the original certificate of authority. All checks should be made out to the Arkansas Insurance Department Trust Fund.

Per ACA 23-76-108(b)(11), the applicant has paid-in capital in an amount not less than one hundred thousand dollars (\$100,000) and additional working capital or surplus funds in an amount deemed by the commissioner to be adequate in relation to the proposed plan of operation.

Kimberly Johnson, PIR, Insurance Examiner

Arkansas Insurance Department/Finance Division/ Company Licensing

1200 West Third Street, Little Rock, AR 72201-1904

501-371-2680 fax 501-371-2747 Kimberly.johnson@arkansas.gov

Website: <https://insurance.arkansas.gov/pages/industry-regulation/finance/>

CALIFORNIA

California Secretary of State

In order to qualify to do business in the State of California, you will need to contact the California Secretary of State directly. Issuance of a Certificate of Authority or name qualification by the California Department of Insurance does not necessarily constitute approval by any other state agency. Please submit your proposed name and other corporate qualifications for approval to the California Secretary of State before you begin business in California.

California Secretary of State
Corporate Filing and Services Division
1500 11th Street
Sacramento, CA 95814.

Recorded information is provided at (916)657-5448.

Workers' Compensation Insurance Rating Bureau

Applicant's requesting authority to transact workers' compensation insurance must join the Workers' Compensation Insurance Rating Bureau (WCIRB). To subscribe to the WCIRB, submit your request in writing to:

Workers' Compensation Insurance Rating Bureau
525 Market Street, Suite 800
San Francisco, CA 94105-2716.

County and Other Local Agencies

If you plan on locating operations in California, it is recommended that you ascertain and comply with applicable local and county requirements prior to commencing operations. Contact either the local city or county government, or the local chamber of commerce, for assistance. You can reach the California Chamber of Commerce at (916)444-6320 for help with locating the appropriate local chamber.

State Specific Information

California state-specific forms

California Retaliatory Fee - Bulletin 2014-6

<https://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/Bulletin2014-6.cfm>

California Retaliatory Fee - Tax Forms, Instructions and Information

<https://www.insurance.ca.gov/0250-insurers/0300-insurers/0100-applications/tax-forms-instruct-and-info/index.cfm>

Corporate Amendments

ALL - Board Resolution - A certified copy of the applicant's board resolution authorizing the amendment and application. California Corporations Code § 300(a). CHANGE OF NAME APPLICANTS - Name must be preapproved by the Insurance Commissioner and the Secretary of State. Submit written request with fee to the Insurance Commissioner at 45 Fremont Street, 24th Floor, San Francisco, CA 94105 Attention: Name Reservation Unit. California Insurance Code section 881. Include with your name reservation application letter a copy of your letter to the Secretary of State at 1500 11th Street, Sacramento, CA 95814 Attention: Corporate Filing and Services Division.

COLORADO

State-Specific Requirements

The applicant must demonstrate favorable liquidity, adequate reinsurance from companies authorized in this state, sound management, at least three years of favorable operating results, and stable revenue, earnings and surplus trends.

CONNECTICUT

Legal References

For information about insurance laws, regulations and bulletins, you may contact the following:

The Connecticut insurance statutes, insurer licensing regulations and financial-related bulletins may be accessed at the Connecticut Insurance Department web site at <http://www.ct.gov/cid>

Office of the Secretary of State
Publications Division
30 Trinity Street
Hartford, CT 06106
(860) 509-6150
<http://www.sots.state.ct.us>

NILS Publishing Company
21625 Prairie Street
Chatsworth, CA 91311
(800) 423-5910

State-Specific Items

Effective April 1, 2017, all Expansion and Corporate Amendment Applications must be submitted using the NAIC/UCAA Electronic Application, which is available on the NAIC's website:

https://www.naic.org/industry_ucaa.htm

No fee should accompany the application.

All applicants must meet the seasoning requirement of two (2) years of premium writings prior to submitting an application for admission. This requirement may be waived regarding survivor corporations in the case of mergers and consolidations of companies licensed in the state.

Additional Connecticut specific requirements for applying for or amending an existing Certificate of Authority can be found on the Connecticut Insurance Department's website:

<http://www.ct.gov/cid/cwp/view.asp?a=1261&Q=421768>

Corporate Amendments

License amendments accepted all year, subject to seasoning requirements.

Do not submit original certificate of authority or an affidavit of lost certificate authority, retain for Company records.

No fee should accompany the application.

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Minimum Capital and Surplus Requirements

Minimum capital and surplus requirements for Connecticut are specific to the lines of business to be transacted. Specific amounts are as follows:

Line	Stock Capital	Companies Surplus	Total	Mutual Companies
Health	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Life	1,000,000	2,000,000	3,000,000	3,000,000
Liability	500,000	500,000	1,000,000	1,000,000
Fidelity and Surety	500,000	500,000	1,000,000	1,000,000
Financial Guaranty	15,000,000	60,000,000	75,000,000	75,000,000
Marine	500,000	250,000	750,000	750,000
Mortgage Guaranty	2,000,000	2,000,000	4,000,000	4,000,000
Property	500,000	250,000	750,000	750,000
Workers' Compensation	500,000	500,000	1,000,000	1,000,000
Title	500,000	500,000	1,000,000	1,000,000
Residual Value	2,000,000	1,000,000	3,000,000	3,000,000
Reinsurance (Property/Casualty)	2,000,000	2,000,000	4,000,000	4,000,000
Reinsurance (Life)	1,000,000	2,000,000	3,000,000	3,000,000

A property and casualty company transacting all lines permitted to be combined need have no more than \$2 million capital and \$2 million paid-in surplus in the aggregate. A life and health company transacting both life and health insurance need have no more than \$1 million capital and \$2 million paid-in surplus in the aggregate.

DELAWARE

Legal References

Legal references may be found at <http://legis.delaware.gov/>

State-Specific Information

For state-specific information see the Delaware Department of Insurance website at <http://www.insurance.delaware.gov/departments/berg> . Additional inquiries may be directed to berg@delaware.gov

Corporate Amendments:

The Department must directly receive a cover letter, appropriate documents and fees at 841 Silver Lake Blvd, Dover, DE 19904 or via email before beginning the review process.

Name Change - File name change endorsement with Rating Section, which will be sent to Delaware policyholders advising of the name change. If Life/Health company, also required to file a Life, Accident and Health Insurance Filing Certification Form.

Redomestication - No other state specific requirements.

Adding Line(s) - No other state specific requirements.

Change of Address - No other state specific requirements.

DISTRICT OF COLUMBIA

Legal References

Legal references may be obtained through NILS and D.C. Code Title 31 for insurance laws; District of Columbia

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Municipal Regulations Title 26 (26 DCMR) for regulations; and the Office of Legal Affairs, Department of Insurance and Securities Regulation for bulletins.

Other Information

Licenses are issued throughout the year and expire on April 30.

The annual license renewal fee is \$200.

The premium tax rate is 2%. Companies with a previous year's tax liability in excess of \$1,000 are required to pay an amount equal to 50% of the previous year's tax liability. This installment is due by June 1st.

Each insurer doing business in the District is assessed an amount based on a percentage of its direct gross receipts for the preceding year, subject to a minimum annual assessment of \$1,000. The annual assessment rate must not exceed 0.3% of direct gross receipts. In no event shall the amount exceed the amount budgeted to defray the expenses of the Department.

FLORIDA

Legal References

Florida Statutes can be found at <http://www.leg.state.fl.us/Statutes/>.

State-Specific Requirements

Florida state-specific requirements for the UCAA Primary Application are located on the Office of Insurance Regulation website at: http://www.floir.com/Sections/AppCoord/UCAAPrimary/primary_application.aspx

Florida state-specific requirements for the UCAA Expansion Application are located on the Office of Insurance Regulation website at: http://www.floir.com/Sections/AppCoord/UCAA/expansion_application_FL_specific.aspx

Florida state-specific requirements for the UCAA Corporate Amendments Application are located on the Office of Insurance Regulation website at:
http://www.floir.com/Sections/AppCoord/UCAACorporate/Corporate_Amendments.aspx

Post Filing Requirements

Note: The links below will take you to the Office of Insurance Regulation website. If you wish to return to the UCAA website, use the Back button on your browser.

[Agent & Agency Appointments](#)

[Anti-Fraud Plans](#)

[Life & Health Insurer Required Filings Package](#)

[Life & Health Rate and Form Filings](#)

[Property & Casualty Insurer Required Filings Package](#)

[Property & Casualty Rate and Form Filings](#)

[Statutory Deposits](#)

Contact Telephone Numbers

Agent and Agency Appointment Contact Information

Contact the Division of Agent & Agency Services, Bureau of Agent & Agency Licensing, 200 E. Gaines Street, Larson Building, Tallahassee, Florida 32399-0318 or request may be made by phone at 850/413-3137 extension 1011.

Anti-Fraud Contact Information

Contact Lorie Wiese, Division of Insurance Fraud, 200 E. Gaines Street, Tallahassee, Florida 32399-0324. Or a request may be made by phone: (850) 413-4094, or email: lorie.wiese@myfloridacfo.com or

difsiaadmin@myfloridacfo.com
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Application Coordination Contact Information

Contact the Office of Insurance Regulation, Company Admissions Section, 200 E. Gaines Street, Larson Building, Tallahassee, Florida 32399-0326 or requests may be made by phone at 850/413.2570 , email address appcoord@floir.com .

Life & Health Financial Oversight Contact Information

Contact the Office of Insurance Regulation, Life & Health Financial Oversight, 200 E. Gaines Street, Larson Building, Tallahassee, Florida 32399-0327 or requests may be made by phone at 850/413-3153.

Life & Health Product Review Contact Information

Contact the Office of Insurance Regulation, Life & Health Product Review, 200 E. Gaines Street, Larson Building, Tallahassee, Florida 32399-0328 or requests may be made by phone at 850/413-3152.

Property & Casualty Financial Oversight Contact Information

Contact the Office of Insurance Regulation, Property & Casualty Financial Oversight, 200 E. Gaines Street, Larson Building, Tallahassee, Florida 32399-0329 or requests may be made by phone at 850/413-3148.

Property & Casualty Product Review Contact Information

Contact the Office of Insurance Regulation, Property & Casualty Product Review, 200 E. Gaines Street, Larson Building, Tallahassee, Florida 32399-0330 or requests may be made by phone at 850/413-3146.

Statutory Deposits Contact Information

Contact Cheri Morgan of the Division of Treasury, Bureau of Collateral Management, The Capitol, P-3, Tallahassee, Florida 32399-0345 or requests may be made by phone at 850/413-3334, email address

Cheri.Morgan@myfloridacfo.com

GEORGIA

Legal References

Legal references are available at:

<http://www.lexis-nexis.com/hottopics/gacode/default.asp>

State-Specific Items

The following are required by the State of Georgia:

Form GID-3, Appointment of Attorney-in-Fact (must be Georgia resident);

Form GID-4, Appointment of Commissioner as Attorney-in-Fact ;

Form GID-7, Certification from State of Domicile;

To access these forms, click [here](#) . Select UCAA Filing Instructions and Forms from the drop down menu.

Statement from the insurer as required by §33-3-13 regarding the names and addresses of all general officers of the company with the number of shares of capital stock of the company held by or for each such general officer or by others for his or her benefit, and the percentage of the total capital stock of the company held by such general officer.

HAWAII

Legal References

Information about Hawaii laws, regulations and bulletins can be found at:

<http://cca.hawaii.gov/ins/>

http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/

State Specific Information

Forming a new insurance company in Hawaii or redomesticating to Hawaii: a) compliance with Article 4, Chapter 431 of the Hawaii Revised Statute ("HRS") prior to applying for a Certificate of Authority and b) compliance with the

Business Registration Division's statutes and/or regulations.

Foreign Insurers expanding to Hawaii must comply with Hawaii's seasoning requirement pursuant to §431:3-203(b), HRS. Refer to §431:3-203.5, HRS, for an exception to the seasoning requirement.

http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0003-0203.htm

Foreign Insurers expanding to Hawaii must also deposit and maintain on deposit assets equal in amount to the paid-up capital not less than shown in the applicable Schedule "A" specified by HRS §431:3-205, with minimum amount of \$500,000. The deposit required is based upon the classes of insurance which the insurer is authorized to transact in its domicile. A total sum in the amount not less than \$2,500,000 is required to transact all classes of insurance.

http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0003-0205.htm

The Hawaii Medical Malpractice Underwriting Plan (HMMUP), Chapter 435C of the HRS was created for the purpose of providing a contingency plan to be instituted by the Insurance Commissioner upon the unavailability of the medical malpractice insurance in this state. A joint underwriting plan is established, consisting of all insurers authorized to write and engaged in writing casualty insurance in this state on a direct basis. Each insurer shall be a member of the plan and shall maintain membership as a condition of its licensure to transact such insurance in this state. HMMUP is a contingency plan that has not been instituted.

Companies applying or adding a line of business to transact vehicle insurance must comply with §431:10C-119, HRS, in regards to providing a complete sales and claims service office(s) in the State. (Refer to the Uniform Certificate of Authority Application and the Corporate Amendment Section below for specific requirements.)

The Hawaii Joint Underwriting Plan (HJUP), Article 10C, Part IV of the HRS, was established consisting of ***all insurers authorized to write and engage in writing motor vehicle insurance in this State***. Each insurer shall be a member of the plan and shall maintain membership, at a minimum membership fee of \$1,000 per year as required under subchapter 16-23-68 of the Hawaii Administrative Rules (HAR), as a condition of its licensure to transact such insurance in this State.

http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0010C-0119.htm

http://files.hawaii.gov/dcca/ins/har/har_23-c.pdf (PDF)

Companies applying to sell Workers Compensation insurance policies, in addition to our rate and form filing requirements, must also comply with §386-124.5, HRS, of the Workers Compensation statutes regarding claim servicing. Please contact the State of Hawaii Department of Labor & Industrial Relations, Disability Compensation Division for more information: by phone: (808) 586-9161, or by email: dlir.workcomp@hawaii.gov.

Companies applying to update group identification (including group code), as a result of Change of Control, must submit evidence of approval for acquisition from the domiciliary state.

Uniform Certificate of Authority Applications:

The UCAA is available at the NAIC's website. We encourage electronic application filings. Preliminary review starts upon receipt of application fee.

https://www.naic.org/industry_ucaa.htm

Third-Party Verification Reports --- These verification reports which are required as supplement to Form 11 (NAIC Biographical Affidavit), must be sent directly from a qualified independent agency.

Vehicle Authority --- Insurers applying for the Vehicle line of business must comply with §431:10C-119, HRS, in regards to providing a complete sales and claims service office:

- A) Provide our office with the name(s) and license number(s) of the designated licensed independent adjuster(s) and business address(es) of the complete local sales and claims service office(s).

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- B) Submit a check in amount of \$1,000.00 payable to "DCCA, State of Hawaii" for the Hawaii Joint Underwriting Plan membership fee.

Uniform Consent to Service of Process --- When completing this form, please provide two (2) names and addresses, indicating:

- A. Where the service of process can be forwarded to if the Commissioner is served (i.e., applicant's home office, office of a legal counsel, etc.)
 B. Upon whom the service of process may be served, in all cases, in the State of Hawaii (i.e., a resident agent).

Note: A resident agent can be designated in both situations.

Corporate Amendments Applications:

Licensed insurance companies requesting amendments to its Certificate of Authority *must* use the UCAA Forms, which can be located at:

https://www.naic.org/documents/industry_ucaa_corp_amend.pdf (PDF)

Application for any one (or more) of the following affected corporate amendment sections must be complete :

1. Name changes
2. Change of Address
3. Change of city within State of Domicile
4. Redomestications *
5. Adding and deleting a class of insurance **
6. Mergers and Acquisitions ***
7. Statement of Withdrawal/Complete Surrender of Certificate of Authority

* An updated and original Certificate of Deposit is required, which complies with § 431:3-205 through § 431:3-209, HRS

** Adding the VEHICLE Line of Insurance:

A) Adding the VEHICLE Line of Insurance:

1. Provide us with the license number(s) and name(s) of the licensed independent adjuster(s) and address(es) of the complete sales and claims service office(s).
2. Submit a check for \$1,000.00 payable to "Department of Commerce and Consumer Affairs" for the annual Hawaii Joint Underwriting Plan membership fee.

B) Adding the PROPERTY Line of Insurance:

1. Concurrently licensed in General Casualty Insurance is required;
2. Applicant who intends to offer hurricane coverage must express such intent and meet also the requirements outlined in Section 431:3-306.5; and
3. information as required by Section 431:3-306.5 needs to be included in the application package. Otherwise, the Property Insurance authority applies to ordinary or non-hurricane coverage only.

*** Additional Requirement for Mergers and Acquisitions:

- A. Effective date of the merger or acquisition.
- B. Certified Approvals from the affected domiciliary states.
- C. Evidence that the merger or acquisition complies with our Market Share and Competitive Standard laws pursuant to the HRS, beginning with Chapter 431: 11-104.1 through 431:11-104.4
- D. Submission of any endorsements that will be sent to the policyholders, with the applicable Certification of

Readability
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- E. Return of the Original Certificate of Authority or an Affidavit of Loss Certificate for each of the nonsurviving company/companies that are admitted in Hawaii.
- F. NEW Group Code assigned by NAIC.

Corporate amendment application would be reviewed and processed *only* upon receipt of the complete application package (which includes *all* required information and documents).

IDAHO

Legal References

Idaho Statute Title 41, Insurance Code Idaho Department of Insurance Rules

Expansion Application

Idaho's insurance laws specific to authorization of insurers and general requirements can be found at Idaho Code **Title 41, Chapter 3**.

Include the following in addition to the UCAA:

1. An explanation of any net losses reported on the income statement for the current and/or previous calendar year
2. At least one policy form must be submitted and filed. Filings can be made via the NAIC SERFF system by following the general instructions and submission requirements in SERFF. If the company chooses to file by paper, please include the **Idaho Filing Submission Documentation Form (PDF)**, the appropriate checklist, the policy forms as part of the expansion application and the appropriate fees based on IDAPA 18.01.44.(<https://adminrules.idaho.gov/rules/current/18/180144.pdf> (PDF)) Questions regarding this matter should be directed to Donna Daniel , Insurance Analyst Sr. at donna.daniel@doi.idaho.gov or (208) 334-4362.
3. In order to become authorized for Managed Care authority in Idaho please see **Managed Care Organizations Additional Information**
4. In order to write Variable Annuities/Contracts in Idaho please see **Variable Products Additional Information** and IDAPA 18.01.16 at <https://adminrules.idaho.gov/rules/current/18/180116.pdf> (PDF) .
5. **To write Workers' Compensation** in Idaho, approval is required from both the Idaho Department of Insurance and the Idaho Industrial Commission. A separate application must be filed concurrently. Contact the Industrial Commission directly for their application at the following address:

Please submit all Expansion Applications and Additions or Deletions to Lines of Business (Corporate Amendments II) to:

In order to amend an Idaho Certificate of Authority to add the line of Disability or Life a policy form must be submitted and filed. Filings can be made via the NAIC SERFF system by following the general instructions and submission requirements in SERFF. If the company chooses to file by paper, please include the Idaho Filing Submission Documentation Form, the appropriate checklist, the policy forms as part of the corporate amendment application and the appropriate fees based on IDAPA 18.01.44 (<https://adminrules.idaho.gov/rules/current/18/180144.pdf> (PDF)) Questions regarding this matter should be directed to Donna Daniel , Insurance Analyst Sr. at donna.daniel@doi.idaho.gov or (208) 334-4362.

Nick Landry Fiscal Officer

Idaho Industrial Commission

700 Clearwater Lane

Boise, ID 83712

Email: nick.landry@iic.idaho.gov

Industrial Commission Website

<https://iic.idaho.gov/>

Fees:

Admission Fees

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Please submit all Expansion Applications and Additions or Deletions to Lines of Business (Corporate Amendments II) to:

Carol Anderson

Technical Records Specialist
Idaho Department of Insurance
700 W. State Street, 3rd Floor
Boise, ID 83720-0043
(208) 334-4309
Email: Carol.Anderson@doi.idaho.gov

Idaho State Specific Requirements are also available on our Web site under Corporate Amendments Application - **Filing Requirements and Instructions** .

Fees:

There are no fees for any Corporate Amendments Application.

Please submit all Corporate Amendments Applications except changes in lines of business (Section II) to:

Michele Munoz

Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043
Tel: (208) 334-4311
michele.munoz@doi.idaho.gov

ILLINOIS

Additional Fees and Taxes*Annual Renewal Fees*

Filing Annual Statement - Domestic Companies \$200

Renewal Certificate of Authority \$400

The fee for filing Amended By-Laws is \$50.

The fee for filing Amended Articles of Incorporation is \$200.

The fee for filing Amended Certificate of Authority is \$50.

Premium Taxes

See **215 ILCS 5/409**

Financial Regulation Fee

For Domestic Companies – See **50 IL Adm. Code 2505.70**

For Foreign Companies - See **50 IL Adm. Code 2505.80**

Fire Marshal's Tax

One percent of the gross fire, sprinkler, leakage, riot and civil commotion, explosion and motor vehicle fire risk premium receipts.

Expansion Forms Not Required

The following forms are not required for the UCAA Expansion Application in the State of Illinois:

Authorization for Disclosure of Financial Records (Form E-3)

Non-Proportional Reinsurance Checklist (Form E-8)

Proportional Reinsurance Checklist (Form E-7)

[Skip to Content]

Insurance Laws and Regulations

Copies of the Illinois Insurance Code may be acquired from

Lexis Law Publishing
P.O. Box 7587
Charlottesville, VA 22906-7587

Copies of the Code and Illinois Regulations may be acquired from:

National Insurance Law Service
NILS Publishing Company
20675 Bahama Street
P.O. Box 25072
Chatsworth, CA 91311

Time Frame for Processing Applications

Illinois will strive to meet the time frame guidelines for applications. However those received after September 30 and before March 1 will not be processed until the current annual statement for the calendar ending between October 1 and March 1 is available.

Seasoning Requirements for an Expansion Application

See 215 ILCS 5/113 and if there are additional questions, contact the Department of Insurance's Corporate Regulation Section.

INDIANA

Legal References

Copies of Indiana statutes can be obtained at <http://www.IN.gov/legislative/ic/code/> .

Copies of Indiana Administrative Codes can be obtained at <http://www.in.gov/legislative/iac/title760.html>

State-Specific Items

State-specific items can be reviewed/obtained on the Indiana Department of Insurance website.

Please refer to <http://www.in.gov/idoi/2328.htm>

IOWA

Legal References

Insurance laws and regulations can be found at: <http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm> .

Insurance bulletins can be found at the Iowa Division of Insurance Web site at <http://www.iid.state.ia.us/> .

Other Information

Iowa has a requirement that the examination report have an as of date not more than three years prior to the date of application. If the applicant does not possess an examination report that meets this standard, it may submit for our consideration in lieu thereof, a parental surplus guarantee. Contact the Iowa Insurance Division for further details at <http://www.iid.state.ia.us/uniform> .

KANSAS

State-Specific Information

When preparing the admissions package for Kansas, please be aware of the following information or requirements that are "State Specific" to Kansas.

Effective July 1, 2019, all Expansion and Corporate Amendment Applications must be submitted using the NAIC UCAA Electronic Application, which is available on the NAIC's website: https://www.naic.org/industry_ucaa.htm.

[\[Skip to Content\]](#)

Pursuant to K.S.A. 40-209 (a)(4), provide financial data that; "demonstrates that any majority ownership interests are in sound financial condition". This would be necessary of the applicant's "immediate" and "ultimate" owner only if that owner is not an insurance company that files financial statements with the NAIC. Provide the most recent available financial statement information, balance sheet and income statement, for each entity. An audited financial statement is required; however, if an audited financial statement is unavailable then a financial statement certified as complete and accurate by a legal representative of each owner would be considered upon special request.

Pursuant to K.S.A. 40-209 (a)(6), any applicant insurance company requesting expansion into Kansas may be authorized if it; "has been in operation at least three years and has been the subject of an examination of its affairs and financial condition other than its organizational examination. This requirement does not apply to subsidiary or affiliate companies with substantially the same management of an admitted company, a continuing corporation resulting from merger or consolidation or a company whose admission is determined by the commissioner to be in the best public interest."

For Property and Casualty applicants, there are several Kansas specific forms that will be required depending upon the lines of business written. These forms are not required at the time of application. If/when the Certificate of Authority is issued, the applicant company will be contacted in this regard.

Each applicant should provide the name of their assigned domestic state analyst along with their contact information (phone and e-mail please).

Although the instructions on the Uniform Consent to Service of Process ("Consent") (NAIC Form 12) state that one of the two officers (President and Secretary) must sign the document, K.S.A. 40-218 states ".....Such consent shall be executed by the president and secretary of the company and shall be accompanied by a duly certified copy of the order or resolution of the board of directors, trustees or managers authorizing the president and secretary to execute the same....." Therefore, we require that both the President and Secretary sign Page 1 of the Consent.

Submit the Bylaws that have been certified by the Secretary of the Company.

Submit a printed copy of the Expansion Checklist.

Submit a printed copy of the Jurat Page from the most current Annual Statement of the Company which reflects all required signatures and related notarization.

Important: Any Statute or Regulation mentioned above should be thoroughly reviewed.

Workers Compensation Division

For workers' compensation issues, please contact the Workers Compensation Division, as indicated below:

Workers Compensation Division
401 SW Topeka Boulevard
Topeka, KS 66603-3105
(785) 296-4000

<http://www.dol.ks.gov/WorkComp/Default.aspx>

No-Fault Insurance and Financial Responsibility Issues

For mandatory no-fault insurance and financial responsibility issues, please contact the Division of Motor Vehicles, as indicated below:

Division of Vehicles
Docking State Office Building, 1st Floor
915 SW Harrison Street
Topeka, KS 66612
(785) 296-3601

<http://www.ksrevenue.org/vehicle.html>

Motor Carrier Liability Insurance Requirements

For motor carrier liability insurance requirements, please contact the Corporation Commissioner, as indicated below:

Corporation Commission
Transportation Division
1500 SW Arrowhead
[\[Skip to Content\]](#)

Topeka, KS 66604-4027
(785) 271-3145

<http://www.kcc.state.ks.us/trans/index.htm>

Legal References

To obtain copies of Kansas statutes or regulations, please contact either the Kansas Secretary of State or Wolters Kluwer Financial Services, as indicated below:

Office of the Secretary of State
Memorial Hall, 1st Floor
120 SW 10th Avenue
Topeka, KS 66612-1594
(785)296-4564

http://www.kssos.org/pubs/pubs_legal.html

Wolters Kluwer Financial Services, Inc.
100 South 5th Street, Suite 700
Minneapolis, MN 55402-1466
1-800-552-9408

<http://www.wolterskluwerfs.com/insurance-compliance/solutions/nils.aspx>

To obtain copies of Kansas Insurance Department bulletins, contact the Kansas Insurance Department, as indicated below:

Kansas Insurance Department
420 SW 9th Street
Topeka, KS 66612-1678
(785) 296 3071

<http://www.ksinsurance.org/departments/legalissues/bulletins.php>

KENTUCKY

Legal References

For information about Kentucky insurance laws, regulations and bulletins, visit the website at:

<http://insurance.ky.gov/laws.aspx>

State-Specific Items

State specific information is available on the Kentucky Department of Insurance website at

http://insurance.ky.gov/static_info.aspx?static_id=3&Div_id=6

LOUISIANA

State Specific and General Instructions

Information regarding state specific requirements and instructions are located at

<http://www.lda.la.gov/industry/company-licensing/application-and-filing-requirements> .

Applicants are strongly encouraged to submit applications electronically using the NAIC UCAA electronic submission option.

Legal References

The Louisiana Insurance Code (Title 22 of the Louisiana Revised Statutes) can be viewed at the Louisiana Legislative web site at

http://www.legis.la.gov/legis/Laws_Toc.aspx?folder=75&level=Parent

Minimum Capital and Surplus Requirements

#	Insurance	Paid-in Capital	Minimum Surplus	Operating Surplus
(1)	Life	\$100,000	\$1,900,000	\$1,000,000
(2)	Health and accident	100,000	1,900,000	1,000,000
	(1) and (2) above	100,000	1,900,000	1,000,000
(3)	Vehicle	650,000	1,350,000	1,000,000
(4)	Liability	650,000	1,350,000	1,000,000

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(5)	Workers' compensation	650,000	1,350,000	1,000,000
(6)	Burglary and forgery	650,000	1,350,000	1,000,000
(7)	Fidelity	650,000	1,350,000	1,000,000
(8)	Title	100,000	400,000	500,000
(9)	Fire and allied lines	650,000	1,350,000	1,000,000
(10)	Steam boiler and sprinkler leakage	650,000	1,350,000	1,000,000
(11)	Crop	650,000	1,350,000	1,000,000
(12)	Marine and transportation	650,000	1,350,000	1,000,000
(13)	Miscellaneous	650,000	1,350,000	1,000,000
(14)	Homeowners' insurance	650,000	1,350,000	1,000,000
(15)	Credit life, health, and accident insurance	100,000	1,900,000	1,000,000
(16)	Credit property and casualty insurance	650,000	1,350,000	1,000,000
(17)	Annuity	100,000	1,900,000	1,000,000
(18)	Surety	650,000	1,350,000	1,000,000
(19)	Industrial fire	200,000	800,000	1,000,000
(20)	All insurances except life and title	650,000	1,350,000	1,000,000

Maine

State Specific Requirement for Expansion Applications:

1. Provide the name and contact information (including email address) of the Company's financial analyst at the domestic state insurance department.

PLEASE NOTE:

- Applicants should review Maine Regulation Chapter 231, which sets standards and procedures under which an insurance company may apply for a Certificate of Authority in Maine. **Specifically**, applicants should note Maine's historic profitability criteria per §3(E)(1)(c), which requires an applicant to have net profit in three of the last five years, including the most recent two years. Regulation Chapter 231 can be found at <http://www.maine.gov/sos/cec/rules/02/031/031c231.doc>
- Special Power of Attorney to Appoint and Certify Agents is not required to be filed in Maine.
- Maine only requires business character reports for Officers and Directors.
- To view the filing requirement with Maine's Secretary of State, Bureau of Corporations, Elections and Commissions: go to www.maine.gov/sos/cec/corp

Contact info: Secretary of State
Bureau of Corporations, Elections and Commissions
101 State House Station
Augusta, Maine 04333
Tel: 207-624-7752
Fax: 207-287-5874

State Specific Information for Corporate Amendment Applications:

- For name changes: Name reservation is suggested in advance (Title 24-A, MRSA, Sect. 408 & Regulation Chapter 231, Section 3(B))

[\[Skip to Content\]](#)

- For domestications: A filing may be required with the Secretary of State if the insurer is registered with the Secretary of State in Maine. You may contact the Division of Corporations, UCC and Commissions at (207) 624-7752. The filing with the Secretary of State occurs after approval is received from the Bureau of Insurance.

Maryland

Legal References

Legal references for Maryland with respect to Insurance Statutes may be found at: <http://mlis.state.md.us/>

Select "Maryland Code Online"

Select "Maryland Code"

Choose "Insurance" from drop-down menu

Other references:

Legal references for Maryland Regulations may be found at: <http://www.dsd.state.md.us>

Minimum Capital and Surplus Requirements

Minimum Capital Requirements

To engage in one kind of business, an insurer must have and maintain paid-in capital stock with a fixed nominal or par value in an amount not less than that applicable under the following schedule, as set forth in Section 4-104 of the Insurance Article of the Annotated Code of Maryland:

Life insurance, including annuities - \$1,500,000

Health insurance - \$750,000

Property and marine other than wet marine and transportation insurance - \$750,000

Title insurance - \$750,000

Wet marine and transportation - \$750,000

Casualty, not including vehicle liability or workers' compensation - \$750,000

Vehicle liability - \$750,000

Workers' compensation - \$750,000

Surety - \$750,000

To qualify for a certificate of authority to engage in two or more kinds of insurance business, an insurer must have paid-in capital stock with a fixed nominal or par value in an amount not less than \$1,500,000.

Minimum Surplus Requirements

In addition to the minimum capital stock requirements, to qualify for an initial certificate of authority to engage in one kind or a combination of kinds of insurance business, an insurer must have surplus assets or funds in an amount not less than 150% of the minimum capital stock required as set forth in Section 4-105 of the Insurance Article of the Annotated Code of Maryland.

Health Maintenance Organizations must have an initial surplus that exceeds liabilities by at least \$1,500,000 as set forth in Section 19-710 of Article health-General of the Annotated Code of Maryland.

Provider Sponsored Organizations must meet the requirements as set forth in Health-General of the Annotated Code of Maryland, Section 19-7A, as well as, the requirements applicable to a Health Maintenance Organization to the extent those requirements are not preempted by federal law.

Other Information

Insurer must obtain from the Maryland Insurance Administration and complete the Certificate of Compliance relating to Workers' Compensation Insurance as set forth in Section 9-402 of the Labor and Employment Article of the Annotated Code of Maryland. Form can be obtained at: www.mdinsurance.state.md.us

MASSACHUSETTS

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Legal References

All the information needed to obtain legal references for Massachusetts, especially with respect to insurance laws, regulations and bulletins can be accessed through the division's website via links at

<http://www.mass.gov/ocabr/government/oca-agencies/doi-lp/> . The Division of Insurance website also has links that will provide access to other references or information that would be useful for applicants submitting UCAA's.

Minimum Capital and Surplus Requirements

(Expansion Application)

Clause of Section 47	Description	Capital	Surplus	Total
1	Fire	\$200,000	\$ 800,000	\$ 1,000,000
2	Ocean Marine, Motor Vehicle, Aircraft, Inland Navigation and Transportation (includes property damage)	\$300,000	\$ 1,200,000	\$ 1,500,000
When combined with 1:				
	Including Ocean Marine	\$400,000	\$ 1,600,000	\$ 2,000,000
	Excluding Ocean Marine	\$300,000	\$ 1,200,000	\$ 1,500,000
4 (B)	Fidelity and Surety	\$200,000	\$ 400,000	\$ 600,000
5 (B)	Boiler, Fly Wheel Machinery, Explosion	\$200,000	\$ 400,000	\$ 600,000
6 (B)	Accident and Health, Liability and Property Damage, Including Automobile, Workers' Compensation	\$400,000	\$ 2,400,000	\$ 2,800,000
	Accident and Health Only	\$100,000	\$ 600,000	\$ 700,000
7 (B)	Glass	\$100,000	\$ 200,000	\$ 300,000
8 (B)	Water Damage, Sprinkler Leakage (when combined with 1)	\$200,000	\$ 800,000	\$ 1,000,000
9 (B)	Elevator and Aircraft Property Damage	\$200,000	\$ 400,000	\$ 600,000
10 (B)	Credit	\$200,000	\$ 400,000	\$ 600,000
11	Title (Title Companies only)	\$100,000	\$ 200,000	\$ 300,000
12 (B)	Burglary, Robbery, Theft, Forgery, Larceny	\$200,000	\$ 800,000	\$ 1,000,000
13 (B)	Livestock	\$100,000	\$ 200,000	\$ 300,000
15	Reinsurance (Reinsurance Companies only)	\$500,000	\$ 3,000,000	\$ 3,500,000
16	Life Insurance	\$400,000	\$ 1,600,000	\$ 2,000,000
17	Repair-Replacement (when combined with one or more of classes 1, 2 and 8)	\$400,000	\$ 1,600,000	\$ 2,000,000
19	Legal Service	\$100,000	\$ 200,000	\$ 300,000
20	Credit Involuntary Unemployment			
51	Stock Companies (Ext. of Coverage not specified in MGL 175 § 47)	TBD		
54	Mutual Companies (Ext. of Coverage not specified in MGL 175 § 47)	TBD		
54BX	Reinsurance except Life	Minimum of \$ 1,200,000		
54BY	Nuclear Energy	Minimum of \$ 1,200,000		
54BZ	Special Hazards - Radioactive Contamination	Minimum of \$		

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		1,200,000		
54C	Comprehensive Motor Vehicle and Aircraft	Minimum of \$600,000		
54D	Personal Property Floater			
54E	Dwellings	Minimum of \$475,000		
54F	Commercial Property (Multiple Peril)	Minimum of \$525,000		
54G	Reinsurance - Life Companies Only	Minimum of \$1,000,000		

NOTE A: The capital and surplus requirements of a company is the sum of the requirements for the lines, for which it is licensed or seeks to be licensed, except as noted above or in NOTE B.

NOTE B: The capital requirement for two or more classes noted as B (4, 5, 6, 7, 8, 9, 10, 12, 13) is equal to the largest requirement of classes licensed plus one-half of the sum of the capital requirements for each additional such licensed classes.

NOTE C: The policyholders surplus requirement for mutual insurance companies shall be the same as the total capital and surplus noted above.

The Commissioner of Insurance has determined that the minimum required capital and surplus for a mono-line non-life insurance company is to be capital of \$400,000 and surplus of 800,000.

Uniform Consent to Service of Process (Form 12)

Massachusetts requires a Consent to Service of Process only when the state has completed the initial approval process. The state will provide a copy of the appropriate form to the applicant once the application has reached this stage of approval.

Corporate Amendments Filing Fees

Fees Charged for Various License Amendments in Massachusetts

- The fees required to add line (s) of business would be \$1,065.00. This fee includes the following two components:
 - \$1,000.00 examination fee
 - \$65.00 amended articles filing fee
 - If the license amendment were approved, an amended company license fee of \$250.00 or \$279.00 would be required. The amended license fee varies based on the lines of authority on the license. Those companies that do not have license designation 51 or 54 (extension of authority) are charged \$250.00. Those companies that are licensed for designation 51 or 54 (extension of authority) are charged \$279.00.
- The fee required for deleting line (s) of business would be either \$250.00 or \$279.00 depending on whether or not the company is licensed for designation 51 or 54 (extension of authority). This is the fee for issuing an amended company license.
- The fee required for a foreign company name change fee would be either \$315.00 or \$344.00 depending on whether or not the company is licensed for designation 51 or 54 (extension of authority). This fee includes the following two components:
 - \$250.00 or \$279.00 amended company license fee
 - \$65.00 amended articles filing fee
- The fee required to file a redomestication for foreign insurers would be \$ 65.00. This fee represents the \$ 65.00 amended articles filing fee.
 - A separate amended articles fee would be charged by the Secretary of State for *domestic companies* when a name change occurs.

At this time there is no filing fee for address changes.

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MICHIGAN

Legal References

Michigan Insurance Laws can be found at: <http://www.michiganlegislature.org>

Michigan Regulations and Bulletins are available from NILS Publishing Company.

Other References

A State-Specific UCAA Filings Checklist can be found at http://www.michigan.gov/difs/0,5269,7-303-13044_13199-31217--,00.html .

MINNESOTA

Effective August 1, 2005, all Primary and Expansion Applications must include a \$1,500 application fee, made payable to the Minnesota Department of Commerce.

Legal References

- Information regarding insurance laws and rules may be obtained [here](#) .
- Information regarding bulletins may be obtained [here](#) .

Minnesota State-Specific Requirements and Forms

Minnesota state-specific requirements and forms are available [here](#) .

Corporate Amendments:

No fees for corporate amendments themselves.

1. Appointment of Attorney for service of process (Minnesota form) per MN Stat §60A.19, subd. 3, is required whenever an insurer changes its name or state of domicile.
2. On changes of domicile, an original Certificate of Deposit and Certificate of Compliance by the new state of domicile is required.
3. On adding lines of coverage, Minnesota projections are required for the new lines of coverage being requested as well as for all lines the company plans to write in Minnesota.
4. Article amendments must have an original certification from the state of domicile, include the \$100 filing fee and be filed within 60 days of approval by the state of domicile. Bylaw amendment must have an original certification from a principal officer and include the \$75 filing fee.
5. On merger of foreign companies, all UCAA corporate amendment items are not necessary. Companies must file copies of the approved Merger Agreement and approvals by all states of domicile involved. Copies must contain an original certification by the states of domicile. If the merger survivor changes its name, a full UCAA Corporate Amendment for a Name Change filing must be made.

See UCAA Charts for additional requirements.

MISSISSIPPI

Legal References

Mississippi Insurance Department's regulations and bulletins are available at the [Department's website](#) by clicking on the Industry menu and respective links.

A link also is available on the Industry menu to a Lexis-Nexis Mississippi Code look-up via the Mississippi Secretary of State's webpage.

Mississippi insurance laws may be obtained from:

Lexis Law Publishing
P.O. Box 7587
Charlottesville, VA 22906-7587
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<http://www.lexislawpublishing.com>

800-562-1197

Mississippi insurance regulations and bulletins may be obtained from:

NILS Publishing Company

P.O. Box 2507

Chatsworth, CA 91311

Your local library may also have these resources available.

Expansion Application Information

Only electronic filing submissions are accepted. Filings fees should be mailed to the Department at P.O. Box 79 Jackson, MS 39205 along with a cover letter identifying the Company/Insurer applying, NAIC Company Code and the UCAA Tracking Number.

MISSOURI

Legal References

For information about legal references with respect to insurance laws, regulations and bulletins, contact Debbie Doggett at 573-526-2944.

Other Information

All policy forms for lines of business for which a company is seeking approval should be submitted with the application. The application may be returned if the policy forms are not included.

Redomestication of a Foreign Insurer

In addition to the requirements included on the Redomestication of a Foreign Insurer chart, Missouri also requires the Certificate of Deposit.

State Specific Items

You may access Missouri State-Specific items at <http://insurance.mo.gov/industry/filings/admissions/index.php>

MONTANA

Legal References

State Specific Information

Montana state- specific requirements for the Primary Application can be found at

http://csimt.gov/wp-content/uploads/08152012_UCAAPrimaryStateSpecific2018.pdf (PDF) .

Montana state- specific requirements for the Expansion Application can be found at

http://csimt.gov/wp-content/uploads/08152012_UCAAEExpansionStateSpecific2018.pdf (PDF) .

Corporate Amendments

Montana state-specific requirements for Corporate Amendments can be found at

<http://csimt.gov/insurance/examinations/>

Contact Tiffany Caverhill or Karen Beyl in the Rates & Forms Bureau at (406) 444-2040.

NEBRASKA

Legal References

Department Bulletins can be found at <http://www.doi.nebraska.gov/bulletin/index.html> .

Other legal references can be found at <https://doi.nebraska.gov/insurers/legal-issues> .

Primary Application Requirements:

Submit one hardcopy version of Primary Application, electronic filings not accepted;

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Three originals of proposed Amended and Restated Articles of Incorporation in compliance with *Neb. Rev. Stat. § 44-231*, and the Business Corporation Act, *Neb. Rev. Stat. § 21-2001 et seq* (specifically *Neb. Rev. Stat. §§ 21-2018*, and *21-20,103 to 21-20,108*). The Articles will be “tentatively” approved by the Department and returned to the company to then be filed with the Secretary of State. Once the Secretary of State’s stamp is affixed, the remaining two copies must be returned to the Department for final approval. One copy will be maintained by the Department, and the other copy will be returned to the company for its files;

One copy of proposed Bylaws;

Additional Redomestication Only Requirements:

Most recent Market Conduct Examination Report if not included in Item 19;

Name, address, and phone number of a contact person within the current state of domicile’s insurance department that can be contacted regarding the redomestication;

Certified copy of the Board of Director’s Resolution including date resolution was adopted, accepting and agreeing to be bound by the laws of Nebraska, and approving the redomestication to Nebraska. If the insurer has a sole shareholder, a certified copy of the sole shareholder approval should be submitted with the filing. If the insurer has to await a shareholder vote, a certified copy of the results of the shareholder vote must be submitted after the meeting reporting the votes in favor and votes opposed;

New policy forms or endorsements related to the redomestication must be filed and approved on or before the transfer date. For life and health insurers, contact the Life & Health Division for more information. For property and casualty insurers, contact the Property & Casualty Division for more information. Filing via SERFF is encouraged. Include a brief description of the new policy forms and endorsements, and the date submitted to the Department, in the Plan of Operation (Item 6);

Expansion Application Requirements:

Electronic filing or hardcopy submission accepted.

Corporate Amendments Application:

- Notification of Change of Control of Foreign Insurer: Biographical affidavits are required for any new officers or directors who have authority to change the plan of operation.
- Redomestication of a Foreign Insurer: Certificate of Deposit

Electronic filing or hardcopy submission accepted.

NEVADA

Address Changes

Nevada requires address changes to be filed through the state portal at <http://doi.nv.gov/Insurers/> rather than filing a Form 14 application.

[Nevada’s Website](#)**[Company Admissions Information](#)****[Company License Annual Renewals](#)****[Company License Withdrawals](#)****[Annual Statement Checklists](#)****[Legal References](#)****[Company Admissions, Invoicing and Financial Filing services](#)****Main Phone Numbers:**

Carson City (775) 687-0700 • Las Vegas (702) 486-4009 • Toll Free (800) 872-3234

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NEW HAMPSHIRE

Legal References

Links to insurance laws, regulations and bulletins are available at the New Hampshire Insurance Department website at <http://www.nh.gov/insurance>

NEW JERSEY

Legal References

The electronic versions to the New Jersey Administrative Code and New Jersey Statutes are available through the New Jersey Department of Banking and Insurance's website at [Rules, Orders, Bulletins](#), under the heading **Other Information**, located on the right side of the page. Note that New Jersey Insurance Law is generally Title 17 for non-life and Title 17B for life and health. Refer to Title 11 of the New Jersey Administrative Code for the rules and regulations that govern Insurance.

Admissions, Expansions, and Corporate Amendments applications:

Applicants must submit applications for expansions and/or corporate amendments online through the UCAA system. Please see the Department's [Property and Casualty Insurer – Frequently Asked Questions](#) section for information concerning admissions, expansions, and corporate amendments applications.

Refer to the Department's [New Jersey Property Liability Capital and Surplus Requirements](#) section for information concerning capital and surplus requirements.

To access State Specific and NAIC Forms for Life/Health, and Property and Casualty insurers see the Department's [Uniform Certificate of Authority Application \(UCAA\) Forms](#) section.

To access all insurance forms and applications see the [Insurance Forms and Applications](#) section.

Insurance Division – Contact information

Contact the [Office of Solvency Regulation](#) at 609-292-5350 for information concerning admission, expansions, and/or corporate amendments applications.

Contact [The Office of Property and Casualty](#) at Phone: 609- 984-7310 ext. 50359 for information pertaining to rate/form filing for property and casualty insurance.

Contact the [Life and Health Bureaus](#) at Phone: 609-292-5427 for information pertaining to forms and capital and surplus requirements specific to life and health insurance.

Property and casualty insurers seeking SERFF information in New Jersey may contact gary.joy@dobi.nj.gov or mark.nussenfeld@dobi.nj.gov

Licensing & Education Phone: 609-292-4337

NEW MEXICO

All Expansion and Corporate Amendment applications must be submitted using the NAIC/UCAA Electronic Application.

All applications should include the Company Contact Processing Form, which can be found on our website at: <http://www.osi.state.nm.us/CompanyLicensing/index.aspx>

Health Insurers please provide the Plans and Programs as required by NMAC 13.10.13, 13.10.16, and 13.10.17

Legal References

Legal references for the State of New Mexico can be found at

<http://public.nmcompcomm.us/nmpublic/gateway.dll?f=templates&fn=default.htm>

Minimum Capital and Surplus Requirements (PDF) - *Effective July 1, 2017, requirements will change*

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Please be advised that the link to NMSA 1978 Section 59A-5-16 Schedule I sets out minimum capital and surplus as well as deposits. The surplus required of any company applying for a Certificate of Authority before the Office of Superintendent of Insurance (OSI) is based upon the financial review, business plan and projections of the company as well as other documentation provided in their application. Generally, the OSI would look for the amount of capital that comparable licensed insurance companies have that write the premium volume for the line(s) of insurance being proposed and projected by the applying company. The OSI also looks for supported projections to keep RBC above 300% as this amount is considered the bare minimum.

59A-5-16. Capital funds, deposits, required for certificate of authority.

A. To qualify for certificate of authority to transact any one kind or combination of kinds of insurance in this state, an insurer shall possess:

(1) if a stock insurer, paid-in capital stock and, when first so authorized, surplus all as shown in Schedule I of this section; or

(2) if a mutual, reciprocal or Lloyds insurer, basic capital surplus, including guaranty funds, if any, and additional unassigned surplus when first so authorized, as required under Schedule I of this section.

B. Except that an insurer that on January 1, 1985, having applied for a certificate on or before February 15, 1984, held a valid and subsisting certificate of authority to transact insurance in this state may, if a domestic insurer, continue to be so authorized until December 31, 1995, so long as otherwise qualified therefor and possessing paid-in capital stock, if a stock insurer, or basic capital surplus, if a mutual, reciprocal or Lloyds insurer, not less than that required of the insurer by the laws of this state in force on January 1, 1986; and if a foreign insurer, may so continue to be so authorized, if otherwise qualified therefor, while possessing such capital funds (paid-in capital stock and surplus if a stock insurer, and surplus if a mutual or reciprocal insurer) until December 31, 1990. At the expiration of such period, as applicable, the insurer shall meet the basic capital requirements of this section as set forth in Schedule I of this section in order to maintain its certificate of authority. Upon a change in the control of either a domestic insurer or foreign insurer, the insurer shall, within one year from effective date of such change of control, meet the capital funds requirements of Schedule I of this section as though a newly authorized insurer, but this sentence shall not act to extend the otherwise applicable time period. For the purposes of this subsection, "control" shall have the meaning ascribed in Section [59A-37-2](#) NMSA 1978.

C. The capital funds required for authority to transact insurance in this state shall be based upon all the kinds of insurance the insurer transacts, wherever transacted or to be transacted.

D. This section shall not apply as to domestic Lloyds plan insurers as identified in Chapter [59A](#), Article [38](#) NMSA 1978 except as stated in that article.

E. The capital requirements of this section are set forth in the following schedule:

Schedule I
NEW MEXICO
Minimum Capital, Surplus and Deposit Requirements

Property/Casualty Insurer

Premium Volume:	Under \$5 Million		\$5 to \$10 Million	\$10 to \$25 Million	Over \$25 Million
Number of Kinds of Insurance					
	1	2			
Basic Capital	500,000	600,000	800,000	900,000	1,000,000
Additional Surplus	500,000	600,000	same as Under \$5 Million	same as Under \$5 Million	same as Under \$5 Million
General Deposit	200,000	300,000	500,000	500,000	500,000
Special	200,000	300,000	same as	same as	same as

Deposit		Under \$5 Million	Under \$5 Million	Under \$5 Million
Life/Health Insurer				
Premium Volume:	Under \$5 Million	\$5 to \$10 Million	\$10 to \$25 Million	Over \$25 Million
Basic Capital	600,000	700,000	800,000	900,000
Additional Surplus	400,000	400,000	400,000	400,000
General Deposit	200,000	200,000	200,000	200,000
Special Deposit	200,000	200,000	200,000	200,000

Premium Volume means the insurer's worldwide direct premiums earned (if Property/Casualty) or received (if Life/Health) during the previous calendar year.

Notes:

Kinds of insurance pertains to the general kinds of insurance that property/casualty insurers are authorized to transact.

The following groups or single kinds of insurance shall be counted as one kind of insurance when calculating the amount of required Basic Capital, Additional Surplus, General Deposit and Special Deposit:

Casualty;
Property; and Title.

When determining Basic Capital and Additional Surplus amounts, the kinds of Insurance shall be based on the insurer's actual or requested transaction authority Worldwide.

When determining General Deposit and Special Deposit amounts, the kinds of Insurance shall be based on the insurer's actual or requested transaction authority in New Mexico.

"Basic Capital" means paid-in capital stock (if a stock insurer) or basic capital surplus (if a mutual, reciprocal or Lloyds insurer). General Deposit or Special Deposit funds are included within, and are not additional to, required Basic Capital and Additional Surplus. General Deposit amounts shown above are not applicable to alien insurers.

History: Laws 1984, ch. 127, § 83; 1987, ch. 259, § 4; 1987, ch. 262, § 1; repealed and reenacted by Laws 2007, ch. 282, § 1; 2016, ch. 89, § 1.

NEW YORK

LEGAL REFERENCES

New York State Insurance Law is contained in Thomson Reuters Insurance Law Chapter 28 of the Consolidated Laws. The Insurance Law may be purchased by contacting the publisher at:

Thomson Reuters
610 Opperman Drive
Eagan, MN 55123

[\[Skip to Content\]](#)

Phone: (651) 687-7000

<http://legalsolutions.thomsonreuters.com/law-products/>

The New York State Insurance Law is available online on the website of the New York State Legislature. After you click the following link, go to Laws and click on Laws of New York. Then scroll down to Insurance. **New York State Laws (LBDC)**

New York State insurance regulations are contained in Title 11 of the New York Codes, Rules and Regulations (NYCRR). Thomson Reuters hosts an online version of the **New York State Codes, Rules & Regulations**. The information contained in the online version of the NYCRR is not the official version of the NYCRR. No representation is made as to its accuracy, nor may it be read into evidence in New York State courts. To ensure accuracy and for evidentiary purposes, reference should be made to the official NYCRR which is also available from **Thomson Reuters**.

LICENSING OF HMOS AND ARTICLE 43 NON-PROFIT CORPORATIONS

Important Note : The Primary and Expansion Applications may not be used for the licensing of Health Maintenance Organizations (HMOs) or Article 43 non-profit corporations. Please contact:

For Article 43 Non-Profit Corporations:

Robert Solomon, Supervising Insurance Examiner
(212) 480-5246

robert.solomon@dfs.ny.gov

For HMOs:

Daisy Wong, Supervising Insurance Examiner (212) 480-5062 kalodaisy.wong@dfs.ny.gov

PRIMARY AND EXPANSION APPLICATION REQUIREMENTS

Name Approval Process - Name must be approved and reserved by the Office of General Counsel, pursuant to Section 1102(g) of the N.Y. Ins. Law (prior to the submission of incorporation papers for domestic insurer). Foreign insurers must have their name approved prior to submitting an application. Letters requesting approval and reservation, which shall include the NAIC number if the company is a foreign insurer, should be submitted to the Office of General Counsel, State of New York Department of Financial Services, One Commerce Plaza, Albany, NY 12257 along with payment of the \$25.00 fee, check made payable to the Superintendent of Financial Services. See Department of Financial Services - Insurance Regulation No. 104, 11 NYCRR 87.

Capital and Surplus Requirements for property and casualty companies - See Article 41 of the N.Y. Ins. Law.
https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Guidelines for the Preparation of Financial Projections (**life insurers only**).

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Capital and Surplus Requirements for life insurers - See Article 42 of the N.Y. Ins. Law.

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Regulation 60 Requirements (**life insurers only**)

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Commitments to be submitted

Company Licensing Untrustworthy and Change in Plan of Operations Commitments - Applicant

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Company Licensing Untrustworthy and Change in Plan of Operations Commitments - Parent Company

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Reinsurance Agreements - All reinsurance agreements must be submitted in full.

If a reinsurance agreement of a domestic insurer contains an Extra Contractual Obligation Clause which provides for reimbursement for "fraud or bad faith", such language is to be deleted. However, the company can retain this language provided an exclusionary clause with the following language is inserted in the applicable articles:

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"In no event shall coverage be provided to the extent that such coverage is not permitted under New York law."

If a reinsurance agreement of a foreign insurer contains an Extra Contractual Obligation Clause which provides for reimbursement for "fraud or bad faith," such language is to be deleted. However, the company can retain this language in its reinsurance agreements, provided an exclusionary clause with the following language is inserted in the applicable articles:

"If any provision of this contract shall be rendered illegal or unenforceable by the laws, regulations or public policy of any state, such provision shall be void in such state, but this shall not affect the validity or enforceability of such provision in any other jurisdiction."

Additional Property Bureau Reinsurance Agreement Requirements

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

PRIMARY APPLICATION (DOMESTIC INSURER) REQUIREMENTS

Incorporation of Domestic

All domestic insurers must be incorporated through the State of New York Department of Financial Services prior to the submission of a Primary Application. The procedure for incorporation can be found in Section 1201 of the N.Y. Ins. Law. The incorporation process is handled by the Office of General Counsel, State of New York Department of Financial Services, One Commerce Plaza, Albany, NY 12257. Copies of draft Notice of Intention, Charter and By-Laws, together with the name and address of a newspaper of general circulation in which it is proposed to publish the Notice of Intention, should be submitted to the Office of General Counsel and to the appropriate bureau (Property, Life or Health).

Permit to solicit stock subscriptions

A request for a permit to solicit stock subscriptions or a request for a waiver of this requirement must be submitted to the Department. To receive this permit, a proposed insurer must first submit to the Department, for approval, an estimated amount to be expended for organizational expenses. See Section 1201(a)(8)(B) of the N.Y. Ins. Law.

License to sell securities - If the insurer anticipates a public offering of its stock, it must apply for a license to sell securities. If not, it must request a waiver. See Section 1204 of the N.Y. Ins. Law and Department of Financial Services - Insurance Regulation No. 44, 11 NYCRR 7.

Custodian Agreement **for deposits with the Superintendent**

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Commitments to be submitted

Shareholder Dividends (No payment of dividends to shareholders for first two years of operations - property and casualty and accident and health insurers only)

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Limitation on Writing (4:1 net premium to surplus-limitation on writings - accident and health insurers only)

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Examination and Report on Organization required by Section 1102(e) of the N.Y. Ins. Law will be completed by the Department.

EXPANSION APPLICATION (FOREIGN INSURER) REQUIREMENTS

Schedule S, Part 4 **of the Insurer's Annual Statement prepared on a New York basis for the past 3 years** (life and accident and health insurers only).

Section 1106 Board Resolution required by Section 1106 of the N.Y. Ins. Law (insurer will not engage in any insurance business in contravention of the provisions of Section 1106 or not authorized by its charter).

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

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Seasoning Requirement

Pursuant to Section 4119 of the New York Insurance Law no foreign or alien insurance company shall be licensed to do business in this state unless it shall have continuously transacted an insurance business in the state or country of its incorporation for at least three years immediately prior to the issuance of such license. The superintendent may waive or reduce the three-year requirement, with respect to a license applicant, upon determination that the three-year period is not necessary to safeguard the interests of the public or policyholders.

UPON LICENSURE BY NEW YORK

Upon Licensure by New York, companies must comply with the following:

Security Funds

https://www.dfs.ny.gov/apps_and_licensing/insurance_companies/licensing_domestic_foreign_entities

Miscellaneous Assessments

Pursuant to N.Y. Ins. Law:

Section 5207 - Contribution to the Motor Vehicle Accident Indemnification Corporation for domestic and foreign insurers issuing motor vehicle liability policies.

Section 5410 - Contribution to the Riot Reinsurance Revolving Fund (all members of the New York Property Insurance Underwriting Association)

Section 5507 - Contribution to the Medical Malpractice Insurance Association (all members of the Medical Malpractice Insurance Association)

Section 9108 - Fire Insurance Fee

Pursuant to N.Y. Financial Services Law:

Section 206(f) - for examination expenses (domestic and foreign insurers)

Section 206(a) - for operating expenses of the Department - Insurance (domestic insurers)

Pursuant to New York State Workers' Compensation Law:

Section 151 For administration expenses - Workers' Compensation Board

Section 228 For Administration expenses - Disability Benefit Law

Pursuant to New York State Vehicle and Traffic Law:

Section 94ii for administration expenses - Safety Responsibility Law

Required Memberships

An insurer authorized to write motor vehicle liability insurance must be a member of the **Motor Vehicle Accident Indemnification Corporation** (Section 5203 of the N.Y. Ins. Law) and must subscribe to the New York Automobile Assigned Risk Plan (Section 5301 of the N.Y. Ins. Law).

An insurer authorized to write fire and extended coverage insurance in this State must become a member of the **New York Property Insurance Underwriting Association** (Article 54 of the N.Y. Ins. Law). All members of the New York Property Insurance Underwriting Association (NYPIUA) are subject to assessment by the riot reinsurance revolving fund payable to the superintendent (Section 5410 of the N.Y. Ins. Law). However, at this time, the riot reinsurance revolving fund is inactive because NYPIUA does not meet the requirements of the Federal Housing and Urban Development Act.

Taxes

Franchise Tax and Estimated Tax (Article 33, New York State Tax Law) **NY Department of Taxation and Finance**

Fire Insurance Premium Tax - (Sections 9104 and 9105 of the N.Y. Ins. Law)

Reports are filed with the Superintendent of Financial Services. Foreign and alien stock and mutual insurance companies authorized to transact fire insurance business in New York State are required to pay an annual fire
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insurance premium tax of 2% on premiums written on property located in the State for any insurance against loss or damage by fire. A report must be submitted identifying tax/premiums written by fire district/department. Fire district/department street listings are also available on the Department of Financial Services website, Foreign and alien stock companies, under Section 9104, must file and make payments by March 1. Foreign mutual companies, under Section 9105, must file and make payments by February 15. A credit for this tax is allowed against the tax imposed under Art. 33 of the Tax Law (see above).

Reciprocal (retaliatory) provisions as to taxes, license fees, deposits and other requirements.

Under Section 1112 of the N.Y. Ins. Law, insurers entered through states wherein New York Insurers are charged in the aggregate taxes and fees greater or allowed credits less than the above, are required to pay to the Superintendent of Financial Services a charge equal to that imposed on New York insurers by the laws of such other state. In assessing taxes under this section credit is allowed for any taxes paid to the State Tax Commission.

NORTH CAROLINA

Legal References

Insurance statutes are contained in Chapter 58 of the General Statutes of North Carolina at <http://www.ncleg.net/gascripts/Statutes/StatutesTOC.pl?Chapter=0058>

Insurance administrative rules are contained in Title 11 of the North Carolina Administrative Code. Individual administrative rules may be referenced at <http://reports.oah.state.nc.us/ncac.asp?folderName=\Title%2011%20-%20Insurance>

Insurance Bulletins are available at <http://www.ncdoi.com/LS/Bulletins.aspx>.

State-Specific Information

License Applicants

Domestic application instructions are found at: http://www.ncdoi.com/CA/Domestic_Insurance_Companies.aspx
 Foreign companies wishing licensing in North Carolina must file an application through the NAIC's UCAA website. North Carolina accepts and encourages electronic filings. Other instructions and information for foreign insurers may be found at: http://www.ncdoi.com/CA/Foreign_Insurance_Companies.aspx

A Certificate of Authority Application fee payable to the North Carolina Department of Insurance is due at time of application as follows:

- Insurance Company \$1000.00
- Health Maintenance Organization \$500.00
- Hospital, Medical, Dental Service Corp \$250.00

Seasoning requirements for North Carolina foreign applicants were repealed in August of 2009. However, all applicants must meet all North Carolina regulations in order to become licensed in this State.

All foreign companies are required to post a deposit in North Carolina for the benefit of North Carolina policyholders. A letter will be sent to the company after a license is granting detailing the specific instructions for the posting of this deposit.

Each successful applicant company must pay an initial license fee of \$2,500.00 after it is notified that the initial license has been approved. The license is perpetual. Licensees must also pay a yearly fee of \$2,500.00, due on March 1 of each year.

The contact person for Company Admissions is Anne Morgan. She can be reached by telephone (919-807-6603) or email (Anne.Morgan@ncdoi.gov).

Corporate Amendments

For Companies requesting additional lines of business and/or change of licensed status

Please provide company-wide financial forecasts for the three (3) year period subsequent to receiving the requested lines of business. Forecasts should support all aspects of the plan of operation, including reinsurance arrangements

and any delegated function agreements. Assumptions on which the forecasts are based should be fully explained. The forecasts should be in the format of the appropriate Annual Statement Blank, and should include a Balance Sheet, Statement of Income, and Cash Flow Statement. For the lines of business being requested, provide three (3) year premium and loss forecasts by line for North Carolina and for all states and territories in which the company is requesting these additional lines of business. Report what percentage of the company's total business the additional lines of business is expected to represent. To the extent the requested lines of business will only be sold in certain regions with the State, provide the geographic territory of operations within North Carolina for each of the requested additional lines of business. No filing fees are charged.

The contact person for these types of company amendments is Lori Gorman. She can be reached by telephone (919-807-6172) or email (Lori.Gorman@ncdoi.gov).

Other Corporate Amendments

North Carolina accepts electronic (preferred) or hardcopy submissions. No fees are charged. The contact person is Sue Ann Webster. She can be reached by telephone (919-807-6164) or email (sueann.webster@ncdoi.gov).

NORTH DAKOTA

Legal References

Copies of North Dakota statutes and administrative rules may be accessed electronically at the following links:

Statutes - <http://www.legis.nd.gov/general-information/north-dakota-century-code>

Administrative rules - <http://www.legis.nd.gov/agency-rules/north-dakota-administrative-code>

Individual volumes of statutes are also available from:

Lexis Law Publishing
1275 Broadway
Albany, NY 12204-2694
1-800-833-9844

Bulletins may be accessed electronically on the North Dakota Insurance Department's website at <http://www.nd.gov/ndins/Compliance/Bulletins/>.

Questions may be directed to:

Marcy Ost

Legal Division
North Dakota Insurance Department
600 East Boulevard Avenue, Dept. 401
Bismarck, ND 58505
marcyost@nd.gov

OHIO

State-Specific Instructions (PDF)

Application may be filed in electronic or hard copy, except for the Biographical Affidavits (Form 11) which must be filed with the Department of Insurance in hardcopy with original "wet" signatures. Please follow this instruction as the failure to provide hard copy "wet" signature Biographical Affidavits will result in delays in the company's application processing.

OKLAHOMA

Oklahoma requires all expansion and corporate amendment applications to be filed electronically through the UCAA electronic application and filing fees should be mailed to the Oklahoma Insurance Department with a cover letter

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identifying the company name, NAIC CoCode, application tracking number, and a detailed explanation for any additional paperwork/check mailed to the Department.

State Specific Information

https://www.ok.gov/oid/Regulated_Entities/Financial/Forms.html

Legal References

https://www.ok.gov/oid/Public_Information/Legal/Statutes_and_Rules.html

Contact

<https://www.ok.gov/oid/>

UCAA@oid.ok.gov

405-521-3966

OREGON

Legal References

To obtain statutes and rules for the Oregon Division of Financial Regulation see the Division's website at

<http://www.dfr.oregon.gov> .

State Specific Information**For UCAA Expansion**

Provide a brief description of the company's reinsurance program that is currently in place.

Ensure the audited financial statement or annual report for the ultimate controlling party is included with the Holding Company Form "B" Registration Statement.

Provide explanation of unusual IRIS ratio results as of December 31, 201_, and the steps to be implemented by management to prevent future unusual results.

Provide management's response to each recommendation contained in the financial report of examination as of December 31, 201_.

Fingerprint cards and third party background reports are not required.

Please ensure the company is in compliance with ORS 733.580 that requires funds at least equal to a company's required capitalization be invested (and kept invested) in amply secured obligations of the U.S., a state or an Oregon political subdivision. Generally, US Treasuries, GNMA, FNMA, FHLMC, cash (up to the FDIC limit) are acceptable.

Schedule D Part 1, Columns 2 and 11 of the annual statement is used to confirm compliance.

Corporate Amendments:

It is the policy of the Oregon Insurance Division to require a company to have a minimum of two years experience in the line(s) of business they are requesting. Please provide proof of such experience and a plan of operation with three year projections for the State of Oregon. If the applicant does not have this experience, consideration may be given to the experience of an affiliate provided the applicant and affiliate share common officers/directors. Return original Oregon Certificate of Authority for cancellation.

PENNSYLVANIA

Legal References

Click here for Pennsylvania legal information

<http://www.insurance.pa.gov/Regulations/Laws%20Regulations/Pages/default.aspx>

Please check with the **Pennsylvania Insurance Department** for all other information. You can also contact the Department at:

1345 Strawberry Square
Harrisburg, PA 17120

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(717)787-2735

ra-in-companylicense@pa.gov**State Specific Information**

Foreign Life Insurer (with both life & annuities and accident & health authority in its state of domicile) - The foreign insurer may not request the authority to write accident & health insurance unless it also requests the authority to write life & annuities. (See 40 P.S. §382(a)(2)).

Foreign Life Insurer (with accident & health authority but not life & annuities authority in its state of domicile) – The foreign insurer may request the authority to write only accident & health insurance; however, the insurer is subject to the minimum capitalization as if it were requesting both accident & health and life & annuities.

Pennsylvania has no other state-specific requirements for the Uniform Certificate of Authority Expansion Application.

Please check with the **Pennsylvania Insurance Department** for all other information. You can also contact the Department at:

1345 Strawberry Square

Harrisburg, PA 17120

(717)787-2735

ra-in-companylicense@pa.gov**Corporate Amendments:**

Requirements for Certificate of Authority Amendments:

<http://www.insurance.pa.gov/Companies/ChangeProfile/Pages/default.aspx>

Uniform Consent to Service of Process

Pennsylvania does not accept Service of Process and does not require Form 12.

PUERTO RICO**State Specific Requirements****§ 3.090 of the Insurance Code of Puerto Rico-Funds required from insurers**

"To qualify to receive the authority to transact any kind of insurance, an insurer must have and hold paid-in capital or surplus stock in an amount which shall not be less than what appears in the applicable portion of the following schedule:

Kind of Insurance	<i>Stock, mutual, or cooperative insurers</i>	Reciprocals or Lloyd's Surplus required
	Capital or surplus required	
Life	\$1,500,000	Not applicable
Life and disability	\$2,500,000	Not applicable
Disability	\$1,000,000	\$1,000,000
Property	\$2,000,000	\$2,000,000
Agricultural only	Must qualify for property insurance	
Marine and Transport	\$1,500,000	\$1,500,000
Casualty	\$2,000,000	\$2,000,000
Vehicle only	\$1,500,000	\$1,500,000
Surety and fidelity	\$1,500,000	\$1,500,000

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Title	\$1,500,000	Not applicable
Mortgage loans	\$3,000,000	Not applicable
All insurance except life and mortgage loans	\$3,000,000	\$3,000,000

The Commissioner may increase the aforementioned requirements as may be determined by the economic condition of the country up to the amount he deems necessary for the adequate protection of the interests of the insured and the creditors of the insurer."

§ 310- Additional kinds of insurance, funds required of insurers

An insurer who is otherwise qualified therefore may be authorized to transact combinations of kinds of insurance other than the combinations stipulated in § 309 of this title, while possessing and maintaining additional paid-in capital, if a stock insurer, or additional surplus funds, if a mutual, cooperative, reciprocal or Lloyd's insurer, in an amount not less than that which is determined as follows:

For any lawful combination, add two hundred thousand dollars (\$200,000) for each additional kind included in the combination to: the amount required under § 309 of this title for that one kind in the combination for which the largest amount is required under § 309 of this title, except that:

- (1) Vehicle and disability insurance may be combined with casualty and in any combination including casualty, without need of funds in addition to those required for casualty alone.
- (2) With such paid-in capital or such surplus in the amount of not less than three million dollars (\$3,000,000), an insurer, if otherwise qualified therefore, may be authorized to transact all kinds of insurance except life insurance.
- (3) This section shall not be applicable to mortgage loan insurers.

§ 312. New insurer, additional surplus required

(1) In addition to the minimum paid-in capital with regard to stock insurers, or minimum surplus with regard to mutual, cooperative, reciprocal and Lloyd's insurers, as required under §§ 309 and 310 of this title, every insurer shall hold at the time of the original authorization in Puerto Rico surplus funds in an amount not less than one-half of the amount of such minimum paid-in capital or minimum surplus, and each addition of a kind of insurance to said certificate of authority shall be deemed as if it were the original authorization.

(2) This section shall not apply to insurers of mortgage loans.

§ 313- Deposit requirements--Insurers organized in the United States

"No insurer organized under the laws of a state of the United States may be authorized to transact insurance in Puerto Rico, unless it deposits and maintains on deposit assets worth not less than fifty percent (50%) of the amount of the paid-in capital if a stock insurer, or surplus if a mutual, cooperative, reciprocal or Lloyd's plan insurer, as required to be maintained for the kind or kinds of insurance to be offered in Puerto Rico notwithstanding the provision contained in § 304(2) of this title. Provided, That in no case shall said deposit be greater than one."

*This process is part of the second phase of the authorization process and for this requirement the P.R. Insurance Department will contact the Insurer.

§ 316. Required investment in Puerto Rican securities

"(1) An insurer shall not be authorized to transact insurance in Puerto Rico unless it has and maintains invested in the securities as designated in subsection (2) hereof an amount not less than one-half of the required capital, if a stock insurer, or surplus, if a mutual, reciprocal or Lloyd's plan insurer, shown in § 309 of this title for the kind or kinds of insurance to be transacted in Puerto Rico. Provided, that in the case of foreign insurers, this amount shall not be greater than one million dollars (\$1,000,000)."

*This process is part of the second phase of the authorization process and for this requirement the P.R. Insurance Department will contact the Insurer.

To be authorized the Insurer/Reinsure must pass through two phases:

First phase: \$350 to evaluate the application. After this Office approves the first phase the Insurer/Reinsurer must comply with other requirements for the second phase including:

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For Insurers :

Article 7.010 of the Puerto Rico Insurance Code

Certified check payable to the Secretary of the Treasury of Puerto Rico, covering the following:

- (a) Filing articles of incorporation (\$1.00 of each \$1,000 of authorized capital, not less than \$500, not to exceed \$5,000)
- (b) Certificate of authority.....\$6,309

For Reinsurers:

Certified check payable to the Secretary of the Treasury of Puerto Rico, covering the following:

- (a) Filing articles of incorporation (\$1.00 of each \$1,000 of authorized capital, not less than \$500, not to exceed \$5,000)
- (b) Certificate of authority.....\$ 2,103

Expansion Application

Provide Best's Rating as of December 31, 20__

Number of ratios outside the unusual range according to the NAIC Insurance Regulatory Information Systems (IRIS), as of December 31, 20__

A certification by applicant's president, duly notarized, stating if any of the companies mentioned in the organizational chart operates in Puerto Rico and the kind of business it transacts in Puerto Rico. If none of them operates in Puerto Rico, please, certify accordingly.

All policies, rates and endorsements should be submitted via SERFF, please reference the SERFF filing number in the UCAA cover letter.

Corporate Amendment Applications

Adding Lines of Business – provide two copies of each policy, endorsement and application forms to be issued in Puerto Rico for pre-approval. All policies, rates and endorsements should be submitted via SERFF, please reference the SERFF filing number in the UCAA cover letter.

Name Change, Change of Address for Insurers and Reinsurers, Redomestication and Mergers – Provide two copies of endorsement (one English, one Spanish) to be sent to the insurer's policyholders in Puerto Rico, indicating name change. All policies, rates and endorsements should be submitted via SERFF, please reference the SERFF filing number in the UCAA cover letter.

A certification by applicant's president, duly notarized, stating if any of the companies mentioned in the organizational chart operates in Puerto Rico and the kind of business it transacts in Puerto Rico. If none of them operates in Puerto Rico, please, certify accordingly.

Publish in two newspapers of general circulation in Puerto Rico (in English and Spanish) a notice indicating the effective date of the name change. **Note** : the text in both languages must be submitted for preapproval and evidence of publication is required.

Variable Products (Variable Life and Annuity)

Register with the Securities Office of the Commissioner of Financial Institutions any variable contracts to be issued in Puerto Rico, provide evidence of registration. If already registered with the Securities Exchange Commission, evidence of registration must be presented instead of registration with the Office of the Commissioner of Financial Institutions.

Office of the Commissioner of Financial Institutions
1492 Ponce de León Avenue, Suite 600
Santurce, Puerto Rico 00907-4127

Submit two copies for preapproval.

Appointed authorized representative with authorization to sell variable contracts in Puerto Rico.

Comply with provisions of **Rule XLV of the Regulations of the Insurance Code of Puerto Rico (PDF)** , regarding additional requirements applicable to those insurers that market variable annuity contracts.

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RHODE ISLAND

Rhode Island's filing instructions for initial licensing or approval of all foreign company types, licensed foreign company corporate amendments and foreign company annual filing and renewal requirements can be found online at: <http://www.dbr.state.ri.us/divisions/insurance/foreign.php>

LEGAL REFERENCES

A link to the Public laws and General Laws can be found at: <http://www.rilin.state.ri.us/Statutes/Statutes.html>

A link to proposed and current insurance regulations can be found at: <http://www.dbr.ri.gov/rules/insurance/>

EXPANSION APPLICATIONS

Foreign company applications are accepted, reviewed, and processed pursuant to [RI Insurance Regulation 30 \(PDF\)](#) and the NAIC's UCAA Expansion Application standards.

FILING INSTRUCTIONS:

Expansion Applications are reviewed in chronological order, based on their date of receipt. An application is considered "received" on the date that the Insurance Division receives an application filing fee check in the correct amount.

Please submit the application along with all pertinent attachments and related documents electronically via the UCAA portal, or in .PDF format on CD or DVD mailed directly to the Insurance Division. If the application is submitted electronically, a cover letter with the filing fee check must be received by the Insurance Division before the application will be considered received and added to our pending applications list.

Questions and completed applications should be directed to:

Petr Petrik
Department of Business Regulation – Insurance Division
1511 Pontiac Avenue 69-2
Cranston, RI 02920
Petr.Petrik@dbr.ri.gov
401-462-9634

FEES:

Please note that all Rhode Island fees are retaliatory

[RI General Law 27-2.1](#) mandates a non-refundable application fee of \$1,200 for new foreign company applications. The check should be made payable to "General Treasurer – State of Rhode Island" and should be submitted with the application. Application filing fee checks sent in the wrong dollar amount will be returned and the application will not be considered "received" until the Insurance Division is in receipt of a check in the correct dollar amount.

Upon the completion of the analysis, the applicant will be invoiced for the application review time in accordance with the expense calculation for examinations under [RI General Law 27-13.1-7\(a\)\(1\)](#). This fee will be charged regardless of whether or not the application is approved.

Companies who are offered admission will be responsible for an initial retaliatory licensing fee that will cover the issuance of the initial Rhode Island Certificate of Compliance, filing the annual statement, and filing the company's charter.

A note regarding retaliatory fees

- For states that charge one flat fee for both filing and review of applications: Please submit a \$1,200 filing fee upon submission. At the completion of the application review, the Insurance Division will invoice for the higher of the domestic state's total fee less \$1,200 OR the hourly fee for the examiner's review time.

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- For states that charge a filing fee AND a review fee: Please submit a check for the higher of \$1,200 or the domestic state's application filing fee. Upon completion of the review, the Insurance Division will invoice for the higher of the domestic state's review fee or the hourly fee for the examiner's review time.

CORPORATE AMENDMENTS

Specific filing instructions for corporate amendments, by change type, [can be found online](#) under the "Company Changes" bullet.

Filings must be accompanied by the state specific licensed company [information form](#) , which should reflect all related changes to the company's contact information (if there were no changes to the information therein, this form is not required).

Please note that all changes which affect the information contained in the company's Rhode Island certificate of compliance will require the return of the original certificate, or if it cannot be located, an affidavit of lost certificate. An amended certificate will be issued upon the completion of processing.

Invoices for retaliatory filing fees will be sent at the completion of application processing.

All corporate amendment applications and related questions should be directed to:

Deb Almeida

Department of Business Regulation – Insurance Division

1511 Pontiac Avenue 69-2

Cranston, RI 02920

Debra.Almeida@dbr.ri.gov

401-462-9542

REGISTRATION OF OTHER COMPANY TYPES:

Application forms and instructions for other company types below can be found online at <http://www.dbr.state.ri.us/divisions/insurance/foreign.php>

Surplus Lines

Risk Retention Groups

Risk Purchasing Groups

Certified Reinsurers

Accredited Reinsurers

Fraternal Benefit Societies

All related questions should be directed to:

Department of Business Regulation - Insurance Division

1511 Pontiac Avenue 69-2

Cranston, RI 02920

Debra.Almeida@dbr.ri.gov

401-462-9542

Companies looking for information or filing requirements for captives and reciprocal exchanges should contact:

Debra.Almeida@dbr.ri.gov

401-462-9542

SOUTH CAROLINA

Legal References

Title 38, Code of Laws of South Carolina, 1976, as amended, and South Carolina Department of Insurance Regulations

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can be obtained from:

NILS Publications
21625 Prairie Street
Chatsworth, CA 91311

South Carolina Insurance Statutes are available at:

<http://www.scstatehouse.gov/code/title38.php>

South Carolina Regulations are available at: <http://www.scstatehouse.gov>

State Specific Information

UCAA Primary and Expansion Applications: Go to <http://doi.sc.gov/473/Company-Licensing>

Corporate Amendments :

Contact Stacy Johnson with this Department's Financial Regulation & Solvency Division at (803) 737-6221 or sjohnson@doi.sc.gov with further questions.

SOUTH DAKOTA

Pursuant to SDCL 58-6-12, if this company has transacted insurance in this state, in violation of South Dakota law, prior to your application of authority to transact insurance here, you must pay the applicable premium tax. We cannot grant you authority unless and until you file with the Director of Insurance a written statement, sworn to by two officers, of all premiums received by the company with respect to insurance on subjects resident, located or to be performed in this state. The tax on premiums written during this period is equal to the premium tax you would have paid had you been an authorized insurer during this three year period, plus interest at the rate of 12% per year. This tax is in addition to the admission fee.

http://dlr.sd.gov/insurance/companies/company_licensing.aspx

Legal References

SOUTH DAKOTA Codified Law, Title 58, Insurance

TENNESSEE

Legal References

Title 56 of the Tennessee Code Annotated, Chapter 2 pertains to licensing.

Additional Qualifications to File the Expansion Application

All foreign companies must comply with TCA 56-2-113, which governs the period of organization before admission ('seasoning').

All applicants are required to file biographical affidavits with original notarized signatures with the company's application. The affidavits are to be completed for all officers and directors of the company as listed on the jurat page of the filed statement. The State of Tennessee will accept the NAIC biographical affidavit.

Information Specific to Tennessee Domestic Companies

The plan of operation and proposed charter must be filed and approved prior to submitting any other information.

Redomestications

A company wishing to redomesticate to Tennessee must file in accordance with TCA 56-2-113(D).

Requirements After Licensing

All insurers writing Workers' Compensation must implement an antifraud plan no later than their approval by the department.

All companies must have Rate Filing and Policy Filings submitted and approved, if applicable, before a company may commence writing in this state. Companies should contact the Rate and Policy Filings sections of this Division at 615-741-2825 for details on requirements.

[\[Skip to Content\]](#)

Corporate Amendments

For Redomestications: The State of Tennessee requires a Certificate of Deposit from the new domiciliary state bearing original certification, to accompany the application.

TEXAS

Legal References

Texas Insurance Code

<https://statutes.capitol.texas.gov/>

Filing Fees

The following fees are filed with the Company Licensing and Registration Division.

Non profit legal service corporation application including issuance of certificate of authority	4.07 28 TAC 7.1301	Per application	\$1,500
Non profit legal service corporation additional certificate of authority	4.07 28 TAC 7.1301	Per certificate	\$50
Non profit legal service corporation amendment of a certificate of authority	4.07 28 TAC 7.1301	Per amendment	\$50
Life, Health & Accident Insurance Co. / P&C Co. Filing an amendment to a certificate of authority if the charter is not amended*	4.07 28 TAC 7.1301	Per amendment	\$50
Life, Health & Accident Insurance Co. / P&C Co. Affixing the official seal and certifying the seal	4.07 28 TAC 7.1301	Per seal	\$11
Life, Health & Accident Insurance Co. / P&C Co. Reservation of name*	4.07 28 TAC 7.1301	One-time	\$100
Life, Health & Accident Insurance Co. / P&C Co. Renewal of reservation of name*	4.07 28 TAC 7.1301	As necessary	\$25
Life, Health & Accident Insurance Co. / P&C Co. Filing an application for admission of a foreign or alien company, including issuance of a certificate of authority*	4.07 28 TAC 7.1301	Per application	\$2,000
Life, Health & Accident Insurance Co. / P&C Co. Filing an original charter of a company including issuance of a certificate of authority*	4.07 28 TAC 7.1301	Per filing	\$1,500
Life, Health & Accident Insurance Co. / P&C Co. Filing an amendment to a charter	4.07 28 TAC 7.1301	Per amendment	\$125
Life, Health & Accident Insurance Co. / P&C Co. Filing a designation or amendment to a designation of an attorney for service of process*	4.07 28 TAC 7.1301	Per designation or amendment	\$25
Life, Health & Accident Insurance Co. / P&C Co. Filing a total			

reinsurance agreement*	4.07 28 TAC 7.1301	Per filing	\$750
Life, Health & Accident Insurance Co. / P&C Co. Filing a partial reinsurance agreement*	4.07 28 TAC 7.1301	Per filing	\$150
Life, Health & Accident Domestic Insurance Co. / P&C Co. - Accepting a security deposit excluding those made pursuant to Sec. 3.16*	4.07 28 TAC 7.1301	Per acceptance	\$100
Life, Health & Accident Domestic Insurance Co. / P&C Co. - Substitution or amendment of a security deposit excluding those made pursuant to Sec. 3.16*	4.07 28 TAC 7.1301	Per substitution or amendment	\$50
Life, Health & Accident Insurance Co. / P&C Co. Certification of statutory deposits*	4.07 28 TAC 7.1301	Per certification	\$10
Life, Health & Accident Insurance Co. / P&C Co. Filing of restated articles of incorporation	4.07 28 TAC 7.1301	Per filing	\$250
Filing a notice of intent to relocate books and records outside of Texas pursuant to Sec. 1.28*	4.07 28 TAC 7.1301	Per filing	\$150
Filing of a direct reinsurance agreement*	4.07 28 TAC 7.1301	Per filing	\$150
Filing for approval of merger of stock insurers, pursuant to 21.25*	4.07 28 TAC 7.1301	Per filing	\$750
Filing for approval of agreement for purchase of stock for total assumption reinsurance, pursuant to 21.26*	4.07 28 TAC 7.1301	Per filing	\$750
Filing a joint control agreement*	4.07 28 TAC 7.1301	Per filing	\$50
Filing a substitution or amendment to a joint control agreement*	4.07 28 TAC 7.1301	Per filing	\$20
Filing a change of attorney in fact*	4.07 28 TAC 7.1301	Per filing	\$500

*Companies that produce less than \$450,000 in gross written premium may reduce the fee by ½.

Other State- Specific Information

Fingerprints are required for the top executive officers, including CEO, President, Secretary, Treasurer, COO and CFO. General inquiries may be sent to CompanyLicense@tdi.texas.gov.

Submit biographical information pursuant to UCAA instructions and requirements. Submit fingerprints for each biographical affidavit that is submitted with the application. For fingerprint information, please see

<http://www.tdi.texas.gov/insurer/documents/clrfingerprint.pdf> (PDF) .

Texas strongly recommends electronic fingerprints. Ink print cards require longer processing times and are very susceptible to inaccuracies that may require multiple submissions.

Texas does not require seasoning, but is a retaliatory state.

For information regarding premium taxes, call the Comptroller of Public Accounts at (800) 252-1387 or (512) 463-4865. Visit the web site at <https://comptroller.texas.gov/taxes/insurance/> .

Primary Applications for Redomestication to Texas

For insurers planning to redomesticate to Texas, it is recommended that the Report of Examination as of date be no more than three years from the date of the application. . Information regarding redomesticating to Texas can be found at <http://www.tdi.texas.gov/insurer/domesticcos.html#Redomestication> .

Adding a Line

If the applicant is amending its certificate of authority to include auto liability or liability other than auto, and will write any one of the products listed below, on or after June 1, 2007, in the Texas market will have 30 days to comply with the TexasSure Financial Responsibility Verification Program requirements, per 28 TAC §§5.601 – 5.611. You are advised to review the TexasSure Reporting Guide and User Manual at:

<http://www.helpinsure.com/auto/documents/userguidev7.pdf> (PDF) . You can contact the TexasSure staff at (512) 676-6695 for additional information.

Before you begin to issue policies for Texas, you are obligated to have a loss control program to provide loss control information and services to insureds. You can contact the Loss Control Division at (512) 676-6750 for further information on the prerequisite for writing these lines of insurance in Texas.

- Commercial automobile liability insurance
- Professional liability insurance for hospitals
- Professional liability insurance for insureds other than hospitals
- General liability insurance
- Medical liability insurance for insureds other than hospitals

As a prerequisite for writing **workers' compensation** insurance in Texas, you must maintain or provide accident prevention facilities that are adequate for the nature of your policyholder operations. These include surveys, recommendations, training programs, consultations, analysis of accident causes, industrial hygiene, and industrial health services. You must file an initial DWC Form-109, Accident Prevention Services Annual Report, with the Texas Department of Insurance, Division of Workers' Compensation (DWC) no later than the effective date of your first workers' compensation insurance policy. Applicable statute and rules include the Texas Labor Code Chapter 411, Subchapter E and 28 Texas Administrative Code Chapter 166. For more information about the accident prevention services requirements, contact DWC at 512-804-5020 or aps@tdi.texas.gov .

Corporate Amendments:

Name Approval Requirements Texas requires a name reservation process prior to name approval. The name must not be similar to other licensed companies as to avoid customer confusion. A \$100 fee is required. The form can be found at <http://www.tdi.texas.gov/forms/fincolicense/fin300nameapp.pdf> (PDF) .

Life, Annuity and Credit/Accident & Health companies Instructions for filing Name Change Endorsements and Assumption Certificates- Life Group Division Approval Guidelines:

<http://www.tdi.texas.gov/forms/lhlifehealth/lah302.pdf> (PDF) .

By-Laws - Texas Requirements					
Company Type	Required - FYI Filing	Required - Reviewed for Approval	Not Required	Fee	
				Domestic	Foreign
Fire and Casualty			X	n/a	n/a
Fraternal Benefit Societies	X			No	No
Group Hospital Service Corp			X	n/a	n/a

Life, Health or Accident			X	n/a	n/a
Reciprocal			X	n/a	n/a
Stipulated Premium Company			X	n/a	n/a
Title			X	n/a	n/a

UTAH

All Expansion and Corporate Amendment applications must be submitted using the NAIC/UCAA Electronic Application.

Legal References

Legal references for the regulation of insurance are found at <https://insurance.utah.gov/consumer/legal-resources> . A compilation of state and federal statutes, department regulations and bulletins applicable to regulation of insurance is available for purchase on the website.

Under Plan of Operation

Utah uses the UCAA Pro Forma which requires a three year projection, including RBC.

VERMONT

Legal References

Laws

Butterworth Legal Publishers
Orford, New Hampshire 03777-9797

NILS Publishing Company
21625 Prairie Street
Chatsworth, CA 91311

World Wide Web

<http://legislature.vermont.gov/statutes/>

Bulletin 43

Regulations

NILS Publishing Company
21625 Prairie Street
Chatsworth, CA 91311

Bulletins

NILS Publishing Company
21625 Prairie Street
Chatsworth, CA 91311

VIRGINIA

Legal References

Virginia insurance laws, regulations, and administrative letters are available at the Virginia Bureau of Insurance website: <http://scc.virginia.gov/boi/index.aspx> .

Other Information

Seasoning Requirement

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Expansion applicants are subject to a performance standard, defined generally as profitable operations as a direct writer for each of the three immediately preceding three years. For applicants that do not strictly comply with this standard, the Bureau of Insurance, at its discretion, may give due consideration to such mitigating factors as the severity, cause(s), and timing of statutory losses, surplus strength of the applicant, financial strength of a parent insurer licensed in Virginia, other affiliates licensed in Virginia and under common control with the applicant, etc.

Tentative Approval

If after completing a review of an application the Bureau determines that an applicant meets Virginia's admission requirements, the Bureau will issue a letter of tentative approval, detailing remaining requirements to be fulfilled. These requirements typically consist of the submission of documents to:

1. The Office of the Clerk of the Virginia State Corporation Commission ("Clerk's Office") to obtain a certificate of authority to transact business in Virginia under Title 13.1 of the Code of Virginia. This is only a registration by a non-Virginia corporation to conduct business in Virginia generally. The certificate of authority is not the insurance license, which is issued by the Bureau. The application for a certificate of authority can be downloaded from the Commission's Web site by clicking [here](#) or obtained by contacting the Clerk's Office at P.O. Box 1197, Richmond, VA 23218, (804) 371-9733, or toll-free in Virginia at 1-866-722-2551. Note: An applicant is free to make this filing with the Clerk's Office at any time. However, an applicant may want to consider delaying the filing until after the Bureau has issued the letter of tentative approval;
2. The financial institution designated by the Treasurer of Virginia as custodian for deposits required by Title 38.2 of the Code of Virginia (except for fraternal benefit societies licensed under Chapter 41 of Title 38.2 of the Code of Virginia);
3. The Virginia Department of Taxation. This involves registering and filing with the Department an Estimated Insurance Premiums License Tax Report pursuant to § 58.1-2505 of the Code of Virginia. If this registration and filing are applicable, the Bureau will provide the company with appropriate instructions and Department contact information.
4. The Company Licensing Section of the Bureau. Filings with Company Licensing would include copies of the registration with the Department of Taxation and the Department's Initial Declaration of Estimated Insurance Premiums License Tax confirmation.

Once an applicant has completed the tentative approval phase and the Bureau remains satisfied that the applicant meets all admission requirements, the Bureau will issue the applicant a license to transact the business of insurance in Virginia.

Uniform Consent to Service of Process

Virginia is one of several states that does not accept the Uniform Consent to Service of Process form (UCAA Form 12). A non-Virginia corporation establishes a registered agent in Virginia for acceptance of service of process when it obtains a certificate of authority from the Clerk's Office. See item 1, above. The registered agent's sole duty is to forward to the corporation at its last known address any process, notice or demand that is served on the agent. Virginia law also provides that whenever a corporation fails to maintain a registered agent in Virginia, the Clerk of the Commission shall be an agent of the corporation upon whom service may be made in accordance with § 12.1-19.1 of the Code of Virginia.

Additional information is required of the following types of companies:

Reinsurance Companies

License applications from companies only interested in transacting reinsurance in Virginia are not accepted. However, any such company desiring accreditation in Virginia as a reinsurer pursuant to §§ 38.2-1316.1 through 38.2-1316.8 should contact:

Greg Yeatts
Bureau of Insurance
(804) 371-9391

Gregory.Yeatts@sc.virginia.gov

Title Insurance Companies

Section 38.2-4610.1 of the Code of Virginia requires a foreign or alien title insurance company licensed to transact title insurance business in this Commonwealth to maintain at least the same reserves on title insurance policies issued on properties located in this Commonwealth as are required of domestic title insurance companies, unless the laws of the jurisdiction of domicile of the foreign or alien title insurance company require a higher amount.

Alien Companies

Certification showing a trusted surplus of not less than \$4,000,000 for the security of all its policyholders and creditors within the United States (◆ 38.2-1031).

Fraternal Benefit Societies

- (a) Constitution and By-Laws certified by the society's secretary (◆ 38.2-4129).
- (b) Certification from the proper official of the company's home state that the company is legally established and licensed to do business there (◆ 38.2-4129).

Reciprocal Insurance Companies

Power of Attorney appointing the Clerk of the Commission as statutory agent ; two copies required (◆ 38.2-1216). A form will be provided to the applicant during the review process.

Corporate Amendments , Mergers, etc.

Whenever a non-Virginia corporation, after it has obtained a certificate of authority from the Clerk's Office, files an instrument of amendment, merger, domestication or conversion in its home jurisdiction, it must file an authenticated copy of the instrument with the Clerk's Office within 30 days of the effective date of the instrument. In addition, if the instrument changes the name of the corporation or jurisdiction under whose law it is incorporated, the authenticated copy of the instrument must be accompanied by form **SCC710N (PDF)** . To obtain additional information or instructions, contact the Clerk's Office at P.O. Box 1197, Richmond, VA 23218, (804) 371-9733, or toll-free in Virginia at 1-866-722-2551, or visit the Clerk's Office Web site at <http://www.scc.virginia.gov/clk/> .

WASHINGTON

Legal References

All legal references for the state of Washington, including laws, regulations and bulletins can be found on the [Insurance Commissioner's Web site](#) .

Fee Schedule

Fees for Insurance Company Admission and Renewal

Admission of Company	
Filing Annual Statement	\$20.00
Issue Certificate of Authority	\$25.00
Filing Original Charter Documents, Bylaws, Record of Organization	\$250.00
Filing Certificate of Valuation	\$5.00
Other Miscellaneous Documents	\$5.00
Annual Renewal	
Filing Annual Statement	\$20.00
Renewing Certificate of Authority	\$25.00
Filing Certificate of Valuation	\$5.00
Other Miscellaneous Documents	\$5.00

Fee and tax schedules can be found in RCW 48.14.

Do not submit payment with the expansion application. We will separately request payment prior to the issuance of certificate.

See the Retaliatory Fee chart for corporate amendment application fees

RCW 48.05.340: Capital and surplus requirements.

(1) Subject to RCW 48.05.350 to qualify for authority to transact any kind of insurance as defined in chapter 48.11 RCW or combination of kinds of insurance as set forth in this subsection, a foreign or alien insurer, whether stock or mutual, or a domestic insurer must possess unimpaired paid-in capital stock, if a stock insurer, or unimpaired surplus if a mutual insurer, and additional funds in surplus, as follows, and must thereafter maintain unimpaired a combined total of:

(a) The paid-in capital stock if a stock insurer or surplus if a mutual insurer, plus (b) additional funds in surplus equal to the total of the following initial requirements:

Paid-in capital

Kind or kinds of insurance	Stock or basic surplus	Additional surplus
Life	\$2,000,000	\$2,000,000
Disability	2,000,000	2,000,000
Life and disability	2,400,000	2,400,000
Property	2,000,000	2,000,000
Marine and transportation	2,000,000	2,000,000
General Casualty	2,400,000	2,400,000
Vehicle	2,000,000	2,000,000
Surety	2,000,000	2,000,000
Ocean marine and foreign trade	2,000,000	2,000,000
Any two of the following kinds of insurance: Property, marine & transportation, general casualty, vehicle, surety, ocean marine and foreign trade, disability	3,000,000	3,000,000
Multiple lines (all insurances except life and title insurance)	3,000,000	3,000,000
Title	2,000,000	2,000,000

(2) Capital and surplus requirements are based upon all the kinds of insurance transacted by the insurer wherever it operates or proposes to operate, whether or not only a portion of the kinds are to be transacted in this state.

(3) Until December 31, 1996, a foreign or alien insurer holding a certificate of authority to transact insurance in this state immediately prior to June 9, 1994, may continue to be authorized to transact the same kinds of insurance as long as it is otherwise qualified for that authority. A domestic insurer, except a title insurer, holding a certificate of authority to transact insurance in this state immediately prior to June 9, 1994, may continue to be authorized to transact the same kinds of insurance as long as it is otherwise qualified for such an authority and thereafter maintains unimpaired the amount of paid-in capital stock, if a stock insurer, or basic surplus, if a mutual or reciprocal insurer, and special or additional surplus as required of it under laws in force immediately prior to June 9, 1994. A domestic insurer that is acquired or merged must, immediately after completion of an acquisition or merger, meet the capital and surplus requirements of subsection (1) of this section. A domestic insurer, upon attaining the capital and surplus requirements of subsection (1) of this section, may not return to the capital and surplus requirements existing before June 9, 1994.

[2007c127§1;2005 c223§2;1995 c83§14;1994 c171§1;1993 c462§50; 1991 sp.s.c 5§1;1982 c181§3;1980 c135§1;1967c 150 §5; 1963c195§ 7.]

<http://apps.leg.wa.gov/RCW/default.aspx?cite=48.05.340>

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WEST VIRGINIA

West Virginia Secretary of State

Administrative Law Division
Building 1, Suite 157-K
1900 Kanawha Boulevard East
Charleston, WV 25305-0770
Phone: (304) 558-6000
Email: adlaw@wvsos.com

Legal References

LexisNexis
Attn: Matthew Bender
701 East Water Street
Charlottesville, VA 22902
Phone: (434) 972-7600

State Specific Information

Corporate Amendments:

Name Change – Certificate of Deposit reflecting new name. Explanation of how policyholders will be notified of name change. Redomestication – Certificate of Deposit from new state of domicile. The Rates and Forms Division will not accept any filings required due to a corporate amendment prior to approval of the corporate amendment by the Financial Conditions Division. Example would be a name change endorsement. Rates and Forms Division would not accept a filing until the company received approval of the name change from the Financial Conditions Division.

WISCONSIN

Legal References

Information regarding insurance laws, rules and bulletins may be obtained at:
<https://oci.wi.gov/Pages/Regulation/WisInsLawsandRegulations.aspx>

Other State-Specific Information

<https://oci.wi.gov/Pages/Companies/AppPack21-001.aspx>

Insurers are required to file with their application the applicable Compulsory and Security Surplus Calculation form as of the most recently completed quarter-end, as applicable.

OCI 22-008 Property & Casualty

OCI 22-009 Life Companies

OCI 22-031 Fraternal

OCI 22-091 Mortgage Guaranty Insurers

Any deficit result should be accompanied by justification. The compulsory and security surplus forms are available under "OCI Forms" at the Wisconsin Commissioner of Insurance website. [Ref: 611.19, 618.21 Wis Stats, Ins 51.80 Wis Adm Code]

Insurers are required to file with their application a copy of the currently used custodial agreement(s) with a bank or trust company to hold company investments, and indicate what investments (if any) are either not held under the custodial agreement or held by states as a deposit.

Applicants are required to complete a form OCI 12-014 Designation of Agent for Service of Process (Ref: 601.715 Wis Stats.)

Applicants are also required to file hard copies of the most recent annual and quarterly statements available.

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WYOMING

Legal References

For information regarding Wyoming State Laws and Regulations, go to the Links to Other Related Sites section of the Wyoming Insurance Department's Web page at: <http://doi.wyo.gov>

State Specific Instructions

Wyoming requires the signature of the president, or vice-president or other chief officer and the secretary of the insurer on UCAA Form 2P for Primary Applications and Form 2E for Expansion Applications. If a reciprocal insurer, the attorney-in-fact must sign UCAA Form 2P for Primary Applications and Form 2E for Expansion Applications.

Report of Examination

Per W.S. 26-3-112(a)(vi), a company's most recent report of examination must be as of a date within not more than 60 months preceding the application date.

Seasoning Requirements

Please see W.S. 26-3-105 (a) for Wyoming's seasoning requirements. (updated as of 3-9-18)

Requirements for Wyoming Domestic Insurance Companies

For licensing requirements that apply to Wyoming domestic insurance companies, please refer to Chapter 3 and Chapter 24 of the Wyoming Insurance Code, which is located in Title 26 of the Wyoming Statutes. In addition, please see the following chapters for the types of insurers specified below:

Chapter 23 - Title Insurance Companies

Chapter 25 - Insider Trading in Domestic Insurer Securities (*domestic stock insurers only*)

Chapter 27 - Reciprocal Insurers

Chapter 29 - Fraternal Benefit Societies

Chapter 34 - Health Maintenance Organizations

Below is a brief summary of some of the state-specific requirements for Wyoming domestic insurance companies.

W.S. 26-3-104(c):

Before granting a certificate of authority to a new domestic insurer, the commissioner shall secure a credit and investigation report as to the insurer's management personnel and directors from a recognized and established independent investigation and reporting agency.

W.S. 26-24-102(a):

The applicable provisions of the Wyoming Business Corporation Act (§ 17-16-101 et seq.) apply to domestic stock insurers and domestic mutual insurers, except as in conflict with the express provisions of this code (Title 26) and the reasonable implications thereof. Per W.S. 26-24-102(b), domestic stock and domestic mutual insurers are exempt from the provisions of W.S. 17-16-1630 and 17-16-1720(e) and (f).

W.S. 26-24-103 through 26-24-108:

These statutes contain the requirements for a domestic insurers' incorporators and the corporation itself.

W.S. 26-24-109 through 26-24-119:

These statutes contain specific requirements for domestic mutual insurance companies. Please note that a domestic mutual insurance company shall include the word "mutual" in its name per W.S. 26-24-103(c)(i).

W.S. 26-24-120:

This statute contains specific requirements for domestic stock insurance companies.

W.S. 26-24-121 through 26-24-128:

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These statutes contain specific requirements relating to the officers and board of directors of domestic insurance companies. Per W.S. 26-24-121(d), an insurer operating as an authorized insurer only in the State of Wyoming shall have a majority of its board of directors residing in Wyoming. These members shall also be citizens of Wyoming. Per W.S. 26-24-121(e), any executive committee of a board of directors shall consist of not less than three directors, a majority of whom shall reside in Wyoming.

W.S. 26-24-129:

This statute requires that a domestic insurance company shall have and maintain its principal place of business and home office in Wyoming. In addition, the domestic insurer shall keep in its principal place of business accurate and complete accounts and records of its assets, transactions and affairs in accordance with the usual and accepted principles and practices of insurance accounting and record keeping as applicable to the kinds of insurance the insurer transacts. The insurer shall also have and maintain its assets in Wyoming.

W.S. 26-24-130 through W.S. 26-24-151: These statutes contain various requirements regarding disbursements; borrowing; participating policies; dividends; contingent liability of mutual members; nonassessable policies; impairment of capital; directors' liability; mutualization of stock insurers; conversion of mutual insurers to stock insurers; mergers; acquisitions; bulk reinsurance; and mutual members' share of assets upon liquidation.



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RESOURCES

Committees	Members	Consumers	Education	Industry	Products
Committee List (PDF)	Member List (PDF)	Consumer Information Source (CIS)	Schedule	Financial Statement Filing	Publications
Committee Structure (PDF)	Members by Zone (PDF)	Life Insurance Policy Locator	Regulator Professional Designation Program	Market Conduct Annual Statement (MCAS)	Financial Statement Data
Exposure Drafts Meetings	Executive Committee (PDF)	Consumer Participation	Course Catalog (PDF)	Uniform Certificate of Authority Application (UCAA)	Automated Valuation Service
	Insurance Dept. Directory	Glossary of Insurance Terms		Company Code Application (PDF)	Account Manager
PROGRAMS & AFFILIATES	APPLICATIONS	ANALYSIS	POLICY		
Center for Insurance Policy & Research (CIPR)	System for Electronic Rate and Form Filing (SERFF)	Securities Valuation Office (SVO)	Financial		
Insure U - Get Smart About Insurance	State Based Systems (SBS)	Structured Securities Group (SSG)	Health		
National Insurance Producer Registry (NIPR)	OPTins Premium Tax Payment System	Capital Markets Bureau	International Fellows Application		
Interstate Insurance Product Regulation Commission (Compact)	myNAIC iSite+				

CONTACTS

Executive Office	Central Office	Capital Markets & Investment Analysis Office
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