



NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Date: 6/29/21

Virtual Meeting

NATIONAL TREATMENT AND COORDINATION (E) WORKING GROUP

Wednesday, July 14, 2021

1:00 – 2:00 p.m. ET / 12:00 – 1:00 p.m. CT / 11:00 a.m. – 12:00 p.m. MT / 10:00 – 11:00 a.m. PT

ROLL CALL

Debbie Doggett, Co-Chair	Missouri	Ursula Almada	New Mexico
Linda Johnson, Co-Chair	Wyoming	Cameron Piatt	Ohio
Cindy Hathaway	Colorado	Greg Lathrop	Oregon
Kathy Belfi	Connecticut	Cressinda Bybee	Pennsylvania
Alisa Pritchard	Delaware	Amy Garcia	Texas
Carolyn Morgan	Florida	Jay Sueoka	Utah
Stewart Guerin	Louisiana	Ron Pastuch	Washington
Kari Leonard	Montana	Amy Malm	Wisconsin

NAIC Support Staff: Jane Barr

AGENDA

1. Consider Adoption of its May 13 Minutes—*Linda Johnson (WY)* Attachment 1
2. Consider Adoption of Proposal 2021-01 (Primary Application and Instructions)—*Debbie Doggett (MO)* Attachment 2
 - a. Comments Attachment 3
 - b. Modified Instruction Wording “If the application is denied, the state will provide an appropriate status date and include a detailed explanation for the denial, which will automatically generate an email notification to the Applicant Company. The Applicant Company can also choose to withdraw its application and must include an explanation for withdrawal. If the Applicant Company wishes to re-file a Primary Application, a new application and filing fee will need to be submitted.”
3. Consider Adoption of Proposal 2021-02 (Redomestication Application and Instructions)—*Linda Johnson (WY)* Attachment 4
4. Consider Adoption of Proposal 2021-05 (Form A Review Guidance)—*Debbie Doggett (MO)* Attachment 5
5. Expose Proposal 2021-06 (Disclaimer Form) Attachment 6
6. Hear an Update on Ad Hoc Group Projects—*NAIC Staff*
7. Discuss Any Other Matters Brought Before the Working Group
 - a. Electronic Public Records—*Jeff Hunt (Consultant)*

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Draft: 5/20/21

National Treatment and Coordination (E) Working Group
Virtual Meeting
May 13, 2021

The National Treatment and Coordination (E) Working Group of the Financial Condition (E) Committee met May 13, 2021. The following Working Group members participated: Debbie Doggett, Co-Chair (MO); Linda Johnson, Co-Chair (WY); Cindy Hathaway (CO); Joan Nakano and William Mitchell (CT); Alisa Pritchard (DE); Jason Reynolds (FL); Stewart Guerin and Mike Boutwell (LA); Kari Leonard (MT); Cameron Piatt (OH); Greg Lathrop (OR); Cressinda Bybee (PA); Robert Rudnai (TX); Jay Sueoka (UT); Ron Pastuch (WA); and Amy Malm (WI).

1. Adopted Proposal 2021-01 (Primary Application and Instructions)

Ms. Doggett summarized the purpose of proposal 2021-01 is to modify the primary application for start-up company applications only. All references to a redomestication were removed, and new forms were created to capture management information (Form 4P) and holding company debt to equity information (Form 5P). Ms. Doggett added that the proposal was exposed for a 45-day public comment period ending April 19. One minor editorial comment was made and is reflected in the PDF posted to the Working Group's web page, which was to change the dollar sign to a percent sign on Question 6 of Form 8 (Questionnaire).

Janet Shemanske (Nautilus) asked whether traditional insurers should be listed in the section identified as "Applicant Company Formed As." Ms. Doggett said during the last call, it was noted that other states use the Uniform Certificate of Authority Application (UCAA) forms to license other risk-bearing entities. Jane Barr (NAIC) confirmed this information will eventually be carried over to the company code application form when a primary application is approved, and the company is eligible for an NAIC company code. Mr. Boutwell said more states are moving forward with domestic surplus lines, Louisiana being one of those states. Ms. Doggett said it would depend on state law and whether the company becomes licensed as a property/casualty (P/C) insurer and then eventually writes as a surplus lines carrier. Lisa Brown (American Property Casualty Insurance Association—APCIA) asked whether the Applicant Company Formed As section should be clarified for traditional insurers because the list seems to include other non-traditional company types. Ms. Barr explained when the states were surveyed, they indicated the type of entities that could submit UCAA forms based on the list provided on the company code application. She further explained, this information would eventually populate into the company code application form. Ms. Shemanske asked for confirmation that this section may not need to be completed if the applicant company is a traditional insurer. Ms. Barr concurred and reiterated that the proposal was exposed for a 45-day public comment period, and no comments were submitted. The Working Group may want to consider re-exposure if additional edits are suggested.

Ms. Doggett said clarification is needed for the Applicant Company Formed As section. Ms. Malm concurred that clarification is needed so the section is completed, if necessary. Mr. Boutwell suggested adding "if applicable" in parentheses if other than a traditional insurer. Ms. Doggett said it could go at the beginning or end of the section in parenthetical. Ms. Johnson asked whether all insurance types should be listed. Mr. Boutwell said the company code application is labeled "company subtype" and includes the option for none. Ms. Doggett suggested changing the heading to mirror the company code application and adding an option for none. Ms. Barr said she will make the appropriate edits and circulate them to the Working Group members before sending the notice for re-exposure. She suggested a 30-day public comment period to give interested parties ample time to review and submit their comments timely. Ms. Barr reminded the Working Group that proposal 2021-02, which is the next item to consider, should have the same effective date as proposal 2021-01.

2. Adopted Proposal 2021-02 (Redomestication Application and Instructions)

Ms. Johnson summarized that proposal 2021-02 is in conjunction to the changes made to the original primary application, which combined both redomestication and start-up applications on one form. The two applications have been separated, and the focus of the redomestication application is for the initial application between the old and new domiciliary states. Although the forms may look similar, the redomestication forms will be identified with an "R" on each form page (e.g., 1R, 2R, etc.). Ms. Johnson said the redomestication application and instructions were also exposed for a 45-day public comment period ending April 19, and no comments were received. Ms. Shemanske asked whether the instructions should state that a rigorous review is required if the company is already licensed in the state where it plans to redomesticate. Mr. Piatt said Ohio would do a rigorous review because there could be several years between the initial application and the redomestication. Ms. Malm concurred Wisconsin would do the same to ensure that there is no regulatory arbitrage taking place.

The Working Group agreed to table consideration until the primary application is ready to be considered.

3. Adopted Proposal 2021-03 (Cybersecurity Contact)

Mr. Boutwell summarized that the purpose of proposal 2021-03 is to include a cybersecurity contact due to the recent adoption of a cybersecurity model law, and this contact information may be useful to the state insurance regulators for speed in contacting the appropriate person. He noted this addition to the list of company contacts on Form 14 may not necessitate an exposure period before consideration by the Working Group.

Ms. Boutwell made a motion, seconded by Ms. Malm, to adopt proposal 2021-03 (Attachment 1). The motion passed unanimously.

Ms. Barr added once it is adopted by the Financial Condition (E) Committee, the developers will begin programming this update into the electronic application.

4. Adopted Proposal 2021-04 (Biographical Affidavit Cover Letter)

Ms. Johnson said the purpose of proposal 2021-04 is to ensure: 1) the biographical affidavit could be used for more than one application/purpose if the affiant's signature is not more than six months old; and 2) the biographical affidavit form is not modified in any way to suit the applicant company's purpose for submission.

Ms. Johnson further explained the cover letter allows information for holding company groups where an affiant may hold a position for multiple companies in a group. If the applicant company is using an affidavit, where the signature is less than six months old, for multiple company applications, the cover letter could be updated for a particular application if the affiant information on the biographical affidavit has not been updated/changed. The cover letter will need to be updated and signed by the applicant company contact for every application submission, and each biographical affidavit will need its own cover letter. Ms. Johnson added that proposal 2021-04 was exposed for a 45-day public comment period ending May 5, and no comments were received.

Ms. Brown asked how companies reuse a biographical affidavit when the applicant company information is changed without requiring a new signature and notarization. Ms. Barr explained the applicant company information on the cover letter should be updated to reflect which company within the group listed submitted the biographical affidavit. Ms. Brown asked whether one affiant can be submitted for multiple companies within the same group. Ms. Barr concurred. Mr. Boutwell said his state would expect to see "see attached" in reference to the applicant company name in the header of the biographical affidavit. Ms. Brown asked whether the UCAA chart reflects the only states that would allow this cover letter for multiple submissions within a group. Ms. Barr said once adopted, she will reach out to the states for confirmation and make the updates to the state charts accordingly.

Mr. Rudnai made a motion, seconded by Mr. Lathrop, to adopt proposal 2021-04 (Attachment 2). The motion passed unanimously.

5. Discussed Form A – Private Equity Company

Ms. Doggett said Missouri has received several Form A applications from private equity (PE) companies, and during the review of the operating agreements, partnership agreements, and articles of incorporation, it was determined the ultimate controlling party was different than the individual/party identified when the Form A was submitted. She suggested the *Company Licensing Best Practices Handbook* stipulates the importance of the review of operational agreements to identify the ultimate controlling party. She said she will work with NAIC staff to draft wording.

The next Working Group meeting is tentatively set for July.

Having no further business, the National Treatment and Coordination (E) Working Group adjourned.

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National Treatment and Coordination (E) Working Group
Company Licensing Proposal Form

DATE: <u>1/12/2021</u>	<u>FOR NAIC USE ONLY</u>
CONTACT PERSON: <u>Jane Barr</u>	Agenda Item # <u>2021-01</u>
TELEPHONE: <u>816-783-8413</u>	Year <u>2021</u>
EMAIL ADDRESS: <u>jbarr@naic.org</u>	<u>DISPOSITION</u>
ON BEHALF OF: <u>Primary Application Ad Hoc Group</u>	<input type="checkbox"/> ADOPTED _____
NAME: <u>NTC(E)WG</u>	<input type="checkbox"/> REJECTED _____
TITLE: <u>Linda Johnson (WY) co-chair</u> <u>Debbie Doggett (MO) co-chair</u>	<input type="checkbox"/> DEFERRED TO _____
AFFILIATION: _____	<input type="checkbox"/> REFERRED TO OTHER NAIC GROUP _____
ADDRESS: _____	<input checked="" type="checkbox"/> Re-EXPOSED June 16, 2021 _____
	<input type="checkbox"/> OTHER (SPECIFY) _____

IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

UCAA Forms UCAA Instructions Enhancement to the Electronic Application Process
 Company Licensing Best Practices HB

Forms:

Form 1 – Checklist Form 2 - Application Form 3 – Lines of Business
 Form 6- Certificate of Compliance Form 7 – Certificate of Deposit Form 8 - Questionnaire
 Form 8C- Corporate Amendment Questionnaire Form 11-Biographical Affidavit Form 12-Uniform Consent to Service of Process Form 13- ProForma Form 14- Change of Address/Contact Notification
 Form 15 – Affidavit of Lost C of A Form 16 – Voluntary Dissolution Form 17 – Statement of Withdrawal

DESCRIPTION OF CHANGE(S)

The primary application was updated to distinguish the difference between a “new” company (start-up) and a redomestication application in the development of the business rules used to create separate electronic applications. Two separate Forms have been added to include: Management Information (Form 4P) and Holding Company Debt to Equity Information (Form 5P)

REASON OR JUSTIFICATION FOR CHANGE **

Eventually, all hard copy applications will move to an electronic format, during this process forms will be modified for specific licensing transaction in an effort to incorporate state specific requirements where necessary. The application is specifically for start-up only licensing applications which includes two new forms to separately capture management information and holding company debt to equity information if the Applicant Company is part of a holding company structure.

Additional Staff Comments:

3/4/21- Proposal was exposed for a 45-day comment period, ending 5/5/21
5/5/21- One editorial comment regarding a typo on Q6 of Form 8 was noted and corrected to change “\$” to a “%”.
5/13/21- Comments during the NTCWG conference call suggesting clarifying language for the company sub-type section to include (if applicable).
5/17/21- Proposal re-exposed for a 30-day comment period, ending June 16th.
6/16/21 – Comments received and included for the Instructions.

**** This section must be completed on all forms.**

Revised 01-2019

Proposed Applicant Company Name: _____

FEIN: _____

**Uniform Certificate of Authority Application (UCAA)
Primary Application Checklist
For Primary Application Only**

The application checklist is intended to help guide the insurer (herein after referred to as “Applicant Company”) with the assembly of a complete Primary Uniform Certificate of Authority Application (UCAA).

Regulator Use Only

- | | | |
|-----|--|--------------------------|
| 1. | Application Form, includes: | <input type="checkbox"/> |
| | <input type="checkbox"/> UCAA Primary Application Checklist (Form 1P) | |
| | <input type="checkbox"/> UCAA Primary Application executed and electronically signed (Form 2P) | |
| | <input type="checkbox"/> Lines of insurance the Applicant Company is requesting authority to transact (Form 3). | |
| 2. | Filing Fee (pursuant to Section II Filing Requirements Item 2), includes: | <input type="checkbox"/> |
| | <input type="checkbox"/> Electronic Payment of required filing fee or | |
| | <input type="checkbox"/> Copy of check | |
| 3. | Minimum Capital and Surplus Requirements (pursuant to Section II Filing Requirements Item 3) | <input type="checkbox"/> |
| | <input type="checkbox"/> Explanation of compliance with minimum capital & surplus requirements for state for which application is prepared | |
| 4. | Statutory Deposit Requirements (pursuant to Section II Filing Requirements Item 4) | <input type="checkbox"/> |
| | <input type="checkbox"/> Provide financial source of deposit | |
| 5. | Name Approval (pursuant to Section II Filing Requirements Item 5) | <input type="checkbox"/> |
| | <input type="checkbox"/> Evidence of name approval request | |
| | <input type="checkbox"/> Copy of Secretary of State approval | |
| 6. | Plan of Operation (pursuant to Section II Filing Requirements Item 6) | <input type="checkbox"/> |
| | <input type="checkbox"/> Completed questionnaire (Form 8) | |
| | <input type="checkbox"/> Pro Forma | |
| | <input type="checkbox"/> Narrative | |
| 7. | Holding Company Act Filings (pursuant to Section II Filing Requirements Item 7) | <input type="checkbox"/> |
| | <input type="checkbox"/> Ultimate Controlling Party information | |
| 8. | Statutory Membership(s) | <input type="checkbox"/> |
| | <input type="checkbox"/> Attach documentation as listed in Section II Filing Requirements Item 8 | |
| 9. | SEC Filings or Consolidated GAAP Financial Statement | <input type="checkbox"/> |
| | <input type="checkbox"/> Attach documentation as listed in Section II Filing Requirements Item 9 | |
| 10. | Debt-to-Equity Ratio Statement | <input type="checkbox"/> |
| | <input type="checkbox"/> Attach documentation as listed in Section II Filing Requirements Item 10 | |
| 11. | Custody Agreements | <input type="checkbox"/> |
| | <input type="checkbox"/> Attach documentation as listed in Section II Filing Requirements Item 11 | |

Proposed Applicant Company Name: _____

FEIN: _____

Regulator Use Only

12. **Public Records Package – Submit ALL items in chart in Section II Item 12, including:**

a. **Articles of Incorporation, including:**

- Original Articles
- Copy of Secretary of State approval

b. **Bylaws, including:**

- Original certification by the Applicant Company’s corporate assistant

c. **Statement with attachments, including:**

- Financial statement of Ultimate Controlling Party, 10K or 10Q

d. **Independent CPA Audit Report**

13. **NAIC Biographical Affidavit (Form 11) for the following individuals listed on the Management Information Form:**

- Officers
- Directors
- Key managerial personnel (including heads of risk management, compliance, internal audit or other individuals who will control the operations of the Applicant Company or have binding authority over the Applicant Company)
- Any individual with 10% or greater ownership of the Applicant Company and/or the Applicant Company’s ultimate controlling entity. **A disclaimer must be filed for any individual stating no control. (verify with NAIC legal on language)**
- Affidavit originally signed and notarized within six months of application date
- Affidavit certified by independent third party

14. **State-Specific Information**

- Some jurisdictions may have additional requirements that must be met before a Certificate of Authority can be issued. Before completing a UCAA Primary Application, the Applicant Company should review a listing of requirements for the state to which it is applying.

Proposed Applicant Company Name: _____ FEIN: _____

**Uniform Certificate of Authority Application (UCAA)
Primary Application**

To the Insurance Commissioner/Director/Superintendent of the State of:
(Select the appropriate state in which the Applicant Company is applying.)

Drop-down menu with the state list.

The undersigned Applicant Company hereby certifies that the classes of insurance as indicated on the Lines of Insurance, Form 3, are the lines of business which the Applicant Company is applying to transact.

Proposed Name of Applicant Company:	
Group Code (If Applicable)	

Registered Office Address:	
----------------------------	--

Administrative Office Address:	
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Mailing Address:	
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Company Web address: (if available)	
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Phone:	
Fax:	
Date Incorporated:	
Form of Organization:	
Date Organized:	

Country of Domicile: (If Applicable)	
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Date of Charter, Bylaws or Subscriber's Agreement:	
--	--

Par Value of Issued Stock:	\$
Surplus as regards policyholders:	\$

Ultimate Owner/Holding Company:	
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Company Type:

Stock	Limited Liability Corporation	Partnership (all types)
Reciprocal	U.S. Branch of Alien Insurer	Proprietorship
Fraternal	Cooperative	Syndicate
Mutual	Charitable Gift Annuity	Other

Proposed Applicant Company Name: _____ FEIN: _____

Applicant Company ~~Formed as~~Sub-Type (If Applicable):

Residual Market Mechanisms	Captive – Pure	City, Town, County, State, Parish, Township
Risk Retention Group – Captive	Captive- Other	State Insurance Fund/Program
Risk Retention Group - Traditional	Captive – Special Purpose Financial Insurer	
Special Purpose Vehicle	Manager Managed Limited Liability Co	Surplus Lines Insurer

If Available:

Billing Address:			
E-Mail Address:	Phone:	Fax:	
Premium Tax Statement Address:			
E-Mail Address:	Phone:	Fax:	
Producer Licensing Address:			
E-Mail Address:	Phone:	Fax:	
Rate/Form Filing Address:			
E-Mail Address:	Phone:	Fax:	
Consumer Affairs Address:			
E-Mail Address:	Phone:	Fax:	

Has the Applicant Company ever been refused admission to this or any other state prior to the date of this application?

Yes No

If yes, give full explanation in an attached letter.

[Attachment Button](#)

The Applicant Company hereby designates (name natural persons only) _____, to appoint persons and entities to act as and to be licensed as agents in the State of _____, and to terminate the said appointments.

NOTE: This does not apply to those states that do not require appointments

The following information is required of the individual who is authorized to represent the Applicant Company before the department.

Name:			
Title:			
Mailing Address:			
E-Mail Address:	Phone: /Fax:		

If the representative is not employed by the Applicant Company, please provide a company contact person in order to facilitate requests for detailed financial information.

Name:			
Title:			
Mailing Address:			
E-Mail Address:	Phone: /Fax:		

Proposed Applicant Company Name: _____ FEIN: _____

Applicant Company Incorporators' Certification and Attestation

One of the officers (listed below) of the Applicant Company must read the following very carefully:

1. I hereby certify, under penalty of perjury, that I have read the application, that I am familiar with its contents, and that all of the information, including the attachments, submitted in this application is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license discipline or other administrative action and may subject me or the Applicant Company, or both, to civil or criminal penalties.
2. I acknowledge that I am familiar with the insurance laws and regulations of said state, accept the Constitution of such state, in which the Applicant Company is licensed or to which the Applicant Company is applying for licensure.
3. I acknowledge that I am the _____ of the Applicant Company, am authorized to execute and am executing this document on behalf of the Applicant Company.
4. I hereby certify under penalty of perjury under the laws of the applicable jurisdictions that all of the forgoing is true and correct, executed this _____ at _____.

Date	Electronic Signature of President
	Full Legal Name of President
Date	Electronic Signature of Secretary
	Full Legal Name of Secretary
Date	Electronic Signature of Treasurer
	Full Legal Name of Treasurer
Date	Electronic Signature of Director
	Full Legal Name of Director
	Electronic Name of Applicant Company
Date	Electronic Signature of Witness
	Full Legal Name of Witness

Proposed Applicant Company Name: _____ FEIN: _____

Uniform Certificate of Authority Application (UCAA) Lines of Insurance

Please complete the state information below which the Applicant Company is currently applying for authority to do business. As a result of statutory and regulatory requirements, each state has its own terminology for the lines of insurance. The Lines of Business Matrix was developed to assist the Applicant Company in completing this form. The matrix includes each line of business as it is reported on the NAIC's annual statement blanks and corresponding state statute or regulation. The matrix is located on the UCAA website under State Charts.^[BJ1]

This form will only show the lines of business for the state selected as the proposed domiciliary state.

ALABAMA	Applying for
Life (Sec. 27-5-2), Annuities (Sec. 27-5-3)	
Disability (Sec. 27-5-4)	
HMO (Sec. 27-21A-1, 27-21A-2 and 27-21A-3)	
Property (Sec. 27-5-5)	
Miscellaneous Casualty (Sec. 27-5-6, 27-5-7, 27-5-8, 27-5-9)	
Title (Sec. 27-5-10)	

ALASKA	Applying for
Life (AS 21.12.040)	
Health (AS 21.12.050)	
Disability (21.12.052)	
Annuities (AS 21.12.055)	
Variable Life (AS 21.42.370)	
Variable Annuities (AS 21.42.370)	
Property (AS 21.12.060)	
Casualty (AS 21.12.070) including clauses:	
(1) Vehicle	
(2) Liability	
(3) Workers' Compensation and Employers Liability	
(4) Burglary and Theft	
(5) Personal Property Floater	
(6) Glass	
(7) Boiler and Machinery	
(8) Leakage and Fire Extinguishing Equipment	
(9) Credit (failure of debtors to pay obligations to insured)	
(10) Malpractice	
(11) Elevator	
(12) Livestock	
(13) Entertainments	
(14) Miscellaneous	
Surety (AS 21.12.080)	
Marine (AS 21.12.090(a))	
Wet Marine and Transportation (AS 21.12.090(b))	
Mortgage Guaranty (AS 21.12.110)	
Title (AS 21.66)	
Fraternal Benefit Society (AS 21.84)	

ARIZONA	Applying for
Casualty with Workers' Compensation A.R.S. § 20-252	
Casualty without Workers' Compensation A.R.S. § 20-252	

Proposed Applicant Company Name: _____ FEIN: _____

ARIZONA (continued)	Applying for
Disability A.R.S. § 20-253	
Life (Includes Annuities) A.R.S. § 20-254	
Variable Annuity A.R.S. § 20-2631(2)	
Variable Life A.R.S. § 20-2601(15)	
Marine and Transportation A.R.S. § 20-255	
Mortgage Guaranty A.R.S. § 20-1541	
Prepaid Legal A.R.S. 20-1097	
Property A.R.S. § 20-256	
Surety A.R.S. § 20-257	
Title A.R.S. § 20-1562	
Vehicle A.R.S. § 20-259	
Life & Disability Reinsurer A.R.S. § 20-1082	
Health Care Services Organization A.R.S. § 20-1051	
Health, Medical, Dental, Optometric Service Corporations A.R.S. § 20-824	
Prepaid Dental Plan Organization A.R.S. § 20-1001	
Recognized Surplus Lines A.R.S. §§ 20-407.01 & 20-409	

ARKANSAS	Applying for
Life (ACA 23-62-102)	
Accident & Health (ACA 23-62-103)	
Property (ACA 23-62-104)	
Casualty (ACA 23-62-105)	
Surety (ACA 23-62-106)	
Workers' Compensation (ACA 23-62-105)	
Marine (ACA 23-62-107)	
Title (ACA 23-62-108)	
Mortgage Guaranty (ACA 23-62-110)	

CALIFORNIA	Applying for
Life (CIC 101)	
Fire (CIC 102)	
Marine (CIC 103)	
Title (CIC 104)	
Surety (CIC 105)	
Disability (CIC 106)	
Plate Glass (CIC 107)	
Liability (CIC 108)	
Workers' Compensation (CIC 109)	
Common Carrier Liability (CIC 110)	
Boiler and Machinery (CIC 111)	
Burglary (CIC 112)	
Credit (CIC 113)	
Sprinkler (CIC 114)	
Team and Vehicle (CIC 115)	
Automobile (CIC 116)	
Aircraft (CIC 118)	
Mortgage Guaranty (CIC 119)	
Insolvency (119.5)	

Proposed Applicant Company Name: _____ FEIN: _____

CALIFORNIA (continued)	Applying for
Legal (CIC 119.6)	
Miscellaneous (CIC 120)	
Financial Guaranty (CIC 124)	

COLORADO	Applying for
Life (10-3-102(1)(b))	
General Life	
Accident and Health	
Annuities	
Credit	
Variable Contracts	
Fraternal Benefit Society (10-14-603)	
General Life	
Accident and Health	
Annuities	
Variable Contracts	
Title (Title 10, Article 11)	
Title	
Property and Casualty (Title 10, Article 3, Sections 102(1)(a), (c) and (d) or (Title 10, Articles 12 or 13)	
General Property	
Crop	
Motor Vehicle	
General Casualty	
Accident and Health	
Fidelity and Surety (excluding bail bond)	
Bail Bond	
Workers' Compensation	
Mortgage Guaranty	
Credit	
Professional Malpractice	

CONNECTICUT	Applying for
(C.G.S. Title 38a)	
Fire, Extended Coverage and Other Allied Lines	
Homeowners Multiple Peril	
Commercial Multiple Peril	
Earthquake	
Growing Crops	
Ocean Marine	
Inland Marine	
Accident and Health	
Workers' Compensation	
Liability other than Auto (B.I. and P.D.)	
Auto Liability (B.I. and P.D.)	
Auto Physical Damage	
Aircraft (all perils)	
Fidelity and Surety	
Financial Guaranty (mono-line)	
Glass	

Proposed Applicant Company Name: _____ FEIN: _____

CONNECTICUT (continued)	Applying for
Burglary and Theft	
Boiler and Machinery	
Credit	
Reinsurance	
Life Non-Participating	
Life Participating	
Variable Life Non-Participating	
Variable Life Participating	
Variable Annuities	
Title	
Fraternal Benefit Societies	
Health Care Center	
Credit Life	
Credit Accident and Health	
Mortgage Guaranty (monoline)	
Residual Value	

DELAWARE	Applying for
Life [18 Del. C. Section 902]	
Variable Annuities [Del. Reg 1]	
Variable Life [Del. Reg 44]	
Credit Life [18 Del. C. Section 902]	
Credit Health [18 Del. C. Section 903]	
Health [18 Del. C. Section 903]	
Property [18 Del. C. Section 904]	
Surety [18 Del. C. Section 905]	
Casualty [18 Del. C. Section 906(a)], including subdivisions:	
(1) Vehicle	
(2) Liability	
(3) Workers' Compensation & Employer's Liability	
(4) Burglary & Theft	
(5) Personal Property Floater	
(6) Glass	
(7) Boiler & Machinery	
(8) Leakage & Fire Extinguisher Equipment	
(9) Credit	
(10) Malpractice	
(11) Elevator	
(12) Congenital Defects	
(13) Livestock	
(14) Entertainments	
(15) Miscellaneous	
Marine & Transportation [18 Del. C. Section 907]	
Title [18 Del. C. Section 908]	

DISTRICT OF COLUMBIA	Applying for
Health Maintenance Organizations (Sec. 31 – Chapter 34)	
Life and Health	
Individual Life	
Group Life	
Variable Life (26 DCMR Chapter 27)	

Proposed Applicant Company Name: _____ FEIN: _____

DISTRICT OF COLUMBIA (continued)	Applying for
Individual Accident and Health	
Group Accident and Health	
Individual Annuities (Fixed and Variable) (Sec. 31-4442)	
Group Annuities (Fixed and Variable) (Sec. 31-4442)	
Fire and Casualty	
(1) Fire (Sec. 31-2502.11)	
(2.1) Allied Lines (Sec. 31-2502.11)	
(2.2) Multiple Peril Crop	
(2.3) Federal Flood	
(2.4) Private Crop (Sec. 31-2502.11)	
(2.5) Private Flood (Sec. 31-2502.11)	
(3) Farmowners Multiple Peril (Sec. 31-2502.11)	
(4) Homeowners Multiple Peril (Sec. 31-2502.11)	
(5.1) Commercial Multiple Peril (non-liability) (Sec. 31-2502.11)	
(5.2) Commercial Multiple Peril (liability) (Sec. 31-2502.11)	
(6) Mortgage Guaranty	
(8) Ocean Marine (Sec. 31-2502.11)	
(9) Inland Marine (Sec. 31-2502.11)	
(10) Financial Guaranty	
(11) Medical Malpractice (Sec. 31-2502.11)	
(12) Earthquake (Sec. 31-2502.11)	
(13) Group Accident & Health (Sec. 31-2502.11)	
(14) Credit A&H (Group & Individual) (Sec. 31-2502.11)	
(15.1) Collectively Renewable A&H (Sec. 31-2502.11)	
(15.2) Non-cancelable A&H (Sec. 31-2502.11)	
(15.3) Guaranteed Renewable A&H (Sec. 31-2502.11)	
(15.4) Non-Renewable for Stated Reasons Only (Sec. 31-2502.11)	
(15.5) Other Accident Only (Sec. 31-2502.11)	
(15.7) All Other A&H (Sec. 31-2502.11)	
(15.8) Federal Employees Health Benefits Program	
(16) Workers' Compensation (Sec. 31-2502.11)	
(17.1) Other Liability – occurrence (Sec. 31-2502.11)	
(17.2) Other Liability – claims made (Sec. 31-2502.11)	
(18) Products Liability (Sec. 31-2502.11)	
(19.1) Private Passenger Auto No-Fault (personal injury protection) (Sec. 31-2502.11)	
(19.2) Other Private Passenger Auto Liability (Sec. 31-2502.11)	
(19.3) Commercial Auto No-Fault (personal injury protection) (Sec. 31-2502.11)	
(19.4) Other Commercial Auto Liability (Sec. 31-2502.11)	
(20) Glass (Sec. 31-2502.11)	
(21.1) Private Passenger Auto Physical Damage (Sec. 31-2502.11)	
(21.2) Commercial Auto Physical Damage (Sec. 31-2502.11)	
(22) Aircraft (all perils) (Sec. 31-2502.11)	
(23) Fidelity (Sec. 31-2502.11)	
(24) Surety (Sec. 31-2502.11)	
(26) Burglary and Theft (Sec. 31-2502.11)	
(27) Boiler and Machinery (Sec. 31-2502.11)	
(28) Credit (Sec. 31-2602.03, 31-2502.11)	
Title [Sec. 31-2602.03 (a)(7)]	

Proposed Applicant Company Name: _____ FEIN: _____

FLORIDA	Applying for
Property & Casualty Insurers	
0010 Fire	
0020 Allied Lines	
0030 Farmowners Multi Peril	
0040 Homeowners Multi Peril	
0050 Commercial Multi Peril	
0080 Ocean Marine	
0090 Inland Marine	
0100 Financial Guaranty	
* 0106 Auto Warranties	
0110 Medical Malpractice	
0120 Earthquake	
0160 Workers' Compensation	
0170 Other Liability	
* 0173 Prepaid Legal	
0192 Private Passenger Auto Liability	
0194 Commercial Auto Liability	
0211 Private Passenger Auto Physical Damage	
0212 Commercial Auto Physical Damage	
0220 Aircraft	
0230 Fidelity	
0240 Surety	
* 0245 Bail Bonds	
0250 Glass	
0260 Burglary and Theft	
0270 Boiler and Machinery	
0280 Credit	
* 0285 Title (Title Companies Only)	
* 0290 Livestock	
0300 Industrial Fire	
* 0310 Mortgage Guaranty	
0441 Credit Disability	
* 0450 Accident and Health	
* 0520 Industrial Extended Coverage	
* 0540 Mobile Home Multi Peril	
* 0550 Mobile Home Physical Damage	
* 0570 Crop Hail	
* 0607 Home Warranties	
* 0608 Service Warranties	
* 0610 Other Warranty	
* 0620 Miscellaneous Casualty	

Proposed Applicant Company Name: _____ FEIN: _____

FLORIDA (continued)	Applying for
Property & Casualty Insurers (Reinsurance Only)	
R010 Fire	
R020 Allied Lines	
R030 Farmowners Multi Peril	
R040 Homeowners Multi Peril	
R050 Commercial Multi Peril	
R080 Ocean Marine	
R090 Inland Marine	
R100 Financial Guaranty	
* R106 Auto Warranties	
R110 Medical Malpractice	
R120 Earthquake	
R160 Workers' Compensation	
R170 Other Liability	
* R173 Prepaid Legal	
R192 Private Passenger Auto Liability	
R194 Commercial Auto Liability	
R211 Private Passenger Auto Physical Damage	
R212 Commercial Auto Physical Damage	
R220 Aircraft	
R230 Fidelity	
R240 Surety	
* R245 Bail Bonds	
R250 Glass	
R260 Burglary and Theft	
R270 Boiler and Machinery	
R280 Credit	
* R285 Title (Title Companies Only)	
* R290 Livestock	
R300 Industrial Fire	
* R310 Mortgage Guaranty	
R441 Credit Disability	
* R450 Accident and Health	
* R520 Industrial Extended Coverage	
* R540 Mobile Home Multi Peril	
* R550 Mobile Home Physical Damage	
* R570 Crop Hail	
* R607 Home Warranties	
* R608 Service Warranties	
* R610 Other Warranty	
* R620 Miscellaneous Casualty	
Life, Accident and Health Insurers	
0400 Ordinary Life	
Endowment	
Term Life	
Industrial Life	
Individual Annuities	
Universal Life	
0405 Individual Variable Annuities	
Group Variable Annuities	
0410 Group Life and Annuities	
0420 Variable Life	

Proposed Applicant Company Name: _____ FEIN: _____

FLORIDA (continued)	Applying for
0425 Fraternal Life	
0430 Fraternal Health	
0440 Credit Life	
0441 Credit Disability	
0450 Accident and Health	
R400 Reinsurance - Ordinary Life and Annuity	
R405 Reinsurance - Individual/Group Variable Annuities	
R410 Reinsurance - Group Life and Annuity	
R420 Reinsurance - Variable Life	
R440 Reinsurance - Credit Life	
R441 Reinsurance - Credit Disability	
R450 Reinsurance - Accident and Health	

GEORGIA	Applying for
Life, accident, and sickness [O.C.G.A. § 33-3-5(1)]	
Including Variable Annuities [O.C.G.A. § 33-11-66]	
Including Variable Life [O.C.G.A. § 33-11-65]	
Property, marine, and transportation [O.C.G.A. § 33-3-5(2)]	
Casualty [O.C.G.A. § 33-3-5(3)]	
Including Workers' Compensation [O.C.G.A. § 33-7-3]	
Excluding Workers' Compensation [O.C.G.A. § 33-7-3]	
Surety [O.C.G.A. § 33-3-5(4)]	
Title [O.C.G.A. § 33-3-5(5)]	
Health Maintenance Organization [O.C.G.A. § 33-3-5(6) and § 33-21-1 <i>et seq.</i>]	

HAWAII	Applying for
Life Insurance (HRS 431:1-204)	
Including Variable Life and Variable Annuity	
Excluding Variable Life and Variable Annuity	
Accident and Health Insurance (HRS 431:1-205)	
Property Insurance (HRS 431:1-206)*	
Including Residential Hurricane (HRS 431:3-306.5)	
Excluding Residential Hurricane	
Marine and Transportation Insurance (HRS 431:1-207)	
Including Ocean Marine (HRS 431:1-211)	
Excluding Ocean Marine	
Vehicle Insurance (HRS 431:1-208)**	
General Casualty Insurance (HRS 431:1-209)* *	
Surety Insurance (HRS 431:1-210)	
Title Insurance (HRS 431:20-102)	

* (1) Concurrently licensed in General Casualty is required; (2) Residential hurricane carrier must also meet the requirements specified in Section 431:3-306.5; information required by this Section needs to be included in the application package. Failure to comply with the Section shall cause exclusion of the residential hurricane coverage.

** Local Claims and Sales Office(s) and membership of Hawaii Joint Underwriting Plan are required for all insurers authorized to write *and engage* in writing vehicle insurance.

Proposed Applicant Company Name: _____ FEIN: _____

IDAHO	Applying for
Life - 41-502	
Disability (Including/Excluding Managed Care) - 41-503	
Variable Annuities/Contracts – 41-502, 41-1938	
Property - 41-504	
Marine and Transportation - 41-505	
Casualty - Including Workers' Compensation - 41-506	
Casualty - Excluding Workers' Compensation - 41-506	
Surety (Including Fidelity) - 41-507	
Monoline only:	
Title - 41-508	
Mortgage Guaranty - 41-2652	

ILLINOIS	Applying for
Class 1 Life, Accident and Health*	
(a) Life	
(b) Accident and Health	
(c) Legal Expense Insurance	
Class 2 Casualty, Fidelity and Surety*	
(a) Accident and Health	
(b) Vehicle	
(c) Liability	
(d) Workers' Compensation	
(e) Burglary and Forgery	
(f) Glass	
(g) Fidelity and Surety	
(h) Miscellaneous	
(i) Other Casualty Risks	
(j) Contingent Losses	
(k) Livestock and Domestic Animals	
(l) Legal Expense Insurance	
Class 3 Fire and Marine, etc.*	
(a) Fire	
(b) Elements	
(c) War, Riot and Explosion	
(d) Marine and Transportation	
(e) Vehicle	
(f) Property Damage, Sprinkler Leakage and Crop	
(g) Other Fire and Marine Risks	
(h) Contingent Losses	
(i) Legal Expense Insurance	
Fraternal Benefit Society	
Fraternal Benefit Society [215 ILCS 5/282.1 et seq.]	
Health Maintenance Organization	
Health Maintenance Organization (HMO) [215 ILCS 125/1-1 et seq.]	
Limited Health Service Organization	
Limited Health Service Organization (LHSO) [215 ILCS 130/1001 et seq.]	

* See 215/IL5/4 for additional description

Proposed Applicant Company Name: _____ FEIN: _____

INDIANA	Applying for
Class I (Life)	
(a) Life and Annuities	
(b) Accident & Health	
(c) Variable Life and Annuities (Segregated Amounts)	
Class II (Casualty)	
(a) Accident and Health - Disability	
(b) Workers' Compensation	
(c) Burglary, Theft	
(d) Glass	
(e) Boiler and Machinery	
(f) Automobile	
(g) Sprinkler	
(h) Liability	
(i) Credit	
(j) Title	
(k) Fidelity & Surety w/Bailbonds	
(kt) Fidelity & Surety w/o Bailbonds	
(l) Miscellaneous	
(m) Legal Expenses	
Class III (Property)	
(a) Fire, Windstorm, Hail, Loot, Riot	
(b) Crops	
(c) Sprinkler	
(d) Marine	

IOWA	Applying for
Property/Casualty Lines (515.48)	
Fire	
Extended Coverage	
Other Allied Lines	
Homeowners Multiple Peril	
Commercial Multiple Peril	
Earthquake	
Growing Crops	
Ocean Marine	
Inland Marine	
Accident and Health	
Workers' Compensation	
Other Liability	
Auto Liability	
Auto Physical Damage	
Aircraft	
Fidelity and Surety	
Glass	
Burglary and Theft	
Boiler and Machinery	
Reinsurance Only (monoline)	
Financial Guaranty (monoline)	
Life (508, 509, 511) – Life Only	
Life (508, 509, 511 and 515) credit & variable life, annuities and variable annuities and	

Proposed Applicant Company Name: _____ FEIN: _____

Iowa (continued)	Applying for
A&H	
Reciprocal (520)	
Mortgage Guaranty (515C)	
Fraternal (512B)	

KANSAS	Applying for
Life (Includes Annuity and Variable Contracts)	
Accident and Health	
Stand-Alone Prescription Drug Provider	
Fire Insurance	
Fire	
Windstorm & Hail	
Extended Coverage	
Add'l. Perils on Growing Crops	
Hail on Growing Crops	
Optional Perils	
Sprinkler Leakage	
Business Interruption	
Earthquake	
Water Damage	
Aircraft Hull	
Ocean Marine	
Inland Marine	
Rain	
Automobile Physical Damage	
Flood	
Homeowners Policies	
Casualty Insurance	
Accident and Health	
Automobile Liability	
General Liability	
Workers' Compensation	
Fidelity, Surety & Forgery Bonds	
Glass	
Burglary, Theft & Robbery	
Boiler & Machinery	
Credit	
Title	
Malpractice Liability	
Livestock Mortality	
Aircraft Liability	
Cargo Liability	
Cost of Legal Services	
Mortgage Guaranty Insurance	

KENTUCKY	Applying for
Life And Health Companies	
Life (includes variable & credit) KRS 304.5-020	
Annuity (includes variable) KRS 304.5-030	
Health (includes credit) KRS 304.5-040	
Property And Casualty Companies	

Proposed Applicant Company Name: _____ FEIN: _____

KENTUCKY (continued)	Applying for
Health (includes credit) KRS 304.5-040	
Property KRS 304.5-050	
Surety KRS 304.5-060	
Casualty All Lines KRS 304.5-070 (1)(a) thru (1)(q)	
Or, Casualty Limited to:	
Vehicle Insurance KRS 304.5-070(1)(a)	
Liability Insurance KRS 304.5-070(1)(b)	
Workers' Compensation and Employers Liability KRS 304.5-070(1)(c)	
Burglary and Theft KRS 304.5-070(1)(d)	
Personal Property Floater KRS 304.5-070(1)(e)	
Glass KRS 304.5-070(1)(f)	
Boiler and Machinery KRS 304.5-070(1)(g)	
Leakage and Fire Extinguishing Equipment KRS 304.5-070(1)(h)	
Credit KRS 304.5-070(1)(i)	
Malpractice KRS 304.5-070(1)(j)	
Elevator KRS 304.5-070(1)(k)	
Congenital Defects KRS 304.5-070(1)(l)	
Livestock KRS 304.5-070(1)(m)	
Entertainments KRS 304.5-070(1)(n)	
Failure of Certain Institutions to Record Documents KRS 304.5-070(o)	
Automobile Guaranty KRS 304.5-070(1)(p)	
Miscellaneous KRS 304.5-070(1)(q)	
Marine and Transportation KRS 304.5-080	
Mortgage Guaranty KRS 304.5-100	
Title KRS 304.5-090	
All Others Companies:	
Fraternal Benefit Society KRS 304.29-011	
Life	
Health	
Lloyd's KRS 304.28-010	
Non-Profit Health Service Corporation KRS 304.32-030	
Reciprocal KRS 304.27-010	

LOUISIANA*	Applying for
Life	
Annuities	
Health and Accident	
Vehicle	
Liability	
Workers' Compensation	
Fire and Allied Lines	
Industrial Fire	
Fidelity	
Surety	
Credit Life, Health and Accident	
Credit Property and Casualty	
Marine and Transportation	
Miscellaneous	
Steam Boiler and Sprinkler Leakage	
Title	
Burglary and Forgery	
Crop	

Proposed Applicant Company Name: _____ FEIN: _____

LOUISIANA (continued)	Applying for
Homeowners	

*All lines of business are as defined in Louisiana Revised Statutes 22:47.

MAINE	Applying for
Life and Health	
Life, including Credit Life and Annuities	
Health, including Credit Health	
Variable Life	
Variable Annuity	
Property & Casualty	
Fire	
Allied Lines	
Farmowners Multiple Peril	
Homeowners Multiple Peril	
Commercial Multiple Peril	
Mortgage Guaranty	
Ocean Marine	
Inland Marine	
Financial Guaranty	
Workers' Compensation	
Medical Professional Liability	
Earthquake	
Other Liability	
Product Liability	
Auto Liability	
Auto Physical Damage	
Aircraft (all perils)	
Fidelity	
Surety	
Glass	
Burglary and Theft	
Boiler and Machinery	
Credit	
Federal Flood Insurance	
Title	

MARYLAND	Applying for
Insurance Article of the Annotated Code of Maryland:	
Variable Annuities – Section 1-101(d)(e), 16-601, 16-602	
Casualty (not including Vehicle Liability, Mortgage Guaranty & Workers' Compensation) – Section 1-101(i)	
Dental Plan Organization – Section 14-401	
Fraternal – 8-424	
Mortgage Guaranty – Sections 1-101(oo)	
Health – Sections 1-101(p)	
Life, including Annuities and Health (except Variable Life & Variable Annuities) Sections 1-101(d), 1-101(p), 1-101(x)	
Marine, Wet Marine & Transportation – Sections 1-101(z), 1-101(ss)	
Non-Profit Health Service Plan – Section 14-110	
Property and Marine (excluding Wet Marine and Transportation) – Section 1-101(gg), 1-101(z)	

Proposed Applicant Company Name: _____ FEIN: _____

MARYLAND (continued)	Applying for
Variable Life – Sections 16-601, 16-602	
Surety – Section 1-101(o)	
Title – Section 1-101(qq)	
Vehicle Liability – Section 1-101(i)	
Workers’ Compensation – Section 1-101(i)	
Health-General Article of the Annotated Code of Maryland:	
Health Maintenance Organizations – Sections 19-708, 19-709, 19-710	
Provider-Sponsored Organizations – Section 19-7A	

MASSACHUSETTS	Applying for
(M.G.L. 175 § 47)	
(1) Fire	
(2A) Ocean Marine	
(2B) Inland Marine Only	
(4) Fidelity and Surety	
(5A) Boiler, Fly Wheel, Machinery, Explosion	
(5B) Boiler (no inspector), Fly Wheel, Machinery, Explosion	
(6A) Accident - All Kinds	
(6B) Health - All Kinds	
(6C) Group Accident and Health Only	
(6D) Non-Cancelable Accident and Health Only	
(6E) Workers’ Compensation	
(6F) Liability Other than Auto	
(6G) Auto Liability	
(7) Glass	
(8) Water Damage and Sprinkler Leakage	
(9) Elevator Property Damage and Collision	
(10) Credit	
(11) Title (Title Companies Only)	
(12) Burglary, Robbery, Theft, Forgery, Larceny	
(13) Livestock	
(15) Reinsurance	
(16A) Life - All Kinds	
(16B) Group Life Only	
(16C) Variable Annuity Authorization	
(16D) Annuities Only	
(16E) Variable Life Authorization	
(17) Repair - Replacement	
(19) Legal Services	
(20) Credit Involuntary Unemployment	
(51) Stock Companies Extension of Coverage- M.G.L. 175 §51(g)	
(54) Mutual Companies (specified in Section 47) - M.G.L. 175 § 54(g)	
(54BX) Reinsurance except Life - M.G.L. 175 § 54B	
(54BY) Nuclear Energy - M.G.L. 175 § 54B	
(54BZ) Special Hazards - Radioactive Contamination - M.G.L. 175 § 54B	
(54C) Comprehensive Motor Vehicle and Aircraft - M.G.L. 175 § 54C	
(54D) Personal Property Floater - M.G.L. 175 § 54D	
(54E) Dwellings - M.G.L. 175 § 54E	
(54F) Commercial Property (Multiple Peril) - M.G.L. 175 § 54F	
(54G) Reinsurance - Life Companies Only - M.G.L. 175 § 54G	

MICHIGAN	Applying
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Proposed Applicant Company Name: _____ FEIN: _____

	for
Life and Annuity - Other than Variable Contracts (MCL 500.602)	
Separate Account - Variable Annuities (MCL 500.925)	
Separate Account - Variable Life (MCL 500.925)	
Separate Accounts - Modified Guaranteed Annuities (MCL 500.4101)	
Disability (MCL 500.606)	
Property (MCL 500.610)	
Ocean Marine (MCL 500.614)	
Inland Marine (MCL 500.616)	
Automobile Insurance - Limited (MCL 500.620)	
Legal Expense (MCL 500.618)	
Casualty–Steam Boiler, Flywheel and Machinery (MCL 500.624(1)a)	
Casualty–Liability (MCL 500.624(1)b)	
Casualty–Automobile, including Section 500.625, disability coverage supplemental to automobile insurance (MCL 500.624(1)b)	
Casualty–Workers’ Compensation (MCL 500.624(1)b)	
Casualty–Plate Glass (MCL 500.624(1)c)	
Casualty–Sprinkler and Water Damage (MCL 500.624(1)d)	
Casualty–Credit (MCL 500.624(1)e)	
Casualty–Burglary and Theft (MCL 500.624(1)f)	
Casualty–Livestock (MCL 500.624(1)g)	
Casualty–Malpractice (MCL 500.624(1)h)	
Casualty–Miscellaneous (MCL 500.624(1)i)	
Surety and Fidelity (MCL 500.628)	
Limited Liability (MCL 500 Chapter 65)	
Title (MCL 500 Chapter 73)	
Fraternal (MCL 500 Chapter 81a)	

MINNESOTA	Applying for
(MS 60A.06, Subd.1)	
Fire (1)	
Inland Marine (2a)	
Ocean Marine (2a)	
Personal Property Floater (2b)	
Boiler and Machinery (3)	
Life (4)	
Variable Contract Authority (4)	
Accident and Health (5a)	
Workers’ Compensation (5b)	
Fidelity (6)	
Surety (6)	
Title (7)	
Glass (8)	
Burglary & Theft (9a)	
Security and Drafts (9b)	
Personal Property Floater - Casualty (9c)	
Water (9d)	
Livestock (10)	
Credit (11)	
Automobile (12)	
General Liability (13)	
Elevator (14)	
Legal Expense (15)	

Proposed Applicant Company Name: _____ FEIN: _____

MISSISSIPPI	Applying for
(MCA 83-19-1 Classifications of Insurance Companies)	
Class 1. Fire and Casualty	
(a) Fire and Allied Lines	
(b) Industrial Fire	
(c) Casualty/Liability	
(d) Fidelity	
(e) Surety	
(f) Workers' Compensation	
(g) Boiler and Machinery	
(h) Plate Glass	
(i) Aircraft	
(j) Inland Marine	
(k) Ocean Marine	
(l) Automobile Physical Damage/Automobile Liability	
(m) Homeowners/Farmowners	
(n) Guaranty	
(o) Mortgage Guaranty	
(p) Title	
(q) Trip Accident and Baggage	
(r) Legal	
(s) Credit Property	
Class 2. Life	
(a) Life	
(b) Accident and Health	
(c) Credit Life, Credit Accident and Health	
(d) Industrial Life, Industrial Accident and Health	
(e) Variable Contracts	
(f) Life (Burial)	
Class 3. Fraternal	
(a) Fraternal	
(b) Larger Fraternal	
Class 4. Burial	
(MCA 83-41-303) Health Maintenance Organization	

MISSOURI	Applying for
A – Life and Health (RSMo 376)	
A1 – Life, Annuities and Endowments (376.010)	
A2 – Accident and Health (376.010)	
A3 – Variable contracts (376.309, RSMo)	
H – Title (RSMo 381)	
B – Property and Casualty (RSMo 379)	
B1 – Property (379.010.1(1))	
B2 – Liability (379.010.1(2)) (Includes Workers' Compensation)	
B3 – Fidelity and Surety (379.010.1(3))	
B4 – Accident and Health (379.010.1(4))	
B5 – Miscellaneous (379.010.1(5))	
Health Maintenance Organization (354.400)	
Prepaid Dental Plan (354.700)	
Fraternal Benefit (378) RSMo	
Other	

Proposed Applicant Company Name: _____ FEIN: _____

MONTANA	Applying for
Life (including variable contract authority) § 33-1-208 and 33-20-605, MCA	
Life (excluding variable contract authority) § 33-1-208, MCA	
Disability §33-1-207, MCA	
Property §33-1-210, MCA	
Casualty (including Workers' Comp) §33-1-206, MCA	
Casualty (excluding Workers' Comp) §33-1-206, MCA	
Surety §33-1-211, MCA	
Marine §33-1-209, MCA	
Title §33-1-212, MCA	

NEBRASKA	Applying for
Life (1)	
Variable Life (2)	
Variable Annuities (3)	
Sickness & Accident (4)	
Property (5)	
Credit Property (6)	
Glass (7)	
Burglary & Theft (8)	
Boiler & Machinery (9)	
Liability (10)	
Workers' Compensation & Employers Liability (11)	
Vehicle (12)	
Fidelity (13)	
Surety (14)	
Title (15)	
Credit (16)	
Mortgage Guaranty (17)	
Marine (18)	
Financial Guaranty (19)	
Miscellaneous (20)	

NEVADA	Applying for
Life (681A.040)	
Health (681A.030)	
Property (681A.060)	
Casualty (681A.020) (Including Workers' Comp)	
Casualty (681A.020) (Excluding Workers' Comp)	
Surety (681A.070)	
Marine and Transportation (681A.050)	
Title (681A.080)	
Surplus Lines (685A)	
Risk Retention Group (695E)	
Funeral/Cemetery Sellers (689)	
Premium Finance Company (686A)	
Motor Clubs (696A)	
Health Maintenance Organization (695C)	
Prepaid Ltd. Health Service Organization (695F)	
Variable (688A)	
Home Protection (690B.100)	

Proposed Applicant Company Name: _____ FEIN: _____

NEW HAMPSHIRE	Applying for
Fire and Allied Lines (RSA 401.1, I)	
Marine Coverages (RSA 401.1, II)	
Life and Annuities (RSA 401.1, III)	
Variable Annuities Require a Separate License (RSA 401.1, III)	
Accident and/or Health Coverages (401.1, IV)	
Liability/Casualty Coverages, Including Workers' Compensation (RSA 401.1, V)	
Casualty Coverages (RSA 401.1, VI)	
Fidelity, Surety, Credit Insurance, Mortgage Guaranty, Bonds, and Financial Guaranty (RSA 401.1, VII)	
Other Casualty Risks. Insurance against any other casualty risk not otherwise specified under paragraph V. (RSA 401.1, VIII)	
Title (RSA 416-A)	
Fraternal (RSA 418:16)	

NEW JERSEY	Applying for
(1) Fire (N.J.S.A. 17:17-1a)	
(2) Earthquake (N.J.S.A. 17:17-1a)	
(3) Growing Crops (N.J.S.A. 17:17-1a)	
(4) Ocean Marine (N.J.S.A. 17:17-1b)	
(5) Inland Marine (N.J.S.A. 17:17-1b)	
(6) Workers' Compensation and Employers Liability (N.J.S.A. 17:17-1e)	
(7) Automobile Liability (BI) (N.J.S.A. 17:17-1e)	
(8) Automobile Liability (PD) (N.J.S.A. 17:17-1e)	
(9) Automobile Physical Damage (N.J.S.A. 17:17-1e)	
(10) Aircraft Physical Damage (N.J.S.A. 17:17-1b)	
(11) Other Liability (N.J.S.A. 17:17-1e)	
(12) Boiler & Machinery (N.J.S.A. 17:17-1f)	
(13) Fidelity & Surety (N.J.S.A. 17:17-1g)	
(14) Credit (N.J.S.A. 17:17-1i)	
(15) Burglary & Theft (N.J.S.A. 17:17-1j)	
(16) Glass (N.J.S.A. 17:17-1k)	
(17) Sprinkler Leakage (N.J.S.A. 17:17-1l)	
(18) Livestock (N.J.S.A. 17:17-1m)	
(19) Smoke & Smudge (N.J.S.A. 17:17-1n)	
(20) Physical Loss to Buildings (N.J.S.A. 17:17-1o)	
(21) Radioactive Contamination (N.J.S.A. 17:17-1o)	
(22) Mechanical Breakdown/Power Failure (N.J.S.A. 17:17-1o)	
(23) Other (must be pre-approved by the Commissioner) (N.J.S.A. 17:17-1o)	
(26) Accident and Health (Property/Casualty Companies) (N.J.S.A. 17B:17-4)	
(27) Municipal Bond (N.J.A.C. 11:7)	
(28) Life (N.J.S.A. 17B:17-3)	
(29) Accident and Health (Life/Health Companies) (N.J.S.A. 17B:17-4)	
(30) Annuities (N.J.S.A. 17B:17-5)	
(31) Variable Contracts (N.J.S.A. 17B:28-1 et seq.)	
(33) Title (N.J.S.A. 17:46B-7)	
(34) Fraternal Benefit Society (N.J.S.A. 17:44B)	
(35) Residential Mortgage Guaranty (N.J.S.A. 46A-3)	
(36) Commercial Mortgage Guaranty (N.J.S.A. 46A-3)	

Proposed Applicant Company Name: _____ FEIN: _____

NEW MEXICO	Applying for
Life and Annuities (NMSA Section 59A-7-2)	
Accident and Health (NMSA Section 59A-7-3)	
Property (NMSA Section 59A-7-4)	
Casualty (NMSA Section 59A-7-6)	
Variable Life and Annuity (NMSA Section 59A-7-7)	

NEW YORK	Applying for
(Notes 1 and 2)	
(Section 1113(a) of the N.Y. Ins. Law)	
(1) Life	
(2) Annuities	
(3) (i) – A&H – Other than Non-Cancellable Disability	
(3) (ii) – A&H – Non-Cancellable Disability	
(4) Fire	
(5) Miscellaneous Property	
(6) Water Damage	
(7) Burglary & Theft	
(8) Glass	
(9) Boiler and Machinery	
(10) Elevator	
(11) Animal	
(12) Collision	
(13) Personal Injury Liability	
(14) Property Damage Liability	
(15) Workers' Compensation and Employers' Liability	
(16) Fidelity and Surety	
(17) Credit	
(19) Motor Vehicle and Aircraft Physical Damage	
(20) Marine and Inland Marine	
(21) Marine Protection and Indemnity	
(22) Residual Value	
(24) Credit Unemployment	
(26) Gap	
(27) Prize Indemnification	
(28) Service Contract Reimbursement	
(29) Legal Services	
(30) Involuntary Unemployment	
(31) Salary Protection	
Monoline only:	
Title – Section 1113(a)(18) & Article 64 of the N.Y. Ins. Law	
Mortgage Guaranty - Section 1113(a)(23) & Article 65 of the N.Y. Ins. Law	
Financial Guaranty - Section 1113(a)(25) & Article 69 of the N.Y. Ins. Law	

Note 1: A company may only apply for the lines of insurance for which it is authorized in its state of domicile.

Note 2: The company must have transacted business for a minimum of three (3) years prior to seeking admission. If the company was recently acquired, at least three (3) years of operating experience under the new management is required. An affiliated insurer admitted in New York and operating under the same ownership/management team for at least three (3) years may satisfy this requirement. If the aforementioned situation applies, a written request for approval of a waiver must be submitted with the application.

Proposed Applicant Company Name: _____ FEIN: _____

NORTH CAROLINA	Applying for
Life (NCGS 58-7-15)	
Life, Including Industrial and Credit Life	
Annuities	
Variable Annuities	
Variable Life	
Accident and Health - Cancelable	
Accident and Health - Non-Cancelable	
Accident and Health – Credit	
Fire (NCGS 58-7-15)	
Fire	
Miscellaneous Property - Extended Coverage	
Miscellaneous Property - Growing Crops	
Water Damage – Commercial	
Water Damage - Residence	
Burglary and Theft	
Glass	
Animal	
Collision – Automobile	
Collision – Other	
Motor Vehicle and Aircraft - Property Damage	
Motor Vehicle and Aircraft - Fire	
Motor Vehicle and Aircraft - Theft	
Motor Vehicle and Aircraft - Comprehensive	
Motor Vehicle and Aircraft - Collision	
Marine – Inland	
Marine – Ocean	
Marine Protection and Indemnity	
Other	
Casualty (NCGS 58-7-15)	
Accident and Health – Cancelable	
Accident and Health – Non Cancelable	
Accident and Health – Credit	
Water Damage – Commercial	
Water Damage – Residence	
Burglary and Theft	
Glass	
Boiler and Machinery	
Elevator	
Animal	
Collision – Automobile	
Collision – Other	
Personal Injury Liability – Automobile	
Personal Injury Liability – Other	
Property Damage Liability – Automobile	
Property Damage Liability - Other	
Workers’ Compensation and Employer’s Liability	
Fidelity and Surety	
Credit	
Title	
Motor Vehicle and Aircraft – Property Damage	
Motor Vehicle and Aircraft – Fire	
Motor Vehicle and Aircraft – Theft	

Proposed Applicant Company Name: _____ FEIN: _____

NORTH CAROLINA (continued)	Applying for
Motor Vehicle and Aircraft – Comprehensive	
Motor Vehicle and Aircraft – Collision	
Marine Protection and Indemnity	
Aircraft Voluntary Settlement	
Hole-in-One	
Other	
Mortgage Guaranty	

NORTH DAKOTA	Applying for
Life & Annuity	
Accident & Health	
Property	
Casualty	
Variable Life and Annuity	

OHIO	Applying for
Life Companies (O.R.C. 3911.01)	
Life	
Accident and Health (Including Disability)	
Annuities	
Variable Authority (if licensed under O.R.C. 3911.01 for both Life and Annuities lines of business, such company may apply for Variable Annuity) (O.R.C. 3911.011)	
Property & Casualty (O.R.C. 3929.01(A))	
(1) Fire	
(2) Allied Lines	
(3) Farmowners Multiple Peril	
(4) Homeowners Multiple Peril	
(5) Commercial Multiple Peril	
(6) Ocean Marine	
(7) Inland Marine	
(8) Financial Guarantee	
(9) Medical Malpractice	
(10) Earthquake	
(11) Group A&H	
(12) Credit A&H (Group and Individual)	
(13a) Collectively Renewable A&H	
(13b) Noncancellable A&H	
(13c) Guaranteed Renewable A&H	
(13d) Nonrenewable for Stated Reasons Only	
(13e) Other Accident Only	
(13f) All Other A&H	
(14) Workers' Compensation (to the extent permitted by law)	
(15) Other Liability	
(16a) Private Passenger Auto No-Fault (personal injury protection to the extent permitted by law)	
(16b) Other Private Passenger Auto Liability	
(16c) Commercial Auto No-Fault (personal injury protection to the extent permitted by law)	
(16d) Other Commercial Auto Liability	
(17a) Private Passenger Auto Physical Damage	

Proposed Applicant Company Name: _____ FEIN: _____

OHIO (continued)	Applying for
(18) Aircraft (all perils)	
(19) Fidelity	
(20) Surety	
(21) Glass	
(22) Burglary and Theft	
(23) Boiler and Machinery	
(24) Credit	
(25) Reinsurance Only	
(26) Other (list)	
Title Insurance (O.R.C. 3953)	

OKLAHOMA	Applying for
Life (O.S. 36 §702)	
Surety (including bail) (OAC 365:25-5-41)	
Surety (excluding bail) (O.S 36 §708)	
Title (O.S. 36 §709)	
Marine (O.S. 36 §705)	
Accident & Health (O.S. 36 §703)	
Property (O.S. 36 §704)	
Vehicle (O.S. 36 §706)	
Casualty (vehicle only) (O.S. 36 §706)	
Casualty (including vehicle)(O.S. 36 §707)	
Workers' Compensation (O.S. 36 §608, §612.2)	
Variable Annuity (O.S. 36 §6061, §6062, OAC 365:10.9.10)	
Variable Life (O.S. 36 §6061, §6062)	
Reinsurance (O.S. 36 §2132)	
Health Maintenance Organizations (O.S.36 §6901)	

OREGON	Applying for
Life (ORS 731.170)	
Credit Life and Credit Health (ORS 743.371)	
Industrial Life Insurance (ORS 731.166)	
Health (ORS 731.162)	
Health Care Service Contractor (ORS 750.005)	
Health Care Service Contractor (Complementary Health Services) (ORS 750.005)	
Property (ORS 731.182)	
Casualty, Excluding Workers' Comp (ORS 731.158)	
Casualty, Including Workers' Comp (ORS 731.158)	
Marine & Transportation (ORS 731.174)	
Surety (ORS 731.186)	
Home Protection (only) (ORS 731.164)	
Mortgage (only) (ORS 731.178)	
Title (only) (ORS 731.190)	

PENNSYLVANIA	Applying for
(Notes 1 and 2)	
Life	
Life and Annuities (40 P.S. § 382(a)(1))	

Proposed Applicant Company Name: _____ FEIN: _____

PENNSYLVANIA (continued)	Applying for
Separate Account – Variable Life (40 P.S. § 382 (a)(1))	
Separate Account – Variable Annuities (40 P.S. § 382 (a)(1))	
Accident and Health (40 P.S. § 382(a)(2))	
Property	
Fire and Allied Lines (40 P.S. § 382(b)(1))	
Inland Marine & Auto Physical (40 P.S. § 382(b)(2))	
Ocean Marine (40 P.S. § 382(b)(3))	
Casualty	
Fidelity and Surety (40 P.S. § 382(c)(1))	
Accident and Health (40 P.S. § 382(c)(2))	
Glass (40 P.S. § 382 (c)(3))	
Other Liability (40 P.S. § 382 (c)(4))	
Steam Boiler & Machinery (40 P.S. § 382 (c)(5))	
Burglary-Theft (40 P.S. § 382 (c)(6))	
Credit (40 P.S. § 382 (c)(7))	
Water (40 P.S. § 382 (c)(8))	
Elevator (40 P.S. § 382 (c)(9))	
Livestock (40 P.S. § 382 (c)(10))	
Auto Liability (40 P.S. § 382 (c)(11))	
Mine & Machinery (40 P.S. § 382 (c)(12))	
Personal Property Floater (40 P.S. § 382 (c)(13))	
Workers' Compensation (40 P.S. § 382 (c)(14)) (Note 3)	
Other (40 P.S. § 382 (e))	
Title (40 P.S. § 910-1)	

PUERTO RICO	Applying for
Agricultural (Section 4.060 of the Insurance Code)	
Casualty (Section 4.080 of the Insurance Code)	
Disability (Section 4.030 of the Insurance Code)	
Fraternal Life (Chapter 36 of the Insurance Code)	
Health (Chapter 19 of the Insurance Code)	
Life (Section 4.020 of the Insurance Code)	
Marine & Transportation (Section 4.050 of the Insurance Code)	
Mortgage Loans (Chapter 23 of the Insurance Code)	
Title (Section 4.100 of the Insurance Code)	
Surety (Section 4.090 of the Insurance Code)	
Property (Section 4.040 of the Insurance Code)	
Variable Life (Section 4.020 of the Insurance Code)	
Variable Annuities (Section 4.020 of the Insurance Code)	
Vehicle (Section 4.070 of the Insurance Code)	

RHODE ISLAND	Applying for
Life and Health Companies:	
Life (Note 1)	
Accident and Health (Note 1)	
Annuities (Note 1)	
Variable Life (Note 1)	
Variable Annuity (Note 1)	
Variable Contracts (Notes 1 and 2)	
Property and Casualty Companies: (Note 3)	
Fire	

Proposed Applicant Company Name: _____ FEIN: _____

RHODE ISLAND (continued)	Applying for
Allied Lines	
Multi-Peril Crop	
Federal Flood	
Farmowners Multi-Peril	
Homeowners Multi-Peril	
Commercial Multi-Peril	
Ocean Marine	
Inland Marine	
Medical Malpractice/Medical Liability	
Earthquake	
Accident & Health	
Workers' Compensation	
Other Liability	
Products Liability	
Automobile (Full Coverage)	
Aircraft (All Perils)	
Fidelity	
Surety	
Glass	
Burglary and Theft	
Boiler and Machinery	
Credit	
Warranty	
Title	
Financial Guaranty or Mortgage Guaranty	

SOUTH CAROLINA	Applying for
Life and Annuities (SC 38-5-30)	
Accident and Health (SC 38-5-30)	
Property (SC 38-5-30)	
Casualty (SC 38-5-30)	
Surety (SC 38-5-30)	
Marine (SC 38-5-30)	
Title (SC 38-5-30)	

SOUTH DAKOTA	Applying for
(1) Life	
(2) Health	
(3) Fire & Allied Lines	
(4) Inland & Ocean Marine	
(5) Workers' Compensation	
(6) Bodily Injury (No Auto)	
(7) Property Damage (No Auto)	
(8) Bodily Injury (Auto)	
(9) Property Damage (Auto)	
(10) Physical Damage (Auto)	
(11) Fidelity & Surety Bonds	
(12) Glass	
(13) Burglary & Theft	
(14) Boiler & Machinery	
(15) Aircraft	

Proposed Applicant Company Name: _____ FEIN: _____

SOUTH DAKOTA (continued)	Applying for
(16) Credit (includes Credit Life; Credit Health; Credit Mortgage Guaranty and GAP (Guaranteed Auto Protection))	
(17) Crop - Hail	
(18) Livestock	
(19) Title	
(20) Variable Annuity	
(21) Variable Life	
(22) Reinsurance	
(23-A) Travel	
(23-C) Bail Bonds	
(24) SD Farm Mutual (County)	
(25) SD Farm Mutual (State)	
(27) Personal	

TENNESSEE	Applying for
Life (TCA 56-2-201), (a)	
Accident and Health (TCA 56-2-201), (a)	
Credit (TCA 56-2-201), (a)	
Variable Contracts (TCA 56-2-201), (a)	
Property (TCA 56-2-201), (a), (b)	
Vehicle (TCA 56-2-201), (a), (c)	
Casualty (TCA 56-2-201) (a), (d)	
Surety (TCA 56-2-201) (a), (e)	
Title (TCA 56-35-112) (a)	

TEXAS	Applying for
Fire	
Allied Coverages (a)	
Hail, growing crops only	
Rain	
Inland Marine (b)	
Ocean Marine	
Aircraft Liability	
Aircraft Physical Damage	
Accident	
Health	
Workers' Comp & Emp. Liability	
Employer's Liability	
Automobile Liability (c)	
Automobile Physical Damage (d)	
Liability other than Automobile (e)	
Fidelity and Surety	
Glass	
Burglary and Theft	
Forgery	
Boiler and Machinery	
Credit (f)	
Livestock (g)	
Title (h)	
Mortgage Guaranty Type I (i)	
Mortgage Guaranty Type II (i)	

Proposed Applicant Company Name: _____ FEIN: _____

TEXAS	Applying for
Life (includes Annuity)	
Variable Life	
Variable Annuity	

UTAH	Applying for
Health	
Health Maintenance Organization (Utah Code Ann. §31A-8-101(5))	
Limited Health Plan (Utah Code Ann. §31A-8-101(3)(a))	
Limited Health Plan – Dental	
Limited Health Plan – Vision	
Nonprofit Health Plan (Utah Code Ann. §31A-7-102)	
Life	
Life Insurance, including annuity and variable products (Utah Code Ann. §31A-1-301(110), 31A-1-301(9) & 31A-20-106)	
Property and Casualty	
Accident & Health (Utah Code Ann. §31A-1-301(1)(a))	
Bail Bond Surety (Utah Code Ann. § 31A-1-301(12))	
Credit Guarantee (Utah Code Ann. § 31A-1-301(37)(a))	
Legal Expense (Utah Code Ann. § 31A-1-301(107)(a))	
Liability Insurance (Utah Code Ann. § 31A-1-301(108)(a))	
Marine & Transportation (Utah Code Ann. § 31A-1-301(90) & 31A-1-301 (130))	
Motor Club (Utah Code Ann. § 31A-1-301(125))	
Professional Liability, excluding medical malpractice (Utah Code Ann. § 31A-1-301(108))	
Professional Liability, including medical malpractice (Utah Code Ann. § 31A-1-301(119) & 31A-1-301(151))	
Property Insurance (Utah Code Ann. § 31A-1-301(152)(a)(b))	
Surety Insurance (Utah Code Ann. § 31A-1-301(177))	
Title Insurance (Utah Code Ann. § 31A-1-301(180))	
Vehicle Liability Insurance (Utah Code Ann. § 31A-1-301(185))	
Workers' Compensation Insurance (Utah Code Ann. § 31A-1-301(188))	

VERMONT	Applying for
Life (Section 3301(a)(1))	
Variable Annuity (Section 3301(a)(1) and (Section 3857)	
Variable Life (Section 3301(a)(1) and (Section 3857)	
Health (Section 3301(a)(2))	
Casualty (Section 3301(a)(3))	
Marine and Transportation (Section 3301(a)(4))	
Marine Protection and Indemnity (Section 3301(a)(5))	
Wet Marine and Transportation (Section 3301(a)(6))	
Property (Section 3301(a)(7))	
Surety (Section 3301(a)(8))	
Title (Section 3301(a)(9))	
Multiple Line (Section 3301(a)(10))	

Proposed Applicant Company Name: _____ FEIN: _____

VIRGINIA	Applying for
(§ 38.2 101 through 134)	
Life and Health and Fraternal Benefit Society	
01 Life	
02 Industrial Life	
03 Credit Life	
04 Variable Life	
05 Annuities	
06 Variable Annuities	
07 Accident and Sickness	
08 Credit Accident and Sickness	
99 Managed Care Health Insurance Plan *	
Title	
33 Title	
Property and Casualty	
07 Accident and Sickness	
08 Credit Accident and Sickness	
09 Fire	
10 Miscellaneous Property and Casualty	
11 Farmowners Multi Peril	
12 Homeowners Multi Peril	
13 Commercial Multi Peril	
14 Ocean Marine	
15 Inland Marine	
16 Workers' Comp-Emp Liability	
17 Liability Other Than Auto	
18 Auto Liability	
19 Auto Physical Damage	
20 Aircraft Liability	
21 Aircraft Physical Damage	
23 Fidelity	
24 Surety	
25 Glass	
26 Burglary and Theft	
27 Boiler and Machinery	
28 Credit	
29 Animal	
30 Water Damage	
32 Legal Services	
55 Home Protection	
56 Mortgage Guaranty	
74 Credit Involuntary Unemployment	
75 Credit Property	
99 Managed Care Health Insurance Plan *	
WASHINGTON	
Applying for	
Life (RCW 48.11.020)	
Disability (RCW 48.11.030)	
Property (RCW 48.11.040)	
Marine and Transportation (RCW 48.11.050)	
Vehicle (RCW 48.11.060)	
General Casualty (RCW 48.11.070)	

Proposed Applicant Company Name: _____ FEIN: _____

WASHINGTON (continued)	Applying for
Surety (RCW 48.11.080)	
Title (RCW 48.11.100)	
Ocean Marine (RCW 48.11.105)	

WEST VIRGINIA	Applying for
Life (WV Code §33-1-10(a))	
Accident & Sickness (WV Code §33-1-10(b))	
Fire (WV Code §33-1-10(c))	
Marine (WV Code §33-1-10(d))	
Casualty without Workers' Compensation (WV Code §33-1-10(e))	
Casualty with Workers' Compensation (WV Code §33-1-10(e)(14))	
Surety (WV Code §33-1-10(f)(1)) Fidelity	
Surety (WV Code §33-1-10(f)(2)) Performance	
Surety (WV Code §33-1-10(f)(3)) Financial Guaranty	
Surety (WV Code §33-1-10(f)(3)) Mortgage Guaranty (monoline)	
Surety (WV Code §33-1-10(f)(4)) Title	
Reinsurance (WV Code §33-1-11)*	
Variable Annuity (WV Code §33-13A)	
Variable Life (WV Code §33-13A)	
Physicians' Mutual (WV Code §33-20F)	
Reciprocal (WV Code §33-21) **	
Farmers Mutual Fire (WV Code §33-22)	
Fraternal (WV Code §33-23)	
Hospital Service Corporation (WV Code §33-24)	
Medical Service Corporation (WV §33-24)	
Health Service Corporation (WV §33-24)	
Dental Service Corporation (WV §33-24)	

WISCONSIN	Applying for
(s. Ins 6.75, Wis. Adm. Code)	
(1) (a) Life and Insurance Annuities - Nonparticipating	
(1) (a) Life and Insurance Annuities -Participating	
(1) (b) Variable Life and Variable Annuities	
(1) (c) Disability (includes health)	
(2) (a) Fire, Inland Marine and Other Property	
(2) (b) Ocean Marine	
(2) (c) Disability (includes health)	
(2) (d) Liability and Incidental Medical Expense	
(2) (e) Automobile	
(2) (f) Fidelity Insurance	
(2) (g) Surety Insurance	
(2) (h) Title	
(2) (i) Mortgage Guaranty	
(2) (j) Credit Insurance	
(2) (k) Workers' Compensation Insurance	
(2) (l) Legal Expense Insurance	
(2) (m) Credit Unemployment Insurance	
(2) (n) Miscellaneous	
(2) (o) Aircraft	

Proposed Applicant Company Name: _____ FEIN: _____

WYOMING	Applying for
Life, including annuities (WS 26-5-102)	
Variable Contracts (WS 26-5-102)	
Disability (WS 26-5-103)	
Property (WS 26-5-104)	
Surety (WS 26-5-105)	
Casualty (WS 26-5-106)	
Marine and Transportation (WS 26-5-107)	
Multiple Lines (WS 26-5-108)	
Title (WS 26-5-109)	

Applicant Company Name: _____

FEIN: _____

**UNIFORM CERTIFICATE OF AUTHORITY APPLICATION (UCAA)
 Management Information Form
 Complete Listing of Incorporators, Officers
 Directors and Shareholders (10% or more)**

Incorporators	Titles	Ownership Percentage	Bio Provide/Disclaimer*
Officers:			
Directors:			
Shareholders:			

- Disclaimer IF allowed by State.

Proposed Applicant Company Name: _____

FEIN: _____

Debt-to-Equity Ratio Statement

Members of a holding company system must complete debt-to-equity information. The comprehensive debt-to-equity ratio statement includes the following information.

- A. Consolidated outside debt to consolidated equity ratio on a GAAP basis for the holding company. *

Debt Duration	Debt Amount (\$)	Debt to Consolidated Equity Ratio
Up to 5 years		
Up to 10 years		
Up to 20 years		

- B. Provide the most recent consolidated holding company financial statement.

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- C. State if the holding company, on a consolidated basis, has a tangible net worth:

- for the past three years;
- at present; and
- provide projections with assumptions for a three-year period.

Attachment Button

- D. The Applicant Company must clearly substantiate the sources of repayment of any debt, including, but not limited to, whether the source of repayment is independent from the future income of the insurers.

- E. Calculate the debt service (as reported in D above) required of each insurer as a percentage of the Applicant Company's capital and surplus.

Attachment Button

- F. List the assets of the holding company, if any, that are pledged to fund the debt service or debt repayment of an affiliate or parent (include the assets or stock of any insurer subsidiaries)

Attachment Button

- G. List any guarantees (personal or otherwise) from the shareholders for repayment of the debt.

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*Some states may require re-statement based upon statutory equity.

Proposed Applicant Company Name: _____ FEIN: _____

Holding Company Questions
Lines of Business: Life

Uniform Certificate of Authority Application
QUESTIONNAIRE

All questions must be answered. Directions: Each "Yes" or "No" question is to be answered. Other answers and additional explanations or details should be attached to the questionnaire.

1. I hold the position(s) of _____ with the Applicant Company.

2. Has the Applicant Company transferred or encumbered any portion of its assets or business, or has its outstanding capital stock been directly or indirectly pledged?

Yes ___ No ___

If the answer is yes, attach explanation.



3. A. Will the Applicant Company be negotiating or inviting negotiations for any transaction that would transfer or encumber any portion of its assets or business or result in a merger or consolidation with another company in the foreseeable future?

Yes ___ No ___

B. Does the Applicant Company contemplate a change in management or any transaction that would normally result in a change of management within the reasonably foreseeable future?

Yes ___ No ___

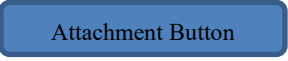
If the answer to either question is yes, attach explanation.



4. Is the Applicant Company owned or controlled by a holding corporation?

Yes ___ No ___

If yes, attach and make a part hereof an affidavit by an executive officer of the Applicant Company who knows the facts listing the principal owners (10% or more of the outstanding shares) of such holding corporation by name and residence address, business occupation and business affiliations.



5. Is the Applicant Company owned, operated or controlled, directly or indirectly, by any other state or province, district, territory or nation or any governmental subdivision or agency?

Yes ___ No ___

If yes, provide the details in writing and attach to the Questionnaire

6. Has any person who is presently an officer or director of Applicant Company or an individual who directly or indirectly controls 10% or more of the Applicant Company;

A. Been convicted on, or pleaded guilty or nolo contendere to, an indictment or information in any jurisdiction charging a felony for theft, larceny or mail fraud or, of violating any corporate securities statute or any insurance statute?

Yes ___ No ___

B. Presently engaged in a dispute with any state of federal regulatory agency?

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

Yes ___ No ___

C. A plaintiff or defendant in any legal action other than one arising out of policy claims?

Yes ___ No ___

If yes, provide a summary of each case and an estimate of the probable liability, if any, and attach.

Attachment Button

7. Does the Applicant Company intend to purchase investment securities through any investment banking or brokerage house or firm from whom any of Applicant Company's officers, directors, trustees, investment committee members or controlling stockholders receive a commission on such purchases?

Yes ___ No ___

Attachment Button

If yes, provide the details and attach.

8. Is the Applicant Company a,

A. Bank

Yes ___ No ___

B. Bank holding company, subsidiary or affiliate

Yes ___ No ___

C. Financial holding company

Yes ___ No ___

D. Other financial institution

Yes ___ No ___

If yes, identify the bank(s), bank holding company(ies) or financial institution and the affiliation of the Applicant Company. Provide the details and attach.

Attachment Button

9. Has the Applicant Company, since its inception, done any of the following:

A. Made a loan to an entity owned or controlled directly or through a holding corporation by one or more of Applicant Company's officers, directors, trustees or investment committee members, or to any such person?

Yes ___ No ___

B. Sold or transferred any of its assets or property, real or personal, to any such entity or person?

Yes ___ No ___

C. Had its outstanding capital stock directly or indirectly pledged for the debt of an affiliate?

Yes ___ No ___

D. Purchased securities, assets or property of any kind from an entity owned or controlled by one or more of the Applicant Company's officers, directors, trustees, or any persons who have authority in the management of the Applicant Company's funds (including a controlling stockholder)?

Yes ___ No ___

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

If the answer to any of the last four questions is affirmative, did any officer, director, trustee or any person who had authority in the management of the Applicant Company's funds (including a controlling stockholder) receive any money or valuable thing for negotiating, procuring, recommending or aiding in such transaction?

Yes ___ No ___

If yes, provide the details and attach.

Attachment Button

10. Attach an organizational depiction (in the format of a flow chart) showing the various executive management, directors and officers and related material functions that require internal control oversight of the Applicant Company, with the name and official title of those responsible for those offices/functions and the portions of the organization they oversee. Material functions should include, but are not limited to, underwriting, claims adjustment/payments, premium accounting, claims accounting, marketing, financial reporting, and investment management. Note any executive or key staff that has access to funds or bank accounts. Submit a map or narrative explaining where offices are/ or will be geographically located and the approximate number of employees at each location.

- A. Designate any common facilities and/or any of the above functions that are shared with affiliates.
- B. Designate any of the above office/functions that are delegated to third parties.
- C. Attach copies of signed agreements for office functions delegated to either affiliates or third parties.
- D. As applicable, attach a separate chart reflecting any other management positions (if different than what was noted above) that exercise control over insurance operations in other jurisdiction where the Applicant Company is seeking admission.
- E. Attach any similar information that was submitted to lenders or investment partners.
- F. Attach a copy of the Applicant Company's investment policy (required for primary and redomestication applications only).

Attachment Button

11. Provide a detailed description of the Applicant Company's sales techniques. The description attached should include:

- A. Information regarding recruitment and training of sales representatives.
- B. Identification as to whether the Applicant Company will be a direct writer or will use agents, brokers or a combination thereof.
- C. Explanation of the compensation and control to be provided by the Applicant Company to its agents, brokers or sales personnel.
- D. Sample copies of any agreements entered into between the Applicant Company and its agents or brokers.
- E. If the Applicant Company will use a specific agency or managing general agent, identification of the agency or managing general agent and a copy of the agreement for this arrangement.
- F. Sample contract forms of all types used and remuneration schedule, including those for general agents, if any.

Attachment Button

12. If a parent, subsidiary and/or affiliated insurer is admitted for the classes of insurance requested in the pending application, please differentiate the products and/or markets of the Applicant Company from those of the admitted insurer(s).

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

13. Attach a detailed description of the advertising that will be used by the Applicant Company to market its products in this state. Include a detailed explanation as to how the Applicant Company will develop, purchase, control and supervise its advertising.

Attachment Button

14. Attach a detailed explanation of the following:

- A. How the Applicant Company’s policies will be underwritten, including the issuance of policies and endorsements,
- B. How policies will be cancelled,
- C. How premiums and other funds will be handled, and
- D. How personnel will be trained, supervised, and compensated.

Attachment Button

15. Attach a detailed explanation how the Applicant Company will adjust and pay claims, include the following:

- A. Describe how the Applicant Company will train, supervise and compensate the personnel handling claims adjusting and claims payment.
- B. Provide detailed information as to how and by whom claim reserves will be set and modified.
- C. Will the Applicant Company pay any representative given discretion as to the settlement or adjustment of claims whether in direct negotiation with the claimant or in supervision of the person negotiating, a compensation which is in any way contingent upon the amount of settlement of such claims?

Yes ___ No ___

Attachment Button

16. Is the Applicant Company a member of a group of companies that shares any of the following:

A. Common facilities with another company or companies

Yes ___ No ___

B. Services (e.g. accounting personnel for financial statement preparation)

Yes ___ No ___

C. Or, is a party to a tax allocation agreement in common with another company

Yes ___ No ___

If the answer to any of the above is yes, explain the division of costs between participants. If costs are pro-rated, what is the basis for division? Attach a copy of relevant contracts and include a summary of any attached contract.

Attachment Button

17. Will the Applicant Company be party to any reinsurance contracts which contracts that in effect provide that Applicant Company will reimburse or indemnify the Reinsurer for losses payable there under?

Yes ___ No ___

If yes, provide the details and attach.

Attachment Button

18. Does any salaried employee or officer, exclusive of a director, presently have in force a license as an insurance broker issued by this Department of Insurance?

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

Yes ___ No ___

If yes, attach a copy of his/her license and indicate position held with applicant.

Attachment Button

19. Will any of the Applicant Company's policies being sold in connection with a mutual fund or investment in securities?

Yes ___ No ___ Not Applicable ___

If yes, attach detailed explanation, including all sales literature which refers to the insurance and mutual fund or other investment literature that refers to the insurance and mutual fund or other investment plan connection.

Attachment Button

21. If the Applicant Company is applying for authority to write Variable Annuities, attach the following:

- A. Copy(ies) of any third-party management or service contracts
- B. Commission schedules
- C. Five-year sales and expense projections
- D. A statement from the Applicant Company's actuary describing reserving procedures including the mortality and expense risks which the Applicant Company will bear under the contract
- E. Statement of the investment policy of the separate account
- F. Copy of the variable annuity prospectus as filed with the SEC unless the separate account is not required to file a registration under the federal securities law
- G. Copies of the variable annuity laws and regulations of the state of domicile
- H. Copy(ies) of the variable annuity contract(s) and application(s)
- I. A description of any investment advisory services contemplated relating to Separate Accounts
- J. Board of Directors resolution authorizing the creation of the separate account

Attachment Button

22. If the Applicant Company is applying for authority to write Variable Life Insurance, attach the following:

- A. Copy(ies) of variable life policy(ies) the Applicant Company intends to issue
- B. Name and experience of person(s) or firm(s) proposed to supply consulting, investments, administrative, custodial or distribution services to the Applicant Company
- C. Disclose whether each investment advisor i) is registered under the Investment Advisers Act of 1940, or ii) is an investment manager under the Employee Retirement Income Security Act of 1974, or iii) whether the Applicant Company will annually file required information and statements concerning each investment advisor as required by its domiciliary state
- D. Copy of the variable life prospectus as filed with the SEC unless the separate account is not required to file a registration under the federal securities law
- E. Statement of the investment policy of any separate account, and the procedures for changing such policy
- F. Copies of the variable life insurance laws and regulations of the state of domicile

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

- G. A statement from the Applicant Company’s actuary describing reserving procedures including the mortality and expense risks which the Applicant Company will bear under the contract
- H. Standards of suitability or conduct regarding sales to policyholders
- I. Statement specifying the standards of conduct with respect to the purchase or sale of investments of separate accounts (i.e. Board resolution)
- J. Board of Directors resolution authorizing the creation of the separate account

Attachment Button

23. Will the Applicant Company pay, directly or indirectly, any commission to any officer, director, actuary, medical director or any other physician charged with the duty of examining risks or applications?

Yes ____ No ____ Not Applicable ____

If yes, attach the details.

Attachment Button

UNIFORM CERTIFICATE OF AUTHORITY APPLICATION

PRIMARY APPLICATION

The Primary Application to the Uniform Certificate of Authority Application (UCAA) is designed for use in the formation of a new insurer, ~~or for an existing insurer to use in making application to redomesticate to another state~~. A Uniform State is one that is committed to using the UCAA review process for company licensing and admissions.

The UCAA Primary Application has ~~four~~ three sections designed to guide the Applicant Company through the licensing process:

- I. [Application Review Process](#)
- II. [Filing Requirements \(New Insurers and Redomestications\)](#)
- III. ~~[Filing Requirements \(Redomestications Only\)](#)~~
- IV. [How to File](#)

The goal of the UCAA is to provide a streamlined approval process. However, some states have [state-specific filing requirements](#) based on statutes or internal procedures. The uniform states are working to eliminate non-essential state-specific requirements. All Applicant Companies must be familiar with the insurance laws of the state to which they submit an application. Please see the [UCAA charts](#) for information related to obtaining a copy of the laws, regulations and bulletins for the state in which an application is filed.

If the Applicant Company has any questions about the uniform admission process, a list of contact information is provided on the [Addresses and Contacts Information for Submission of Application](#) chart. It is highly recommended that the Applicant Company review the [state charts](#), the application instructions and review the [Frequently Asked Questions \(FAQs\)](#) prior to contacting ~~each~~ the state with any questions before submitting the application for review.

Primary Application Section I Application Review Process Processing Goal: 90 Days

It is the goal of each Uniform State to process all Primary Applications within 90 calendar days with receipt of a complete electronic application. The 90-day review process includes two weeks to determine if the application is complete and acceptable for filing. A completed application includes all required information detailed in the primary application instructions, any state specific requirements and filing fees. During the remaining time-span, the application will receive a financial and operational review. A state may not achieve the 90-day processing goal in instances where the application requires substantial follow-up, or in states with limited resources, or in instances when the Applicant Company files an application during peak business periods such as year-end and annual statement filing periods. Due to varying levels of resources available in each state the review may take longer than 90 days to complete. Anytime the state requests additional information, the state suspends the 90-day goal until it ~~receives~~ the requested information is provided.

Based on the circumstances of a particular application, it may be necessary for the reviewing state to request additional information. Typically, a state will request any additional information it needs within 30 days after the state ~~accepts-acknowledges~~ the application. For more detail regarding the review process, refer to the [Company Licensing Best Practices Handbook](#).

Proprietary Information

Both regulators and the Applicant Company might deem confidential any communications with insurance regulatory agencies in conjunction with the Primary Application concerning proprietary information about the Applicant Company. States may only share information determined to be confidential with other persons as authorized by law. By law, the state will not disclose to the public any information determined to be proprietary and trade secret. ~~Each~~ The Applicant Company needs to expressly identify all information, in the application and in any subsequent correspondence, that the Applicant Company considers proprietary or trade secret. [BJ1]

The Applicant Company should review the [state chart information](#), and [FAQs](#) prior to contacting the appropriate state regulators with any questions before filing any electronic application.

Step One: Filing An Electronic Application

The Applicant Company may submit Primary Applications anytime during the year. The state immediately reviews Primary Applications to ensure that the Applicant Company submitted the application in ~~the required format as outlined in these~~ accordance with the requirements listed in the instructions.

Generally, within two weeks from the date the state ~~receives-acknowledges~~ the application, the state will notify the Applicant Company whether or not the state has accepted the application as complete for filing. If the state accepts the application for filing, it will ~~assign~~ provide a status date as the ~~an~~ official filing date.

If the state does not accept the application for filing due to a deficiency in the application's ~~format~~, the state will ~~contact-notify~~ the Applicant Company. Depending upon the nature of the deficiency, the state may give the Applicant Company two weeks from the ~~date of receipt of notification from the department reviewing the applicationsubmission date~~ to correct the deficiency. ~~Some states may return to the Applicant Company any applications that are deficient and not accepted for filing. The state will provide a "closed" status date for any application that is deficient and not accepted for filing.~~

Step Two: Application Review

A Primary Application will undergo a rigorous financial and operational review in the state to which the Applicant Company submitted the application. The purpose of the Primary Application is to streamline application processing and the state will make every effort to process a Primary Application as quickly as possible.

At the conclusion of the substantive review by the reviewing state, the state will grant the Applicant Company a Certificate of Authority as a domestic company, allow the Applicant Company to withdraw

the application, or will deny the application. Notification will be done automatically when the state provides the appropriate status date for approval or denial, respectively

If the application is denied, the state will ~~notify the Applicant Company~~ provide an appropriate status date and provide-include a detailed explanation for the denial which will automatically generate an email notification to the Applicant Company. The Applicant Company can also choose to withdraw their application and must include an explanation for withdraw. After the denial, if the Applicant Company wishes to re-file a Primary Application, ~~the state will require~~ a new application and filing fee will need to be submitted.

~~If the~~ When an application is approved and a Certificate of Authority is granted, the Applicant Company ~~should~~ can complete and submit the electronic Company Code Application form. ~~The form can be submitted via email, fax or mail.~~

Primary Application Section II Filing Requirements (New Insurers ~~and Redomestications~~)

This section provides a guide to understanding the focus of each ~~document~~ requirement of the Primary Application. It is important that applications be complete.

All ~~documents~~ attachments submitted in support of the application must be current. However, in certain instances, some states have limited latitude to accept older documents, although generally no more than five (5) years old. Please contact the states individually if there are questions about a specific document.

All required forms ~~required~~ for the Primary Application are ~~available~~ provided under in the electronic Primary Application ~~tab. The Applicant Company can download these documents for printing and submission. The Primary Application cannot be filed electronically via the NAIC/UCAA portal. It must be file directly with the state of domicile. Please contact the state for instructions on the preferred method/format for filing. State specific forms, if available, will be provided.~~

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2. [Filing Fee](#)
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4. [Statutory Deposit Requirements](#)
5. [Name Approval](#)
6. [Plan of Operation](#)
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9. [SEC Filings or Consolidated GAAP Financial Statement](#)
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11. [Custody Agreements](#)
12. [Public Records Package](#)
13. [NAIC Biographical Affidavits](#)
14. [State-Specific Information](#)

1. Application Form and Attachments

The application must identify all lines of insurance ([Form 3](#)) the Applicant Company is requesting authority to transact, as identified by the Applicant Company's plan of operation. ~~Only the Applicant Company using this application for a redomestication filing need to complete the section listing the lines of business that the Applicant Company is currently licensed to transact and is transacting in all jurisdictions. Submit a completed~~ The checklist ([Form 1P](#)) is completed automatically when all required information is provided, and original executed ~~The application form ([Form 2P](#)) as Item 1 of the application~~ must be electronically signed and notarized.

2. Filing Fee

The application must include a filing fee for the state in which an application is being submitted. The payee name and the instructions for submitting the filing fee are included in the [Filing Fees - Primary and Expansion Applications](#) chart. [BJ2] Submit a copy of the Applicant Company's check as Item 2 of the application [checklist](#).

3. Minimum Capital and Surplus Requirements

The application must show that the Applicant Company meets the state's statutory minimum capital and surplus requirements. In some states, the minimum capital and surplus requirements are determined by the classes of insurance that the Applicant Company is requesting authority to transact ~~and the classes of insurance the Applicant Company is authorized to transact in all other jurisdictions~~. The state will determine the level of surplus required after considering the Applicant Company's product line, operating record and financial condition. Compliance with the statutorily prescribed minimum surplus requirement may not be sufficient for all applicants. Review the chart that identifies the [Minimum Capital and Surplus Requirements](#) for ~~each the submitted~~ Uniform State. This chart also provides ~~a contact person or a link to a state specific forms or additional information regarding~~ RBC requirements and instructions. ~~Submit-Attach~~ an explanation of the Applicant Company's compliance with the capital and surplus requirements as Item 3 of the application [checklist](#).

4. Statutory Deposit Requirements

The domiciliary state may require a statutory deposit. The [Statutory Deposit Requirements](#) chart provides state-specific requirements and identifies those states that require a Statutory Deposit. ~~Submit-Attach~~ as Item 4 of the Application [checklist](#), documentation explaining how the Applicant Company meets or is meeting the statutory deposit requirements. Unless otherwise indicated, the Statutory Deposit is for the benefit of all policyholders.

5. Name Approval

Each state has different guidelines and procedures for name approval. The [Name Approval Requirements](#) chart is intended to serve as a guide for the various name approval requirements of each Uniform State. The Applicant Company should check with the state to ensure compliance with all applicable name approval requirements. Where applicable, ~~submit-attach~~ evidence of name approval request as Item 5 of the application [checklist](#).

6. Plan of Operation

The plan of operation has three components, a brief narrative, proforma financial statements/projections ([Form 13](#)) and a completed Questionnaire ([Form 8P](#)). The narrative should include significant information not captured as part of the Questionnaire that the Applicant Company ~~submits-provides~~ in support of the application, such as the ~~reason-for redomestication~~ [business plan](#). The proforma is one of the three (3) components in the Plan of Operation. The proforma is available for Life, Property/Casualty, Health and Title companies. ~~Provide-Attach~~ a company-wide, three-year proforma balance sheet and income statement. For the lines requested, provide three-year premium and loss projections by line for the application state. Projections must support all aspects of the proposed plan of operation, including reinsurance

arrangements and any delegated function agreements. Include the assumptions used to arrive at these projections.

~~The proforma when applied to the primary redomestication application is projected data. The proforma workbook should be the same business type as the financial statement blank filed with the NAIC. As such, the projected amounts need not balance with historical NAIC financial filings. The projected data, however, should be relevant to the Applicant Company's history of growth and losses as contemplated by the NAIC Accounting Practices and Procedures Manual.~~

The proforma should be completed by statutory accounting or financial reporting professionals that should be available to answer any questions or concerns from reviewing regulatory staff. The proforma is completed on an annual basis, typically for a full three--year time period, however, some states may require five years. The proforma should start with the first full year of operation that the Applicant Company anticipates actively writing business in the state(s) receiving the application. The proforma excel workbook is password protected and cannot be modified. When projecting five years, two workbooks will be required. ~~Submit the~~The completed electronic Questionnaire and all supporting attachments ~~as are~~ Item 6 of the application checklist.

7. Holding Company Act Filings

If the Applicant Company is a member of a holding company system, the application must include either the most recent Holding Company Act (HCA) filings, including the Annual Form B Registration Statement and related Form F or a statement substantially similar to the NAIC [Insurance Holding Company System Regulatory Act \(#440\)](#). The filing should include all attachments, exhibits and appendices referenced in the HCA filings. ~~Submit-Attach~~ the HCA filings as Item 7 of the application checklist, include all attachments and any amendments up to the application filing date and include copies of all advisory, management and service agreements.

8. Statutory Memberships

In some states, the Applicant Company is required to join one or more rating, guarantee or other organizations before transacting insurance. Generally, the Applicant Company's authorized lines of insurance govern statutorily mandated memberships. Review the [Statutory Membership Requirements](#) chart prior to contacting the licensure state about any required statutory memberships before transacting insurance. ~~Submit-Attach~~ documentation supporting membership application(s) as indicated, in states where required, [or acknowledgment of required memberships](#) as Item 8 of the application checklist.^[BJ3]

9. SEC Filings or Consolidated GAAP Financial Statement

If the Applicant Company, its parent or its ultimate holding company has made a filing or registration with the U.S. Securities and Exchange Commission (SEC) in connection with a public offering within the last three years, or filed an 8K, 10K or 10Q within the last 12 months, the application must note that the filing, including any supplements or amendments, is available electronically from the SEC. If the Applicant Company, its parent or its ultimate holding company is not publicly traded, the application must ~~include-attach~~ a copy of the Applicant Company's most recent Consolidated GAAP financial statement. ~~Submit-Attach~~ the notice of SEC filings or copy of a Consolidated GAAP statement as Item 9 of the application checklist.

10. ~~Debt-to-Equity Ratio Statement~~^[BJ4]

Members of a holding company system must ~~submit complete~~ debt-to-equity information as Item 10 of the application ~~checklist~~. The ~~application must include a~~ comprehensive debt-to-equity ratio statement ~~that~~ includes the following information.

- A. ~~Provide the consolidated~~ **Consolidated** outside debt to consolidated equity ratio on a GAAP basis for the holding company. *

Debt Duration	Debt Amount (\$)	Debt to Consolidated Equity Ratio
Up to 5 years		
Up to 10 years		
Up to 20 years		

- B. Provide the most recent consolidated holding company financial statement.
- C. State if the holding company, on a consolidated basis, has a tangible net worth: a) for the past three years; b) at present; and c) provide projections with assumptions for a three-year period.
- D. The Applicant Company must clearly substantiate the sources of repayment of any debt, including, but not limited to, whether the source of repayment is independent from the future income of the insurers.
- E. Calculate the debt service (as reported in D above) required of each insurer as a percentage of the Applicant Company's capital and surplus.
- F. List the assets of the holding company, if any, that are pledged to fund the debt service or debt repayment of an affiliate or parent (include the assets or stock of any insurer subsidiaries)
- G. List any guarantees (personal or otherwise) from the shareholders for repayment of the debt.

*Some states may require re-statement based upon statutory equity.

11. ~~Custody Agreements~~

~~The Applicant Company should include a statement setting forth whether or not any of the Applicant Company's stocks, bonds, or other physical or book entry securities are in the physical possession of another entity.~~

~~If any of the Applicant Company's stocks, bonds or other securities are not in the Applicant Company's actual physical possession or in a safe deposit box under the exclusive control of the Applicant Company (except as shown in the Schedule of Special Deposits in the Applicant Company's Annual Statement), the application must include the written agreement with each entity holding and/or administering these securities. The written agreement should include appropriate safeguards for the handling of the securities, in accordance with those specified in the NAIC *Financial Condition Examiners Handbook* (Handbook).~~

~~Some states have additional requirements for these custody agreements, beyond those called for in the Handbook. Submit the statement and copies of the custody agreements as Item 11 of the application.~~

12. Public Records Package

Most states have requirements to disclose information to the public under a Public Records Act. To meet these public disclosure requirements certain items must ~~accompany~~ be included with the application. While these documents may or may not be part of the substantive review, please be sure to ~~include~~ attach the required documents with the application. The [Public Records Package](#) chart contains requirements for financial and operational filings. ~~An Applicant Company seeking to redomesticate should provide both financial and operational documents for the application state.~~ An Applicant Company that is seeking to form a new insurer should include all documents listed in the operational section of the chart for the application state. ~~Submit~~ Attach all documents required by the application state as Item 12 of the application checklist.

13. NAIC Biographical Affidavit (Biographical Affidavit)

- A. The Applicant Company is required to ~~submit~~ complete an NAIC Biographical Affidavit ([Form 11](#)) in connection with pending or future application(s) for licensure or a permit to organize with a department of insurance in one or more states. The Applicant Company must submit an NAIC Biographical Affidavit on behalf of all officers, directors and key managerial personnel of the Applicant Company and individuals with a ten percent (10%), or more, beneficial ownership in the Applicant Company and the Applicant Company's ultimate controlling person ("Affiant").
- B. The UCAA defines "Independent Third-Party" as:
 - (i) A consumer reporting agency ("CRA") overseen by the Federal Trade Commission ("FTC") and, therefore, subject to the FCRA, which have been vetted and is currently on the approved list;
 - (ii) Has the ability to perform international background investigations; and
 - (iii) One whose officers and directors have no material affiliation with the Applicant Company other than stock ownership amounting to less than one percent (1%) of total stock outstanding, unless prior approval is given by the department of insurance to which application is being made.
- C. The NAIC Biographical Affidavit requests information with respect to the Affiant's employment history, education, personal information and character. The NAIC Biographical Affidavit also includes the Disclosure and Authorization Concerning Background Reports (the "Disclosure & Authorization Form"). The signature of the Affiant on the Disclosure & Authorization Form permits an Independent Third-Party to conduct an independent third-party verification on the Affiant.
- D. The NAIC Biographical Affidavit includes three types of the Disclosure & Authorization Form. There are three different Disclosure & Authorization Forms since certain state laws, regulations and rules require different kinds of disclosures and wording within such form. An Affiant must sign the corresponding Disclosure & Authorization Form(s) for the

respective state(s) where the Affiant has lived or worked within the last ten (10) years. Refer to the Disclosure & Authorization Forms for further information.

- E. The NAIC Biographical Affidavit is used to evaluate the suitability, competency, character and integrity of the Affiant in connection with an Applicant Company's pending or future application(s) for licensure or a permit to organize with a department of insurance in one or more states.

The Independent Third-Party uses information contained in the NAIC Biographical Affidavit as a tool to perform an independent third-party verification to determine an individual's fitness and propriety. The independent third-party verification may contain information bearing on the Affiant's character, general reputation, personal characteristics, mode of living and credit standing (if required by the state). The Independent Third-Party Vendor shall use the independent third-party verification to create a background report (the "Background Report").

- F. The Disclosure & Authorization Form is valid for a maximum of six months. Additionally, an Affiant may revoke the authorization at any time by delivering a written revocation to the Applicant Company. Refer to the Disclosure & Authorization Form for further information.

- G. The Background Reports are subject to the Fair Credit Reporting Act ("FCRA"). Pursuant to FCRA, the state departments of insurance and an Applicant Company who is seeking admission are "users" of consumer reports. The FCRA requires that the Applicant Company provide the Affiant with a copy of the "Summary of Your Rights Under the Fair Credit Reporting Act." The Applicant Company should provide a copy of the "Summary of Your Rights under the Fair Credit Reporting Act" to each Affiant. This summary can be found at the Federal Trade Commission ("FTC") [website](#). Background Reports are valid for six months from the signature date of the affidavit. Any alteration to the original biographical affidavit or updated signature will require a newly prepared background report.

- H. The Applicant Company and state departments of insurance are required to comply with FCRA, especially as it relates to confidentiality of the information contained in such consumer reports. To the extent required by law, the states and Independent Third-Party Vendors should maintain the Background Reports procured under the Disclosure & Authorization Form as confidential. A copy of the FCRA is located [here](#).

- I. The department of insurance in the state where an Applicant Company files, or intends to file, an application and the Applicant Company may require the Background Report. An Affiant who desires a copy of their Background Report may request a copy from the Applicant Company or the CRA as indicated on the Disclosure & Authorization Form. Refer to the Disclosure & Authorization Form for further information.

- J. Please check state requirements for those states that require additional background information, such as fingerprints, in place of, or in addition to, NAIC Biographical Affidavits. If applying in one of those states, necessary [fingerprints](#) and [processing fees](#) should be included.

Refer to the [list of currently approved Independent Third-Party Vendors for Background Reports](#).

NAIC Biographical Affidavits must be completed on the most current form [**Word** | **PDF**], in effect at the time the affidavit was signed and the Affiant shall not sign the Affidavits more than six months before the date the Applicant Company files the application. Each question on the biographical affidavit must have a response. If an answer is “None”, then so state. Incomplete biographical affidavits could delay the background investigation report and result in a delay of the application review by the state.

Submit original Biographical Affidavits (Form 11 [**Word** | **PDF**]) that contain the Disclosure & Authorization Forms to the state department(s) of insurance as Item 13 of the application.

14. State-Specific Information

Some jurisdictions may have additional requirements before a Certificate of Authority is issued. Before completing a UCAA Primary Application, the Applicant Company should review the list of requirements on the [State-Specific Requirements](#) for the application state. Submit state-specific requirements as Item 14 of the application.

Lopez, Amy

From: Bybee, Cressinda <cbybee@pa.gov>
Sent: Tuesday, May 18, 2021 2:03 PM
To: Barr, Jane
Subject: Primary Application - Exposure Draft

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Just a few comments:

- Form 2P - I would suggest reversing the order of the Company Type section and Sub-Type section consistent with the order of the sections in the NAIC Code application.
- Form 3 – there are three notes missing from the Pennsylvania section.
- Page 46 of the 53 page exposure document, paragraph 1 - appears to be missing a word between “notification” and “the”

If the application is denied, the state will ~~notify the Applicant Company provide a closed status date and provide include~~ a detailed explanation for the denial ~~which will automatically generate an email notification the Applicant Company.~~ After the denial, if the Applicant Company wishes to re-file a Primary Application, ~~the state will require~~ a new application and filing fee ~~will need to be submitted.~~

Thank you,
Cris

Cressinda E. Bybee | PIR | Chief, Company Licensing Division
Insurance Department | Bureau of Company Licensing and Financial Analysis
1345 Strawberry Square | Hbg, PA 17120
Phone: 717.783.2144 | Fax: 717.787.8557
www.insurance.pa.gov

Twitter: @PAInsuranceDept
Facebook: Facebook.com/PAInsuranceDepartment

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National Treatment and Coordination (E) Working Group
Company Licensing Proposal Form

<p align="right">DATE: <u>2/22/2021</u></p> <p>CONTACT PERSON: <u>Jane Barr</u></p> <p>TELEPHONE: _____</p> <p>EMAIL ADDRESS: _____</p> <p>ON BEHALF OF: <u>Co-Chairs: Debbie Doggett (MO) and Linda Johnson (WY)</u></p> <p>TITLE: _____</p> <p>AFFILIATION: <u>NTCWG in conjunction with the Domiciliary State Ad Hoc Group</u></p> <p>ADDRESS: _____</p>	<p align="center"><u>FOR NAIC USE ONLY</u></p> <p>Agenda Item # <u>2021-02</u></p> <p>Year <u>2021</u></p> <p align="center"><u>DISPOSITION</u></p> <p>[<input type="checkbox"/>] ADOPTED _____</p> <p>[<input type="checkbox"/>] REJECTED _____</p> <p>[<input type="checkbox"/>] DEFERRED TO _____</p> <p>[<input type="checkbox"/>] REFERRED TO OTHER NAIC GROUP _____</p> <p>[<input checked="" type="checkbox"/>] EXPOSED <u>5/5/2021</u> _____</p> <p>[<input type="checkbox"/>] OTHER (SPECIFY) _____</p>
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IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

[X] UCAA Forms [X] UCAA Instructions [] Enhancement to the Electronic Application Process
 [] Company Licensing Best Practices HB

Forms:

[X] Form 1 – Checklist [X] Form 2 - Application [X] Form 3 – Lines of Business
 [] Form 6- Certificate of Compliance [] Form 7 – Certificate of Deposit [X] Form 8 - Questionnaire
 [] Form 8C- Corporate Amendment Questionnaire [] Form 11-Biographical Affidavit [] Form 12-Uniform Consent to Service of Process [] Form 13- ProForma [] Form 14- Change of Address/Contact Notification
 [] Form 15 – Affidavit of Lost C of A [] Form 16 – Voluntary Dissolution [] Form 17 – Statement of Withdrawal

DESCRIPTION OF CHANGE(S)

Updated forms and instructions for domestic redomestications applications only. Identified the forms by placing a (R) after each form that was modified for the domiciliary redomestication application.

REASON OR JUSTIFICATION FOR CHANGE **

Updated the current hard-copy only option by creating an electronic version of the domiciliary state redomestication application. Removed all references and requirements for a start-up company to create this redomestication only electronic option. Only the forms that were modified are included in this proposal, forms not changed but are required for the application are included/referenced in the application instructions.

Additional Staff Comments:

3/4/21- Proposal exposed for a 45-day comment period ending May 5, 2021.
5/13/21 NTCWG call, consideration tabled for re-exposure of primary application.

**** This section must be completed on all forms.**

Revised 01-2019

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

**Uniform Certificate of Authority Application (UCAA)
Domiciliary Redomestication Application Checklist**

The application checklist is intended to help guide the insurer (herein after referred to as “Applicant Company”) with the assembly of a complete ~~Primary Redomestication~~ Uniform Certificate of Authority Application (UCAA). ~~Please be sure to complete the checklist by appropriately marking the boxes on the left side of the page prior to submitting the application for review. The completed checklist should be attached to the top of the~~ automatically completed within the application.

Regulator Use Only

1. **Application Form, containing:**
 - Completed UCAA ~~Primary Redomestication~~ Application Checklist (Form 1RP)
 - Original UCAA ~~Primary Redomestication~~ Application executed and signed (Form 2P2R)
 - Include all lines of insurance the Applicant Company is licensed to transact, currently transacting, and requesting authority to transact in ~~all the new domiciliary~~ jurisdictions (Form 3).

2. **Filing Fee (pursuant to Section II Filing Requirements Item 2), containing:**
 - Payment of required filing fee
 - Copy of check

3. **Minimum Capital and Surplus Requirements (pursuant to Section II Filing Requirements Item 3)**
 - Provide explanation of compliance with minimum capital & surplus requirements for state for which application is prepared

4. **Statutory Deposit Requirements (pursuant to Section II Filing Requirements Item 4)**
 - An original Certificate of Deposit prepared by previous state of domicile (Form 7)

5. **Name Approval (pursuant to Section II Filing Requirements Item 5)**
 - Evidence of name approval request

6. **Plan of Operation (pursuant to Section II Filing Requirements Item 6)**
 - Completed questionnaire (Form 8R)
 - Pro Forma
 - Narrative

7. **Holding Company Act Filings (pursuant to Section II Filing Requirements Item 7)**
 - Include Holding Company Act Filings, including Form B, Form F or substantially similar Statement
 - Corporate Governance Annual Disclosure

8. **Statutory Membership(s)**
 - Submit documentation as listed in Section II Filing Requirements Item 8

9. **SEC Filings or Consolidated GAAP Financial Statement**
 - Submit documentation as listed in Section II Filing Requirements Item 9

10. **Debt-to-Equity Ratio Statement**
 - Submit documentation as listed in Section II Filing Requirements Item 10

11. **Custody Agreements**
 - Submit documentation as listed in Section II Filing Requirements Item 11

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

Regulator Use Only

12. **Public Records Package – Submit ALL items in chart in Section II Item 12, including:**

a. **Articles of Incorporation, including:**

Original certification by domiciliary state

b. **Bylaws, including:**

Original certification by the Applicant Company’s corporate assistant

c. **Statement with attachments, including:**^[BJ1]

Current year annual statement*, verified and signed, including actuarial opinion

Current year quarterly statements (one copy for each quarter), verified and signed

*1. Updated statements should be submitted on a timely basis while application is pending.

2. If annual statement for two preceding years has not been filed with the NAIC, one copy of each year must be submitted with the application.

Risk-Based Capital Report

Report of Examination

d. **Independent CPA Audit Report**

13. Certificate of Compliance (pursuant to Section III Filing Requirements Item 6)

Original certification of compliance (Form 6) completed by domiciliary state insurance regulatory agency

14. NAIC Biographical Affidavit (Form 11) for the following:^[BJ2]

Officers (as listed on Jurat Page of most recent or upcoming financial statement)

Directors (as listed on Jurat Page of most recent or upcoming financial statement)

Key managerial personnel (including heads of risk management, compliance, internal audit or other individuals who will control the operations of the Applicant Company or have binding authority over the Applicant Company)

Any individual (including management not represented of the Jurat Page or not in key managerial positions) with 10% or greater ownership of the Applicant Company and/or the Applicant Company’s ultimate controlling entity

Affidavit originally signed and notarized within six months of application date

Affidavit certified by independent third party

15. State-Specific Information

Some jurisdictions may have additional requirements that must be met before a Certificate of Authority can be issued. Before completing a UCAA Primary Redomestication Application, the Applicant Company should review a listing of requirements for the state to which it is applying.

Filing Requirements – Redomestications Only

The requirements of this section are only for those Applicant Company’s seeking to redomesticate from one state to another and are in addition to the requirements of Section II, items 1-14 of the Primary Checklist. A Redomestication is defined as the process where any insurer organized under the laws of any other state may become a domestic insurer that transfers its domicile to another state by merger or consolidation or any other lawful method. The Primary Application when used for a redomestication is filed with the Applicant Company’s new state of domicile.

15. Annual Statement with Attachments

Submit documentation as listed in Section III Filing Requirements Item 1

16. Quarterly Statements

Submit documentation as listed in Section III Filing Requirements Item 2

~~17. Risk Based Capital Report~~

~~Submit documentation as listed in Section III Filing Requirements Item 3~~

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

Regulator Use Only

~~18.— **Independent CPA Audit Report**~~

~~Submit documentation as listed in Section III Filing Requirements Item 4~~

~~19.— **Reports of Examination**~~

~~Includes a copy of the most recent Report of Financial Examination from its domiciliary state and a note of all more recent examinations, completed by any state, including market conduct examinations along with a description of each examination.~~

~~20.— **Certificate of Compliance (pursuant to Section III Filing Requirements Item 6)**~~

~~Original certification of compliance (Form 6) completed by domiciliary state insurance regulatory agency~~

~~UNIFORM CERTIFICATE OF AUTHORITY APPLICATION (UCAA)~~
~~Management Information Form~~
~~Complete Listing of Incorporators*, Officers~~
~~Directors and Shareholders (10% or more)~~

~~Incorporators* _____ Titles: _____ Ownership Percentage:~~

~~Officers:~~

~~Directors:~~

~~Shareholders:~~

~~* Primary Application Only~~

Applicant Company Name: _____ NAIC Cocode: _____
 FEIN: _____

**Uniform Certificate of Authority Application (UCAA)
 Redomestication Application**

To the Insurance Commissioner/Director/Superintendent of the State of:
 (Select the appropriate state in which the Applicant Company is applying.)

Drop-down menu with the state list.

The undersigned Applicant Company hereby certifies that the classes of insurance as indicated on the Lines of Insurance, Form 3, are the lines of business which the Applicant Company is (a) currently authorized for transaction, (b) currently transacted and (c) which the Applicant Company is applying to transact.

Applicant Company Name:			
NAIC Cocode:		Group Code: (If Applicable)	

Home Office Address:	
----------------------	--

Administrative Office Address:	
--------------------------------	--

Mailing Address:	
------------------	--

Company Web Address:	
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Are these addresses the same as those shown on the Applicant Company's Annual Statement?

Yes No

If not, indicate why:

Attachment Button

Phone:	
Fax:	
Date Incorporated:	
Form of Organization:	
Date Organized:	

Country of Domicile:	
----------------------	--

(If Applicable)

	Original	Last Amendment
Date of Charter		
Date of Bylaws		
Date of Subscriber's Agreement		
Date of Last Market Conduct Examination:		
Date of Last Financial Examination:		

Par Value of Issued Stock:	\$
Surplus as regards policyholders:	\$
Certificate of Deposit (Prior State)	

Ultimate Owner/Holding Company:	
---------------------------------	--

Applicant Company Name: _____ NAIC Cocode: _____
 FEIN: _____

Billing Address:			
E-Mail Address:	Phone:	Fax:	

Premium Tax Statement Contact and Address:	First Name:	Last Name:	
E-Mail Address:	Phone:	Fax:	

Producer Licensing Contact and Address:	First Name:	Last Name:	
E-Mail Address:	Phone:	Fax:	

Rate/Form Filing Contact and Address:	First Name:	Last Name:	
E-Mail Address:	Phone:	Fax:	

Consumer Affairs Contact and Address:	First Name:	Last Name:	
E-Mail Address:	Phone:	Fax:	

Regulatory Compliance Contact and Address:	First Name:	Last Name:	
E-Mail Address:	Phone:	Fax:	

Has the Applicant Company ever been refused admission to this or any other state prior to the date of this application?

Yes No

If yes, give full explanation in an attached letter.



The Applicant Company hereby designates (name natural persons only) _____, to appoint persons and entities to act as and to be licensed as agents in the State of _____, and to terminate the said appointments.

NOTE: This does not apply to those states that do not require appointments

The following information is required of the individual who is authorized to represent the Applicant Company before the department.

Name:			
Title:			
Mailing Address:			
E-Mail Address:	Phone: /Fax:		

If the representative is not employed by the Applicant Company, please provide a company contact person in order to facilitate requests for detailed financial information.

Name:			
Title:			
Mailing Address:			
E-Mail Address:	Phone: /Fax:		

Applicant Company Name: _____ NAIC Cocode: _____
 FEIN: _____

Applicant Company Incorporators' Certification and Attestation

One of the officers (listed below) of the Applicant Company must read the following very carefully:

1. I hereby certify, under penalty of perjury, that I have read the application, that I am familiar with its contents, and that all of the information, including the attachments, submitted in this application is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license discipline or other administrative action and may subject me or the Applicant Company, or both, to civil or criminal penalties.
2. I acknowledge that I am familiar with the insurance laws and regulations of said state, accept the Constitution of such state, in which the Applicant Company is licensed or to which the Applicant Company is applying for licensure.
3. I acknowledge that I am the _____ of the Applicant Company, am authorized to execute and am executing this document on behalf of the Applicant Company.
4. I hereby certify under penalty of perjury under the laws of the applicable jurisdictions that all of the forgoing is true and correct, executed this _____ at _____.

Date	Electronic Signature of President
	Full Legal Name of President
Date	Electronic Signature of Secretary
	Full Legal Name of Secretary
Date	Electronic Signature of Treasurer
	Full Legal Name of Treasurer
	Electronic Name of Applicant Company
Date	Electronic Signature of Witness
	Full Legal Name of Witness

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

**Uniform Certificate of Authority Application (UCAA)
Lines of Insurance**

Please complete the information below for each state in which the Applicant Company is currently licensed indicating currently authorized, currently transacting and applying for authority to do business. As a result of statutory and regulatory requirements, each state has its own terminology for the lines of insurance. The Lines of Business Matrix was developed to assist the Applicant Company in completing this form. The matrix includes each line of business as it is reported on the NAIC's annual statement blanks and corresponding state statute or regulation. The matrix is ~~located on the UCAA website~~ under State Charts incorporated into the Form 3, Lines of Business (electronic only).

ALABAMA	Authorized to Transact	Currently Transacting	Applying for
Life (Sec. 27-5-2), Annuities (Sec. 27-5-3)			
Disability (Sec. 27-5-4)			
HMO (Sec. 27-21A-1, 27-21A-2 and 27-21A-3)			
Property (Sec. 27-5-5)			
Miscellaneous Casualty (Sec. 27-5-6, 27-5-7, 27-5-8, 27-5-9)			
Title (Sec. 27-5-10)			

ALASKA	Authorized to Transact	Currently Transacting	Applying for
Life (AS 21.12.040)			
Health (AS 21.12.050)			
Disability (21.12.052)			
Annuities (AS 21.12.055)			
Variable Life (AS 21.42.370)			
Variable Annuities (AS 21.42.370)			
Property (AS 21.12.060)			
Casualty (AS 21.12.070) including clauses:			
(1) Vehicle			
(2) Liability			
(3) Workers' Compensation and Employers Liability			
(4) Burglary and Theft			
(5) Personal Property Floater			
(6) Glass			
(7) Boiler and Machinery			
(8) Leakage and Fire Extinguishing Equipment			
(9) Credit (failure of debtors to pay obligations to insured)			
(10) Malpractice			
(11) Elevator			
(12) Livestock			
(13) Entertainments			
(14) Miscellaneous			
Surety (AS 21.12.080)			
Marine (AS 21.12.090(a))			
Wet Marine and Transportation (AS 21.12.090(b))			
Mortgage Guaranty (AS 21.12.110)			
Title (AS 21.66)			
Fraternal Benefit Society (AS 21.84)			

ARIZONA	Authorized to Transact	Currently Transacting	Applying for
Casualty with Workers' Compensation A.R.S. § 20-252			
Casualty without Workers' Compensation A.R.S. § 20-252			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

ARIZONA (continued)	Authorized to Transact	Currently Transacting	Applying for
Disability A.R.S. § 20-253			
Life (Includes Annuities) A.R.S. § 20-254			
Variable Annuity A.R.S. § 20-2631(2)			
Variable Life A.R.S. § 20-2601(15)			
Marine and Transportation A.R.S. § 20-255			
Mortgage Guaranty A.R.S. § 20-1541			
Prepaid Legal A.R.S. 20-1097			
Property A.R.S. § 20-256			
Surety A.R.S. § 20-257			
Title A.R.S. § 20-1562			
Vehicle A.R.S. § 20-259			
Life & Disability Reinsurer A.R.S. § 20-1082			
Health Care Services Organization A.R.S. § 20-1051			
Health, Medical, Dental, Optometric Service Corporations A.R.S. § 20-824			
Prepaid Dental Plan Organization A.R.S. § 20-1001			
Recognized Surplus Lines A.R.S. §§ 20-407.01 & 20-409			

ARKANSAS	Authorized to Transact	Currently Transacting	Applying for
Life (ACA 23-62-102)			
Accident & Health (ACA 23-62-103)			
Property (ACA 23-62-104)			
Casualty (ACA 23-62-105)			
Surety (ACA 23-62-106)			
Workers' Compensation (ACA 23-62-105)			
Marine (ACA 23-62-107)			
Title (ACA 23-62-108)			
Mortgage Guaranty (ACA 23-62-110)			
Health Maintenance Organization (23-76-102)			

CALIFORNIA	Authorized to Transact	Currently Transacting	Applying for
Life (CIC 101)			
Fire (CIC 102)			
Marine (CIC 103)			
Title (CIC 104)			
Surety (CIC 105)			
Disability (CIC 106)			
Plate Glass (CIC 107)			
Liability (CIC 108)			
Workers' Compensation (CIC 109)			
Common Carrier Liability (CIC 110)			
Boiler and Machinery (CIC 111)			
Burglary (CIC 112)			
Credit (CIC 113)			
Sprinkler (CIC 114)			
Team and Vehicle (CIC 115)			
Automobile (CIC 116)			
Aircraft (CIC 118)			
Mortgage Guaranty (CIC 119)			
Insolvency (119.5)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

CALIFORNIA (continued)	Authorized to Transact	Currently Transacting	Applying for
Legal (CIC 119.6)			
Miscellaneous (CIC 120)			
Financial Guaranty (CIC 124)			

COLORADO	Authorized to Transact	Currently Transacting	Applying for
Life (10-3-102(1)(b))			
General Life			
Accident and Health			
Annuities			
Credit			
Variable Contracts			
Fraternal Benefit Society (10-14-603)			
General Life			
Accident and Health			
Annuities			
Variable Contracts			
Title (Title 10, Article 11)			
Title			
Property and Casualty (Title 10, Article 3, Sections 102(1)(a), (c) and (d) or (Title 10, Articles 12 or 13)			
General Property			
Crop			
Motor Vehicle			
General Casualty			
Accident and Health			
Fidelity and Surety (excluding bail bond)			
Bail Bond			
Workers' Compensation			
Mortgage Guaranty			
Credit			
Professional Malpractice			

CONNECTICUT	Authorized to Transact	Currently Transacting	Applying for
(C.G.S. Title 38a)			
Fire, Extended Coverage and Other Allied Lines			
Homeowners Multiple Peril			
Commercial Multiple Peril			
Earthquake			
Growing Crops			
Ocean Marine			
Inland Marine			
Accident and Health			
Workers' Compensation			
Liability other than Auto (B.I. and P.D.)			
Auto Liability (B.I. and P.D.)			
Auto Physical Damage			
Aircraft (all perils)			
Fidelity and Surety			
Financial Guaranty (mono-line)			
Glass			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

CONNECTICUT (continued)	Authorized to Transact	Currently Transacting	Applying for
Burglary and Theft			
Boiler and Machinery			
Credit			
Reinsurance			
Life Non-Participating			
Life Participating			
Variable Life Non-Participating			
Variable Life Participating			
Variable Annuities			
Title			
Fraternal Benefit Societies			
Health Care Center			
Credit Life			
Credit Accident and Health			
Mortgage Guaranty (monoline)			
Residual Value			

DELAWARE	Authorized to Transact	Currently Transacting	Applying for
Life [18 Del. C. Section 902]			
Variable Annuities [Del. Reg 1]			
Variable Life [Del. Reg 44]			
Credit Life [18 Del. C. Section 902]			
Credit Health [18 Del. C. Section 903]			
Health [18 Del. C. Section 903]			
Property [18 Del. C. Section 904]			
Surety [18 Del. C. Section 905]			
Casualty [18 Del. C. Section 906(a)], including subdivisions:			
(1) Vehicle			
(2) Liability			
(3) Workers' Compensation & Employer's Liability			
(4) Burglary & Theft			
(5) Personal Property Floater			
(6) Glass			
(7) Boiler & Machinery			
(8) Leakage & Fire Extinguisher Equipment			
(9) Credit			
(10) Malpractice			
(11) Elevator			
(12) Congenital Defects			
(13) Livestock			
(14) Entertainments			
(15) Miscellaneous			
Marine & Transportation [18 Del. C. Section 907]			
Title [18 Del. C. Section 908]			

Presently, lines listed above for casualty are checked off as individual lines on the certificate of authority application form. 18 Del. C. Section 906(b) – Provision of medical, hospital, surgical and funeral benefits, and of coverage against accidental death or injury, as incidental to and part of other insurance as stated under subdivisions (1) vehicle, (2) liability, (4) burglary and theft, (7) boiler and machinery, (10) malpractice and (11) elevator of subsection (a) shall for all purposes be deemed to be the same kind of insurance to which it is so incidental and shall not be subject to provisions of this title applicable to life and health insurance.

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

DISTRICT OF COLUMBIA	Authorized to Transact	Currently Transacting	Applying for
Health Maintenance Organizations (Sec. 31 – Chapter 34)			
Life and Health			
Individual Life			
Group Life			
Variable Life (26 DCMR Chapter 27)			
Individual Accident and Health			
Group Accident and Health			
Individual Annuities (Fixed and Variable) (Sec. 31-4442)			
Group Annuities (Fixed and Variable) (Sec. 31-4442)			
Fire and Casualty			
(1) Fire (Sec. 31-2502.11)			
(2.1) Allied Lines (Sec. 31-2502.11)			
(2.2) Multiple Peril Crop			
(2.3) Federal Flood			
(2.4) Private Crop (Sec. 31-2502.11)			
(2.5) Private Flood (Sec. 31-2502.11)			
(3) Farmowners Multiple Peril (Sec. 31-2502.11)			
(4) Homeowners Multiple Peril (Sec. 31-2502.11)			
(5.1) Commercial Multiple Peril (non-liability) (Sec. 31-2502.11)			
(5.2) Commercial Multiple Peril (liability) (Sec. 31-2502.11)			
(6) Mortgage Guaranty			
(8) Ocean Marine (Sec. 31-2502.11)			
(9) Inland Marine (Sec. 31-2502.11)			
(10) Financial Guaranty			
(11) Medical Malpractice (Sec. 31-2502.11)			
(12) Earthquake (Sec. 31-2502.11)			
(13) Group Accident & Health (Sec. 31-2502.11)			
(14) Credit A&H (Group & Individual) (Sec. 31-2502.11)			
(15.1) Collectively Renewable A&H (Sec. 31-2502.11)			
(15.2) Non-cancelable A&H (Sec. 31-2502.11)			
(15.3) Guaranteed Renewable A&H (Sec. 31-2502.11)			
(15.4) Non-Renewable for Stated Reasons Only (Sec. 31-2502.11)			
(15.5) Other Accident Only (Sec. 31-2502.11)			
(15.7) All Other A&H (Sec. 31-2502.11)			
(15.8) Federal Employees Health Benefits Program			
(16) Workers' Compensation (Sec. 31-2502.11)			
(17.1) Other Liability – occurrence (Sec. 31-2502.11)			
(17.2) Other Liability – claims made (Sec. 31-2502.11)			
(18) Products Liability (Sec. 31-2502.11)			
(19.1) Private Passenger Auto No-Fault (personal injury protection) (Sec. 31-2502.11)			
(19.2) Other Private Passenger Auto Liability (Sec. 31-2502.11)			
(19.3) Commercial Auto No-Fault (personal injury protection) (Sec. 31-2502.11)			
(19.4) Other Commercial Auto Liability (Sec. 31-2502.11)			
(20) Glass (Sec. 31-2502.11)			
(21.1) Private Passenger Auto Physical Damage (Sec. 31-2502.11)			
(21.2) Commercial Auto Physical Damage (Sec. 31-2502.11)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

DISTRICT OF COLUMBIA (continued)	Authorized to Transact	Currently Transacting	Applying for
(22) Aircraft (all perils) (Sec. 31-2502.11)			
(23) Fidelity (Sec. 31-2502.11)			
(24) Surety (Sec. 31-2502.11)			
(26) Burglary and Theft (Sec. 31-2502.11)			
(27) Boiler and Machinery (Sec. 31-2502.11)			
(28) Credit (Sec. 31-2602.03, 31-2502.11)			
Title [Sec. 31-2602.03 (a)(7)]			

FLORIDA	Authorized to Transact	Currently Transacting	Applying for
Property & Casualty Insurers			
0010 Fire			
0020 Allied Lines			
0030 Farmowners Multi Peril			
0040 Homeowners Multi Peril			
0050 Commercial Multi Peril			
0080 Ocean Marine			
0090 Inland Marine			
0100 Financial Guaranty			
* 0106 Auto Warranties			
0110 Medical Malpractice			
0120 Earthquake			
0160 Workers' Compensation			
0170 Other Liability			
* 0173 Prepaid Legal			
0192 Private Passenger Auto Liability			
0194 Commercial Auto Liability			
0211 Private Passenger Auto Physical Damage			
0212 Commercial Auto Physical Damage			
0220 Aircraft			
0230 Fidelity			
0240 Surety			
* 0245 Bail Bonds			
0250 Glass			
0260 Burglary and Theft			
0270 Boiler and Machinery			
0280 Credit			
* 0285 Title (Title Companies Only)			
* 0290 Livestock			
0300 Industrial Fire			
* 0310 Mortgage Guaranty			
0441 Credit Disability			
* 0450 Accident and Health			
* 0520 Industrial Extended Coverage			
* 0540 Mobile Home Multi Peril			
* 0550 Mobile Home Physical Damage			
* 0570 Crop Hail			
* 0607 Home Warranties			
* 0608 Service Warranties			
* 0610 Other Warranty			
* 0620 Miscellaneous Casualty			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

FLORIDA (continued)	Authorized to Transact	Currently Transacting	Applying for
Property & Casualty Insurers (Reinsurance Only)			
R010 Fire			
R020 Allied Lines			
R030 Farmowners Multi Peril			
R040 Homeowners Multi Peril			
R050 Commercial Multi Peril			
R080 Ocean Marine			
R090 Inland Marine			
R100 Financial Guaranty			
* R106 Auto Warranties			
R110 Medical Malpractice			
R120 Earthquake			
R160 Workers' Compensation			
R170 Other Liability			
* R173 Prepaid Legal			
R192 Private Passenger Auto Liability			
R194 Commercial Auto Liability			
R211 Private Passenger Auto Physical Damage			
R212 Commercial Auto Physical Damage			
R220 Aircraft			
R230 Fidelity			
R240 Surety			
* R245 Bail Bonds			
R250 Glass			
R260 Burglary and Theft			
R270 Boiler and Machinery			
R280 Credit			
* R285 Title (Title Companies Only)			
* R290 Livestock			
R300 Industrial Fire			
* R310 Mortgage Guaranty			
R441 Credit Disability			
* R450 Accident and Health			
* R520 Industrial Extended Coverage			
* R540 Mobile Home Multi Peril			
* R550 Mobile Home Physical Damage			
* R570 Crop Hail			
* R607 Home Warranties			
* R608 Service Warranties			
* R610 Other Warranty			
* R620 Miscellaneous Casualty			
Life, Accident and Health Insurers			
0400 Ordinary Life			
Endowment			
Term Life			
Industrial Life			
Individual Annuities			
Universal Life			
0405 Individual Variable Annuities			
Group Variable Annuities			
0410 Group Life and Annuities			
0420 Variable Life			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

FLORIDA (continued)	Authorized to Transact	Currently Transacting	Applying for
0425 Fraternal Life			
0430 Fraternal Health			
0440 Credit Life			
0441 Credit Disability			
0450 Accident and Health			
R400 Reinsurance - Ordinary Life and Annuity			
R405 Reinsurance - Individual/Group Variable Annuities			
R410 Reinsurance - Group Life and Annuity			
R420 Reinsurance - Variable Life			
R440 Reinsurance - Credit Life			
R441 Reinsurance - Credit Disability			
R450 Reinsurance - Accident and Health			

* For purposes of applicant's plan of operations, these lines should be listed as "all other lines." If any are combined with other lines on the proforma (i.e. mobile home combined with homeowners), the plan of operations should specify that this was done.

GEORGIA	Authorized to Transact	Currently Transacting	Applying for
Life, accident, and sickness [O.C.G.A. § 33-3-5(1)]			
Including Variable Annuities [O.C.G.A. § 33-11-66]			
Including Variable Life [O.C.G.A. § 33-11-65]			
Property, marine, and transportation [O.C.G.A. § 33-3-5(2)]			
Casualty [O.C.G.A. § 33-3-5(3)]			
Including Workers' Compensation [O.C.G.A. § 33-7-3]			
Excluding Workers' Compensation [O.C.G.A. § 33-7-3]			
Surety [O.C.G.A. § 33-3-5(4)]			
Title [O.C.G.A. § 33-3-5(5)]			
Health Maintenance Organization [O.C.G.A. § 33-3-5(6) and § 33-21-1 <i>et seq.</i>]			

HAWAII	Authorized to Transact	Currently Transacting	Applying for
Life Insurance (HRS 431:1-204)			
Including Variable Life and Variable Annuity			
Excluding Variable Life and Variable Annuity			
Accident and Health Insurance (HRS 431:1-205)			
Property Insurance (HRS 431:1-206)*			
Including Residential Hurricane (HRS 431:3-306.5)			
Excluding Residential Hurricane			
Marine and Transportation Insurance (HRS 431:1-207)			
Including Ocean Marine (HRS 431:1-211)			
Excluding Ocean Marine			
Vehicle Insurance (HRS 431:1-208)**			
General Casualty Insurance (HRS 431:1-209)* *			
Surety Insurance (HRS 431:1-210)			
Title Insurance (HRS 431:20-102)			

* (1) Concurrently licensed in General Casualty is required; (2) Residential hurricane carrier must also meet the requirements specified in Section 431:3-306.5; information required by this Section needs to be included in the application package. Failure to comply with the Section shall cause exclusion of the residential hurricane coverage.

** Local Claims and Sales Office(s) and membership of Hawaii Joint Underwriting Plan are required for all insurers authorized to write *and engage* in writing vehicle insurance.

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

IDAHO	Authorized to Transact	Currently Transacting	Applying for
Life - 41-502			
Disability (Including/Excluding Managed Care) - 41-503			
Variable Annuities/Contracts – 41-502, 41-1938			
Property - 41-504			
Marine and Transportation - 41-505			
Casualty - Including Workers' Compensation - 41-506			
Casualty - Excluding Workers' Compensation - 41-506			
Surety (Including Fidelity) - 41-507			
Monoline only:			
Title - 41-508			
Mortgage Guaranty - 41-2652			

ILLINOIS	Authorized to Transact	Currently Transacting	Applying for
Class 1 Life, Accident and Health*			
(a) Life			
(b) Accident and Health			
(c) Legal Expense Insurance			
Class 2 Casualty, Fidelity and Surety*			
(a) Accident and Health			
(b) Vehicle			
(c) Liability			
(d) Workers' Compensation			
(e) Burglary and Forgery			
(f) Glass			
(g) Fidelity and Surety			
(h) Miscellaneous			
(i) Other Casualty Risks			
(j) Contingent Losses			
(k) Livestock and Domestic Animals			
(l) Legal Expense Insurance			
Class 3 Fire and Marine, etc.*			
(a) Fire			
(b) Elements			
(c) War, Riot and Explosion			
(d) Marine and Transportation			
(e) Vehicle			
(f) Property Damage, Sprinkler Leakage and Crop			
(g) Other Fire and Marine Risks			
(h) Contingent Losses			
(i) Legal Expense Insurance			
Fraternal Benefit Society			
Fraternal Benefit Society [215 ILCS 5/282.1 et seq.]			
Health Maintenance Organization			
Health Maintenance Organization (HMO) [215 ILCS 125/1-1 et seq.]			
Limited Health Service Organization			
Limited Health Service Organization (LHSO) [215 ILCS 130/1001 et seq.]			

* See 215/IL5/4 for additional description

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

INDIANA	Authorized to Transact	Currently Transacting	Applying for
Class I (Life)			
(a) Life and Annuities			
(b) Accident & Health			
(c) Variable Life and Annuities (Segregated Amounts)			
Class II (Casualty)			
(a) Accident and Health - Disability			
(b) Workers' Compensation			
(c) Burglary, Theft			
(d) Glass			
(e) Boiler and Machinery			
(f) Automobile			
(g) Sprinkler			
(h) Liability			
(i) Credit			
(j) Title			
(k) Fidelity & Surety w/Bailbonds			
(kt) Fidelity & Surety w/o Bailbonds			
(l) Miscellaneous			
(m) Legal Expenses			
Class III (Property)			
(a) Fire, Windstorm, Hail, Loot, Riot			
(b) Crops			
(c) Sprinkler			
(d) Marine			

IOWA	Authorized to Transact	Currently Transacting	Applying for
Property/Casualty Lines (515.48)			
Fire			
Extended Coverage			
Other Allied Lines			
Homeowners Multiple Peril			
Commercial Multiple Peril			
Earthquake			
Growing Crops			
Ocean Marine			
Inland Marine			
Accident and Health			
Workers' Compensation			
Other Liability			
Auto Liability			
Auto Physical Damage			
Aircraft			
Fidelity and Surety			
Glass			
Burglary and Theft			
Boiler and Machinery			
Reinsurance Only (monoline)			
Financial Guaranty (monoline)			
Life (508, 509, 511) – Life Only			
Life (508, 509, 511 and 515) credit & variable life, annuities and variable annuities and A&H			
Reciprocal (520)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

Iowa (continued)	Authorized to Transact	Currently Transacting	Applying for
Mortgage Guaranty (515C)			
Fraternal (512B)			

*Life includes credit life, variable life, annuities, and variable annuities.

KANSAS	Authorized to Transact	Currently Transacting	Applying for
Life (Includes Annuity and Variable Contracts)			
Accident and Health			
Stand-Alone Prescription Drug Provider			
Fire Insurance			
Fire			
Windstorm & Hail			
Extended Coverage			
Add'l. Perils on Growing Crops			
Hail on Growing Crops			
Optional Perils			
Sprinkler Leakage			
Business Interruption			
Earthquake			
Water Damage			
Aircraft Hull			
Ocean Marine			
Inland Marine			
Rain			
Automobile Physical Damage			
Flood			
Homeowners Policies			
Casualty Insurance			
Accident and Health			
Automobile Liability			
General Liability			
Workers' Compensation			
Fidelity, Surety & Forgery Bonds			
Glass			
Burglary, Theft & Robbery			
Boiler & Machinery			
Credit			
Title			
Malpractice Liability			
Livestock Mortality			
Aircraft Liability			
Cargo Liability			
Cost of Legal Services			
Mortgage Guaranty Insurance			

KENTUCKY	Authorized to Transact	Currently Transacting	Applying for
Life And Health Companies			
Life (includes variable & credit) KRS 304.5-020			
Annuity (includes variable) KRS 304.5-030			
Health (includes credit) KRS 304.5-040			
Property And Casualty Companies			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

KENTUCKY (continued)	Authorized to Transact	Currently Transacting	Applying for
Health (includes credit) KRS 304.5-040			
Property KRS 304.5-050			
Surety KRS 304.5-060			
Casualty All Lines KRS 304.5-070 (1)(a) thru (1)(q)			
Or, Casualty Limited to:			
Vehicle Insurance KRS 304.5-070(1)(a)			
Liability Insurance KRS 304.5-070(1)(b)			
Workers' Compensation and Employers Liability KRS 304.5-070(1)(c)			
Burglary and Theft KRS 304.5-070(1)(d)			
Personal Property Floater KRS 304.5-070(1)(e)			
Glass KRS 304.5-070(1)(f)			
Boiler and Machinery KRS 304.5-070(1)(g)			
Leakage and Fire Extinguishing Equipment KRS 304.5-070(1)(h)			
Credit KRS 304.5-070(1)(i)			
Malpractice KRS 304.5-070(1)(j)			
Elevator KRS 304.5-070(1)(k)			
Congenital Defects KRS 304.5-070(1)(l)			
Livestock KRS 304.5-070(1)(m)			
Entertainments KRS 304.5-070(1)(n)			
Failure of Certain Institutions to Record Documents KRS 304.5-070(o)			
Automobile Guaranty KRS 304.5-070(1)(p)			
Miscellaneous KRS 304.5-070(1)(q)			
Marine and Transportation KRS 304.5-080			
Mortgage Guaranty KRS 304.5-100			
Title KRS 304.5-090			
All Others Companies:			
Fraternal Benefit Society KRS 304.29-011			
Life			
Health			
Lloyd's KRS 304.28-010			
Non-Profit Health Service Corporation KRS 304.32-030			
Reciprocal KRS 304.27-010			

LOUISIANA *	Authorized to Transact	Currently Transacting	Applying for
Life			
Annuities			
Health and Accident			
Vehicle			
Liability			
Workers' Compensation			
Fire and Allied Lines			
Industrial Fire			
Fidelity			
Surety			
Credit Life, Health and Accident			
Credit Property and Casualty			
Marine and Transportation			
Miscellaneous			
Steam Boiler and Sprinkler Leakage			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

LOUISIANA (continued)	Authorized to Transact	Currently Transacting	Applying for
Title			
Burglary and Forgery			
Crop			
Homeowners			

*All lines of business are as defined in Louisiana Revised Statutes 22:47.

MAINE	Authorized to Transact	Currently Transacting	Applying for
Life and Health			
Life, including Credit Life and Annuities			
Health, including Credit Health			
Variable Life			
Variable Annuity			
Property & Casualty			
Fire			
Allied Lines			
Farmowners Multiple Peril			
Homeowners Multiple Peril			
Commercial Multiple Peril			
Mortgage Guaranty			
Ocean Marine			
Inland Marine			
Financial Guaranty			
Workers' Compensation			
Medical Professional Liability			
Earthquake			
Other Liability			
Product Liability			
Auto Liability			
Auto Physical Damage			
Aircraft (all perils)			
Fidelity			
Surety			
Glass			
Burglary and Theft			
Boiler and Machinery			
Credit			
Federal Flood Insurance			
Title			

MARYLAND	Authorized to Transact	Currently Transacting	Applying for
<i>Insurance Article of the Annotated Code of Maryland:</i>			
Variable Annuities – Section 1-101(d)(e), 16-601, 16-602			
Casualty (not including Vehicle Liability, Mortgage Guaranty & Workers' Compensation) – Section 1-101(i)			
Dental Plan Organization – Section 14-401			
Fraternal – 8-424			
Mortgage Guaranty – Sections 1-101(o)			
Health – Sections 1-101(p)			
Life, including Annuities and Health (except Variable Life & Variable Annuities) Sections 1-101(d), 1-101(p), 1-101(x)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

MARYLAND (continued)	Authorized to Transact	Currently Transacting	Applying for
Marine, Wet Marine & Transportation – Sections 1-101(z), 1-101(ss)			
Non-Profit Health Service Plan – Section 14-110			
Property and Marine (excluding Wet Marine and Transportation) – Section 1-101(gg), 1-101(z)			
Variable Life – Sections 16-601, 16-602			
Surety – Section 1-101(oo)			
Title – Section 1-101(qq)			
Vehicle Liability – Section 1-101(i)			
Workers’ Compensation – Section 1-101(i)			
Health-General Article of the Annotated Code of Maryland:			
Health Maintenance Organizations – Sections 19-708, 19-709, 19-710			
Provider-Sponsored Organizations – Section 19-7A			

MASSACHUSETTS	Authorized to Transact	Currently Transacting	Applying for
(M.G.L. 175 § 47)			
(1) Fire			
(2A) Ocean Marine			
(2B) Inland Marine Only			
(4) Fidelity and Surety			
(5A) Boiler, Fly Wheel, Machinery, Explosion			
(5B) Boiler (no inspector), Fly Wheel, Machinery, Explosion			
(6A) Accident - All Kinds			
(6B) Health - All Kinds			
(6C) Group Accident and Health Only			
(6D) Non-Cancelable Accident and Health Only			
(6E) Workers’ Compensation			
(6F) Liability Other than Auto			
(6G) Auto Liability			
(7) Glass			
(8) Water Damage and Sprinkler Leakage			
(9) Elevator Property Damage and Collision			
(10) Credit			
(11) Title (Title Companies Only)			
(12) Burglary, Robbery, Theft, Forgery, Larceny			
(13) Livestock			
(15) Reinsurance			
(16A) Life - All Kinds			
(16B) Group Life Only			
(16C) Variable Annuity Authorization			
(16D) Annuities Only			
(16E) Variable Life Authorization			
(17) Repair - Replacement			
(19) Legal Services			
(20) Credit Involuntary Unemployment			
(51) Stock Companies Extension of Coverage- M.G.L. 175 §51(g)			
(54) Mutual Companies (specified in Section 47) - M.G.L. 175 § 54(g)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

MASSACHUSETTS (continued)	Authorized to Transact	Currently Transacting	Applying for
(54BX) Reinsurance except Life - M.G.L. 175 § 54B			
(54BY) Nuclear Energy - M.G.L. 175 § 54B			
(54BZ) Special Hazards - Radioactive Contamination - M.G.L. 175 § 54B			
(54C) Comprehensive Motor Vehicle and Aircraft - M.G.L. 175 § 54C			
(54D) Personal Property Floater - M.G.L. 175 § 54D			
(54E) Dwellings - M.G.L. 175 § 54E			
(54F) Commercial Property (Multiple Peril) - M.G.L. 175 § 54F			
(54G) Reinsurance - Life Companies Only - M.G.L. 175 § 54G			

MICHIGAN	Authorized to Transact	Currently Transacting	Applying for
Life and Annuity - Other than Variable Contracts (MCL 500.602)			
Separate Account - Variable Annuities (MCL 500.925)			
Separate Account - Variable Life (MCL 500.925)			
Separate Accounts - Modified Guaranteed Annuities (MCL 500.4101)			
Disability (MCL 500.606)			
Property (MCL 500.610)			
Ocean Marine (MCL 500.614)			
Inland Marine (MCL 500.616)			
Automobile Insurance - Limited (MCL 500.620)			
Legal Expense (MCL 500.618)			
Casualty–Steam Boiler, Flywheel and Machinery (MCL 500.624(1)a)			
Casualty–Liability (MCL 500.624(1)b)			
Casualty–Automobile, including Section 500.625, disability coverage supplemental to automobile insurance (MCL 500.624(1)b)			
Casualty–Workers’ Compensation (MCL 500.624(1)b)			
Casualty–Plate Glass (MCL 500.624(1)c)			
Casualty–Sprinkler and Water Damage (MCL 500.624(1)d)			
Casualty–Credit (MCL 500.624(1)e)			
Casualty–Burglary and Theft (MCL 500.624(1)f)			
Casualty–Livestock (MCL 500.624(1)g)			
Casualty–Malpractice (MCL 500.624(1)h)			
Casualty–Miscellaneous (MCL 500.624(1)i)			
Surety and Fidelity (MCL 500.628)			
Limited Liability (MCL 500 Chapter 65)			
Title (MCL 500 Chapter 73)			
Fraternal (MCL 500 Chapter 81a)			

MINNESOTA	Authorized to Transact	Currently Transacting	Applying for
(MS 60A.06, Subd.1)			
Fire (1)			
Inland Marine (2a)			
Ocean Marine (2a)			
Personal Property Floater (2b)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

MINNESOTA (continued)	Authorized to Transact	Currently Transacting	Applying for
Boiler and Machinery (3)			
Life (4)			
Variable Contract Authority (4)			
Accident and Health (5a)			
Workers' Compensation (5b)			
Fidelity (6)			
Surety (6)			
Title (7)			
Glass (8)			
Burglary & Theft (9a)			
Security and Drafts (9b)			
Personal Property Floater - Casualty (9c)			
Water (9d)			
Livestock (10)			
Credit (11)			
Automobile (12)			
General Liability (13)			
Elevator (14)			
Legal Expense (15)			

MISSISSIPPI	Authorized to Transact	Currently Transacting	Applying for
(MCA 83-19-1 Classifications of Insurance Companies)			
Class 1. Fire and Casualty			
(a) Fire and Allied Lines			
(b) Industrial Fire			
(c) Casualty/Liability			
(d) Fidelity			
(e) Surety			
(f) Workers' Compensation			
(g) Boiler and Machinery			
(h) Plate Glass			
(i) Aircraft			
(j) Inland Marine			
(k) Ocean Marine			
(l) Automobile Physical Damage/Automobile Liability			
(m) Homeowners/Farmowners			
(n) Guaranty			
(o) Mortgage Guaranty			
(p) Title			
(q) Trip Accident and Baggage			
(r) Legal			
(s) Credit Property			
Class 2. Life			
(a) Life			
(b) Accident and Health			
(c) Credit Life, Credit Accident and Health			
(d) Industrial Life, Industrial Accident and Health			
(e) Variable Contracts			
(f) Life (Burial)			
Class 3. Fraternal			
(a) Fraternal			
(b) Larger Fraternal			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

MISSISSIPPI (continued)	Authorized to Transact	Currently Transacting	Applying for
Class 4. Burial			
(MCA 83-41-303) Health Maintenance Organization			

MISSOURI	Authorized to Transact	Currently Transacting	Applying for
A – Life and Health (RSMo 376)			
A1 – Life, Annuities and Endowments (376.010)			
A2 – Accident and Health (376.010)			
A3 – Variable contracts (376.309, RSMo)			
H – Title (RSMo 381)			
B – Property and Casualty (RSMo 379)			
B1 – Property (379.010.1(1))			
B2 – Liability (379.010.1(2)) (Includes Workers’ Compensation)			
B3 – Fidelity and Surety (379.010.1(3))			
B4 – Accident and Health (379.010.1(4))			
B5 – Miscellaneous (379.010.1(5))			
Health Maintenance Organization (354.400)			
Prepaid Dental Plan (354.700)			
Fraternal Benefit (378) RSMo			
Other			

MONTANA	Authorized to Transact	Currently Transacting	Applying for
Life (including variable contract authority) § 33-1-208 and 33-20-605, MCA			
Life (excluding variable contract authority) § 33-1-208, MCA			
Disability §33-1-207, MCA			
Property §33-1-210, MCA			
Casualty (including Workers’ Comp) §33-1-206, MCA			
Casualty (excluding Workers’ Comp) §33-1-206, MCA			
Surety §33-1-211, MCA			
Marine §33-1-209, MCA			
Title §33-1-212, MCA			

NEBRASKA	Authorized to Transact	Currently Transacting	Applying for
Life (1)			
Variable Life (2)			
Variable Annuities (3)			
Sickness & Accident (4)			
Property (5)			
Credit Property (6)			
Glass (7)			
Burglary & Theft (8)			
Boiler & Machinery (9)			
Liability (10)			
Workers’ Compensation & Employers Liability (11)			
Vehicle (12)			
Fidelity (13)			
Surety (14)			
Title (15)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

NEBRASKA (continued)	Authorized to Transact	Currently Transacting	Applying for
Credit (16)			
Mortgage Guaranty (17)			
Marine (18)			
Financial Guaranty (19)			
Miscellaneous (20)			

NEVADA	Authorized to Transact	Currently Transacting	Applying for
Life (681A.040)			
Health (681A.030)			
Property (681A.060)			
Casualty (681A.020) (Including Workers' Comp)			
Casualty (681A.020) (Excluding Workers' Comp)			
Surety (681A.070)			
Marine and Transportation (681A.050)			
Title (681A.080)			
Surplus Lines (685A)			
Risk Retention Group (695E)			
Funeral/Cemetery Sellers (689)			
Premium Finance Company (686A)			
Motor Clubs (696A)			
Health Maintenance Organization (695C)			
Prepaid Ltd. Health Service Organization (695F)			
Variable (688A)			
Home Protection (690B.100)			

NEW HAMPSHIRE	Authorized to Transact	Currently Transacting	Applying for
Fire and Allied Lines (RSA 401.1, I)			
Marine Coverages (RSA 401.1, II)			
Life and Annuities (RSA 401.1, III)			
Variable Annuities Require a Separate License (RSA 401.1, III)			
Accident and/or Health Coverages (401.1, IV)			
Health Maintenance Organization (RSA 402-B)			
Liability/Casualty Coverages, Including Workers' Compensation (RSA 401.1, V)			
Casualty Coverages (RSA 401.1, VI)			
Fidelity, Surety, Credit Insurance, Mortgage Guaranty, Bonds, and Financial Guaranty (RSA 401.1, VII)			
Other Casualty Risks. Insurance against any other casualty risk not otherwise specified under paragraph V. (RSA 401.1, VIII)			
Title (RSA 416-A)			
Fraternal (RSA 418:16)			

NEW JERSEY	Authorized to Transact	Currently Transacting	Applying for
(1) Fire (N.J.S.A. 17:17-1a)			
(2) Earthquake (N.J.S.A. 17:17-1a)			
(3) Growing Crops (N.J.S.A. 17:17-1a)			
(4) Ocean Marine (N.J.S.A. 17:17-1b)			
(5) Inland Marine (N.J.S.A. 17:17-1b)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

NEW JERSEY (continued)	Authorized to Transact	Currently Transacting	Applying for
(6) Workers' Compensation and Employers Liability (N.J.S.A. 17:17-1e)			
(7) Automobile Liability (BI) (N.J.S.A. 17:17-1e)			
(8) Automobile Liability (PD) (N.J.S.A. 17:17-1e)			
(9) Automobile Physical Damage (N.J.S.A. 17:17-1e)			
(10) Aircraft Physical Damage (N.J.S.A. 17:17-1b)			
(11) Other Liability (N.J.S.A. 17:17-1e)			
(12) Boiler & Machinery (N.J.S.A. 17:17-1f)			
(13) Fidelity & Surety (N.J.S.A. 17:17-1g)			
(14) Credit (N.J.S.A. 17:17-1i)			
(15) Burglary & Theft (N.J.S.A. 17:17-1j)			
(16) Glass (N.J.S.A. 17:17-1k)			
(17) Sprinkler Leakage (N.J.S.A. 17:17-1l)			
(18) Livestock (N.J.S.A. 17:17-1m)			
(19) Smoke & Smudge (N.J.S.A. 17:17-1n)			
(20) Physical Loss to Buildings (N.J.S.A. 17:17-1o)			
(21) Radioactive Contamination (N.J.S.A. 17:17-1o)			
(22) Mechanical Breakdown/Power Failure (N.J.S.A. 17:17-1o)			
(23) Other (must be pre-approved by the Commissioner) (N.J.S.A. 17:17-1o)			
(26) Accident and Health (Property/Casualty Companies) (N.J.S.A. 17B:17-4)			
(27) Municipal Bond (N.J.A.C. 11:7)			
(28) Life (N.J.S.A. 17B:17-3)			
(29) Accident and Health (Life/Health Companies) (N.J.S.A. 17B:17-4)			
(30) Annuities (N.J.S.A. 17B:17-5)			
(31) Variable Contracts (N.J.S.A. 17B:28-1 et seq.)			
(33) Title (N.J.S.A. 17:46B-7)			
(34) Fraternal Benefit Society (N.J.S.A. 17:44B)			
(35) Residential Mortgage Guaranty (N.J.S.A. 46A-3)			
(36) Commercial Mortgage Guaranty (N.J.S.A. 46A-3)			

NEW MEXICO	Authorized to Transact	Currently Transacting	Applying for
Life and Annuities (NMSA Section 59A-7-2)			
Accident and Health (NMSA Section 59A-7-3)			
Property (NMSA Section 59A-7-4)			
Casualty (NMSA Section 59A-7-6)			
Variable Life and Annuity (NMSA Section 59A-7-7)			

NEW YORK	Authorized to Transact	Currently Transacting	Applying for
(Notes 1 and 2)			
(Section 1113(a) of the N.Y. Ins. Law)			
(1) Life			
(2) Annuities			
(3) (i) – A&H – Other than Non-Cancellable Disability			
(3) (ii) – A&H – Non-Cancellable Disability			
(4) Fire			
(5) Miscellaneous Property			
(6) Water Damage			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

NEW YORK (continued)	Authorized to Transact	Currently Transacting	Applying for
(7) Burglary & Theft			
(8) Glass			
(9) Boiler and Machinery			
(10) Elevator			
(11) Animal			
(12) Collision			
(13) Personal Injury Liability			
(14) Property Damage Liability			
(15) Workers' Compensation and Employers' Liability			
(16) Fidelity and Surety			
(17) Credit			
(19) Motor Vehicle and Aircraft Physical Damage			
(20) Marine and Inland Marine			
(21) Marine Protection and Indemnity			
(22) Residual Value			
(24) Credit Unemployment			
(26) Gap			
(27) Prize Indemnification			
(28) Service Contract Reimbursement			
(29) Legal Services			
(30) Involuntary Unemployment			
(31) Salary Protection			
Monoline only:			
Title – Section 1113(a)(18) & Article 64 of the N.Y. Ins. Law			
Mortgage Guaranty - Section 1113(a)(23) & Article 65 of the N.Y. Ins. Law			
Financial Guaranty - Section 1113(a)(25) & Article 69 of the N.Y. Ins. Law			

Note 1: A company may only apply for the lines of insurance for which it is authorized in its state of domicile.

Note 2: The company must have transacted business for a minimum of three (3) years prior to seeking admission. If the company was recently acquired, at least three (3) years of operating experience under the new management is required. An affiliated insurer admitted in New York and operating under the same ownership/management team for at least three (3) years may satisfy this requirement. If the aforementioned situation applies, a written request for approval of a waiver must be submitted with the application.

NORTH CAROLINA	Authorized to Transact	Currently Transacting	Applying for
Life (NCGS 58-7-15)			
Life, Including Industrial and Credit Life			
Annuities			
Variable Annuities			
Variable Life			
Accident and Health - Cancelable			
Accident and Health - Non-Cancelable			
Accident and Health – Credit			
Fire (NCGS 58-7-15)			
Fire			
Miscellaneous Property - Extended Coverage			
Miscellaneous Property - Growing Crops			
Water Damage – Commercial			
Water Damage - Residence			
Burglary and Theft			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

NORTH CAROLINA (continued)	Authorized to Transact	Currently Transacting	Applying for
Glass			
Animal			
Collision – Automobile			
Collision – Other			
Motor Vehicle and Aircraft - Property Damage			
Motor Vehicle and Aircraft - Fire			
Motor Vehicle and Aircraft - Theft			
Motor Vehicle and Aircraft - Comprehensive			
Motor Vehicle and Aircraft - Collision			
Marine – Inland			
Marine – Ocean			
Marine Protection and Indemnity			
Other			
Casualty (NCGS 58-7-15)			
Accident and Health – Cancelable			
Accident and Health – Non Cancelable			
Accident and Health – Credit			
Water Damage – Commercial			
Water Damage – Residence			
Burglary and Theft			
Glass			
Boiler and Machinery			
Elevator			
Animal			
Collision – Automobile			
Collision – Other			
Personal Injury Liability – Automobile			
Personal Injury Liability – Other			
Property Damage Liability – Automobile			
Property Damage Liability - Other			
Workers’ Compensation and Employer’s Liability			
Fidelity and Surety			
Credit			
Title			
Motor Vehicle and Aircraft – Property Damage			
Motor Vehicle and Aircraft – Fire			
Motor Vehicle and Aircraft – Theft			
Motor Vehicle and Aircraft – Comprehensive			
Motor Vehicle and Aircraft – Collision			
Marine Protection and Indemnity			
Aircraft Voluntary Settlement			
Hole-in-One			
Other			
Mortgage Guaranty			

NORTH DAKOTA	Authorized to Transact	Currently Transacting	Applying for
Life & Annuity			
Accident & Health			
Property			
Casualty			
Variable Life and Annuity			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

OHIO	Authorized to Transact	Currently Transacting	Applying for
Life Companies (O.R.C. 3911.01)			
Life			
Accident and Health (Including Disability)			
Annuities			
Variable Authority (if licensed under O.R.C. 3911.01 for both Life and Annuities lines of business, such company may apply for Variable Annuity) (O.R.C. 3911.011)			
Property & Casualty (O.R.C. 3929.01(A))			
(1) Fire			
(2) Allied Lines			
(3) Farmowners Multiple Peril			
(4) Homeowners Multiple Peril			
(5) Commercial Multiple Peril			
(6) Ocean Marine			
(7) Inland Marine			
(8) Financial Guarantee			
(9) Medical Malpractice			
(10) Earthquake			
(11) Group A&H			
(12) Credit A&H (Group and Individual)			
(13a) Collectively Renewable A&H			
(13b) Noncancellable A&H			
(13c) Guaranteed Renewable A&H			
(13d) Nonrenewable for Stated Reasons Only			
(13e) Other Accident Only			
(13f) All Other A&H			
(14) Workers' Compensation (to the extent permitted by law)			
(15) Other Liability			
(16a) Private Passenger Auto No-Fault (personal injury protection to the extent permitted by law)			
(16b) Other Private Passenger Auto Liability			
(16c) Commercial Auto No-Fault (personal injury protection to the extent permitted by law)			
(16d) Other Commercial Auto Liability			
(17a) Private Passenger Auto Physical Damage			
(17b) Commercial Auto Physical Damage			
(18) Aircraft (all perils)			
(19) Fidelity			
(20) Surety			
(21) Glass			
(22) Burglary and Theft			
(23) Boiler and Machinery			
(24) Credit			
(25) Reinsurance Only			
(26) Other (list)			
Title Insurance (O.R.C. 3953)			

OKLAHOMA	Authorized to Transact	Currently Transacting	Applying for
Life (O.S. 36 §702)			
Surety (including bail) (OAC 365:25-5-41)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

OKLAHOMA (continued)	Authorized to Transact	Currently Transacting	Applying for
Surety (excluding bail) (O.S 36 §708)			
Title (O.S. 36 §709)			
Marine (O.S. 36 §705)			
Accident & Health (O.S. 36 §703)			
Property (O.S. 36 §704)			
Vehicle (O.S. 36 §706)			
Casualty (vehicle only) (O.S. 36 §706)			
Casualty (including vehicle)(O.S. 36 §707)			
Workers' Compensation (O.S. 36 §608, §612.2)			
Variable Annuity (O.S. 36 §6061, §6062, OAC 365:10.9.10)			
Variable Life (O.S. 36 §6061, §6062)			
Reinsurance (O.S. 36 §2132)			
Health Maintenance Organizations (O.S.36 §6901)			

OREGON	Authorized to Transact	Currently Transacting	Applying for
Life (ORS 731.170)			
Credit Life and Credit Health (ORS 743.371)			
Industrial Life Insurance (ORS 731.166)			
Health (ORS 731.162)			
Health Care Service Contractor (ORS 750.005)			
Health Care Service Contractor (Complementary Health Services) (ORS 750.005)			
Property (ORS 731.182)			
Casualty, Excluding Workers' Comp (ORS 731.158)			
Casualty, Including Workers' Comp (ORS 731.158)			
Marine & Transportation (ORS 731.174)			
Surety (ORS 731.186)			
Home Protection (only) (ORS 731.164)			
Mortgage (only) (ORS 731.178)			
Title (only) (ORS 731.190)			

PENNSYLVANIA	Authorized to Transact	Currently Transacting	Applying for
(Notes 1 and 2)			
Life			
Life and Annuities (40 P.S. § 382(a)(1))			
Separate Account – Variable Life (40 P.S. § 382 (a)(1))			
Separate Account – Variable Annuities (40 P.S. § 382 (a)(1))			
Accident and Health (40 P.S. § 382(a)(2))			
Property			
Fire and Allied Lines (40 P.S. § 382(b)(1))			
Inland Marine & Auto Physical (40 P.S. § 382(b)(2))			
Ocean Marine (40 P.S. § 382(b)(3))			
Casualty			
Fidelity and Surety (40 P.S. § 382(c)(1))			
Accident and Health (40 P.S. § 382(c)(2))			
Glass (40 P.S. § 382 (c)(3))			
Other Liability (40 P.S. § 382 (c)(4))			
Steam Boiler & Machinery (40 P.S. § 382 (c)(5))			
Burglary-Theft (40 P.S. § 382 (c)(6))			
Credit (40 P.S. § 382 (c)(7))			
Water (40 P.S. § 382 (c)(8))			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

PENNSYLVANIA (continued)	Authorized to Transact	Currently Transacting	Applying for
Elevator (40 P.S. § 382 (c)(9))			
Livestock (40 P.S. § 382 (c)(10))			
Auto Liability (40 P.S. § 382 (c)(11))			
Mine & Machinery (40 P.S. § 382 (c)(12))			
Personal Property Floater (40 P.S. § 382 (c)(13))			
Workers' Compensation (40 P.S. § 382 (c)(14)) (Note 3)			
Other (40 P.S. § 382 (e))			
Title (40 P.S. § 910-1)			

Note 1: A company may only apply for the lines of insurance for which it is authorized in its state of domicile.

Note 2: The company must have transacted business for a minimum of one (1) year prior to seeking admission. If the company was recently acquired, at least one (1) year of operating experience under the new management is required. An affiliated insurer admitted in Pennsylvania and operating under the same ownership/management team for at least one year may satisfy this requirement. If the aforementioned situation applies, a written request for approval of a waiver must be submitted with the application.

Note 3: The Department of Labor and Industry requires all insurers that are applying to write workers' compensation to complete and file an Initial Report of Accident and Illness Prevention Services. The Insurance Department will not issue a Certificate of Authority to an insurer to write workers' compensation insurance until the Department of Labor and Industry has indicated the company has made the necessary filing as required by the Workers' Compensation Act. The necessary form with instructions can be obtained at: http://www.insurance.pa.gov/Companies/DoingBusiness/Documents/LIBC_2111.pdf.

PUERTO RICO	Authorized to Transact	Currently Transacting	Applying for
Agricultural (Section 4.060 of the Insurance Code)			
Casualty (Section 4.080 of the Insurance Code)			
Disability (Section 4.030 of the Insurance Code)			
Fraternal Life (Chapter 36 of the Insurance Code)			
Health (Chapter 19 of the Insurance Code)			
Life (Section 4.020 of the Insurance Code)			
Marine & Transportation (Section 4.050 of the Insurance Code)			
Mortgage Loans (Chapter 23 of the Insurance Code)			
Title (Section 4.100 of the Insurance Code)			
Surety (Section 4.090 of the Insurance Code)			
Property (Section 4.040 of the Insurance Code)			
Variable Life (Section 4.020 of the Insurance Code)			
Variable Annuities (Section 4.020 of the Insurance Code)			
Vehicle (Section 4.070 of the Insurance Code)			

RHODE ISLAND	Authorized to Transact	Currently Transacting	Applying for
Life and Health Companies:			
Life (Note 1)			
Accident and Health (Note 1)			
Annuities (Note 1)			
Variable Life (Note 1)			
Variable Annuity (Note 1)			
Variable Contracts (Notes 1 and 2)			
Property and Casualty Companies: (Note 3)			
Fire			
Allied Lines			
Multi-Peril Crop			
Federal Flood			

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Applicant Company Name: _____

NAIC No. _____

FEIN: _____

RHODE ISLAND (continued)	Authorized to Transact	Currently Transacting	Applying for
Farmowners Multi-Peril			
Homeowners Multi-Peril			
Commercial Multi-Peril			
Ocean Marine			
Inland Marine			
Medical Malpractice/Medical Liability			
Earthquake			
Accident & Health			
Workers' Compensation			
Other Liability			
Products Liability			
Automobile (Full Coverage)			
Aircraft (All Perils)			
Fidelity			
Surety			
Glass			
Burglary and Theft			
Boiler and Machinery			
Credit			
Warranty			
Title			
Financial Guaranty or Mortgage Guaranty			

A company will be granted authority for a line of business in Rhode Island only on the condition that the company already has authority to sell that line in its state of domicile.

Note 1: Includes individual and group, and credit and non-credit.

Note 2: Variable Contracts includes Variable Life and Variable Annuity.

Note 3: Or alternatively: All lines except Life, Annuities, Title, Mortgage Guaranty and Financial Guaranty.

SOUTH CAROLINA	Authorized to Transact	Currently Transacting	Applying for
Life and Annuities (SC 38-5-30)			
Accident and Health (SC 38-5-30)			
Property (SC 38-5-30)			
Casualty (SC 38-5-30)			
Surety (SC 38-5-30)			
Marine (SC 38-5-30)			
Title (SC 38-5-30)			

SOUTH DAKOTA	Authorized to Transact	Currently Transacting	Applying for
(1) Life			
(2) Health			
(3) Fire & Allied Lines			
(4) Inland & Ocean Marine			
(5) Workers' Compensation			
(6) Bodily Injury (No Auto)			
(7) Property Damage (No Auto)			
(8) Bodily Injury (Auto)			
(9) Property Damage (Auto)			
(10) Physical Damage (Auto)			
(11) Fidelity & Surety Bonds			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

SOUTH DAKOTA (continued)	Authorized to Transact	Currently Transacting	Applying for
(12) Glass			
(13) Burglary & Theft			
(14) Boiler & Machinery			
(15) Aircraft			
(16) Credit (includes Credit Life; Credit Health; Credit Mortgage Guaranty and GAP (Guaranteed Auto Protection))			
(17) Crop - Hail			
(18) Livestock			
(19) Title			
(20) Variable Annuity			
(21) Variable Life			
(22) Reinsurance			
(23-A) Travel			
(23-C) Bail Bonds			
(24) SD Farm Mutual (County)			
(25) SD Farm Mutual (State)			
(27) Personal			

TENNESSEE	Authorized to Transact	Currently Transacting	Applying for
Life (TCA 56-2-201), (a)			
Accident and Health (TCA 56-2-201), (a)			
Credit (TCA 56-2-201), (a)			
Variable Contracts (TCA 56-2-201), (a)			
Property (TCA 56-2-201), (a), (b)			
Vehicle (TCA 56-2-201), (a), (c)			
Casualty (TCA 56-2-201) (a), (d)			
Surety (TCA 56-2-201) (a), (e)			
Title (TCA 56-35-112) (a)			

- (a) Company may only write lines in Tennessee that they are authorized to write in their domiciliary state.
- (b) Includes Fire and Extended Coverage, Other Allied Lines, Homeowners Multiple Peril, Commercial Multiple Peril, Earthquake, Growing Crops, Water Damage – Sprinkler Leakage, Ocean Marine and Inland Marine.
- (c) Automobile Bodily Injury, Automobile Property Damage and Automobile Physical Damage. (The Vehicle class is to be used when the company requests Vehicle only and no other Casualty line)
- (d) All lines listed under (c) above in addition to Disability, General Liability, Workers' Compensation, Burglary and Theft, Personal Property Floater, Glass, Boiler, Water Damage, Credit, Elevator, Livestock, Collision, Malpractice, Miscellaneous.
- (e) Credit, Accident and Health, Fidelity, Performance Contracts and Bonds, Indemnification Insurance and Mortgage Guaranty.

TEXAS	Authorized to Transact	Currently Transacting	Applying for
Fire			
Allied Coverages (a)			
Hail, growing crops only			
Rain			
Inland Marine (b)			
Ocean Marine			
Aircraft Liability			
Aircraft Physical Damage			
Accident			
Health			

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Applicant Company Name: _____

NAIC No. _____

FEIN: _____

TEXAS (continued)	Authorized to Transact	Currently Transacting	Applying for
Workers' Comp & Emp. Liability			
Employer's Liability			
Automobile Liability (c)			
Automobile Physical Damage (d)			
Liability other than Automobile (e)			
Fidelity and Surety			
Glass			
Burglary and Theft			
Forgery			
Boiler and Machinery			
Credit (f)			
Livestock (g)			
Title (h)			
Mortgage Guaranty Type I (i)			
Mortgage Guaranty Type II (i)			
Life (includes Annuity)			
Variable Life			
Variable Annuity			

When one of the above coverages includes more than one kind or sub-line of insurance, the selection of that coverage authorizes the company to write one or more of the specified kinds of insurance included in that coverage.

- (a) Includes, but not limited to, Extended Coverage, Windstorm, Lightning, Hurricane, Hail (except growing crops), Explosion, Riot, Civil Commotion, Smoke, Aircraft, Land Vehicles, Physical Loss Form, Additional Extended Coverage, Vandalism, Malicious Misc
- (b) Includes Personal Property Floater.
- (c) Includes Bodily Injury, Medical Payments, Property Damage, and other Automobile Liability.
- (d) Includes Fire, Theft, Collision, Comprehensive and other Automobile Physical Damage.
- (e) Includes Bodily Injury, Medical Payments and Property Damage with regards to Comprehensive Personal Liability, Owners, Landlords and Tenants, Manufacturers and Contractors, Product, Contractual, Elevator (including Elevator Collision), Employers' Liability, Professional Liability for Physicians, Podiatrists, Certified Anesthetists, and Hospitals, and other Liability other than Automobile.
- (f) Includes Credit Involuntary Unemployment; excludes Mortgage Guaranty.
- (g) Mortality.
- (h) May be written only by Title insurance companies except those companies transacting title insurance prior to October 1, 1967. Includes Attorney's Title insurance companies as authorized by Texas Insurance Code, Chapter 2551.
- (i) May be written only by Mortgage Guaranty insurance companies as authorized by Texas Insurance Code, Chapter 3502.

UTAH	Authorized to Transact	Currently Transacting	Applying for
Health			
Health Maintenance Organization (Utah Code Ann. §31A-8-101(5))			
Limited Health Plan (Utah Code Ann. §31A-8-101(3)(a))			
Limited Health Plan – Dental			
Limited Health Plan – Vision			
Nonprofit Health Plan (Utah Code Ann. §31A-7-102)			
Life			
Life Insurance (Utah Code Ann. §31A-1-301(110))			
Annuity (Utah Code Ann. §31A-1-301(9))			
Variable Contract (Utah Code Ann. §31A-20-106)			
Property and Casualty			
Accident & Health (Utah Code Ann. §31A-1-301(1)(a))			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

UTAH (continued)	Authorized to Transact	Currently Transacting	Applying for
Bail Bond Surety (Utah Code Ann. § 31A-1-301(12))			
Credit Guarantee (Utah Code Ann. § 31A-1-301(37)(a))			
Legal Expense (Utah Code Ann. § 31A-1-301(107)(a))			
Liability Insurance (Utah Code Ann. § 31A-1-301(108)(a))			
Marine & Transportation (Utah Code Ann. § 31A-1-301(90) & 31A-1-301 (130))			
Motor Club (Utah Code Ann. § 31A-1-301(125))			
Professional Liability, excluding medical malpractice (Utah Code Ann. § 31A-1-301(108))			
Professional Liability, including medical malpractice (Utah Code Ann. § 31A-1-301(119) & 31A-1-301(151))			
Property Insurance (Utah Code Ann. § 31A-1-301(152)(a)(b))			
Surety Insurance (Utah Code Ann. § 31A-1-301(177))			
Title Insurance (Utah Code Ann. § 31A-1-301(180))			
Vehicle Liability Insurance (Utah Code Ann. § 31A-1-301(185))			
Workers' Compensation Insurance (Utah Code Ann. § 31A-1-301(188))			

VERMONT	Authorized to Transact	Currently Transacting	Applying for
Life (Section 3301(a)(1))			
Variable Annuity (Section 3301(a)(1) and (Section 3857)			
Variable Life (Section 3301(a)(1) and (Section 3857)			
Health (Section 3301(a)(2))			
Casualty (Section 3301(a)(3))			
Marine and Transportation (Section 3301(a)(4))			
Marine Protection and Indemnity (Section 3301(a)(5))			
Wet Marine and Transportation (Section 3301(a)(6))			
Property (Section 3301(a)(7))			
Surety (Section 3301(a)(8))			
Title (Section 3301(a)(9))			
Multiple Line (Section 3301(a)(10))			

VIRGINIA	Authorized to Transact	Currently Transacting	Applying for
(§ 38.2 101 through 134)			
Life and Health and Fraternal Benefit Society			
01 Life			
02 Industrial Life			
03 Credit Life			
04 Variable Life			
05 Annuities			
06 Variable Annuities			
07 Accident and Sickness			
08 Credit Accident and Sickness			
99 Managed Care Health Insurance Plan *			
Title			
33 Title			
Property and Casualty			
07 Accident and Sickness			
08 Credit Accident and Sickness			
09 Fire			
10 Miscellaneous Property and Casualty			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

VIRGINIA (continued)	Authorized to Transact	Currently Transacting	Applying for
11 Farmowners Multi Peril			
12 Homeowners Multi Peril			
13 Commercial Multi Peril			
14 Ocean Marine			
15 Inland Marine			
16 Workers' Comp-Emp Liability			
17 Liability Other Than Auto			
18 Auto Liability			
19 Auto Physical Damage			
20 Aircraft Liability			
21 Aircraft Physical Damage			
23 Fidelity			
24 Surety			
25 Glass			
26 Burglary and Theft			
27 Boiler and Machinery			
28 Credit			
29 Animal			
30 Water Damage			
32 Legal Services			
55 Home Protection			
56 Mortgage Guaranty			
74 Credit Involuntary Unemployment			
75 Credit Property			
99 Managed Care Health Insurance Plan *			

* Companies applying to operate a Managed Care Health Insurance Plan (MCHIP) will be required to obtain a Certificate of Quality Assurance (Certificate) from the Virginia Department of Health pursuant to § 38.2-5800 et seq. of the Code of Virginia. Upon receipt of an application to operate an MCHIP, the Bureau of Insurance will send a letter to the applicant describing the requirements for operating an MCHIP that includes the requirement to obtain a Certificate of Quality Assurance from the Virginia Department of Health.

WASHINGTON	Authorized to Transact	Currently Transacting	Applying for
Life (RCW 48.11.020)			
Disability (RCW 48.11.030)			
Health (RCW 48.11.030)			
Health Maintenance Organization (RCW 48.46)			
Health Care Service Contractor (RCW 48.44)			
Limited Health Care Service Contractor (RCW 48.44)			
Property (RCW 48.11.040)			
Marine and Transportation (RCW 48.11.050)			
Vehicle (RCW 48.11.060)			
General Casualty (RCW 48.11.070)			
Surety (RCW 48.11.080)			
Title (RCW 48.11.100)			
Ocean Marine (RCW 48.11.105)			

WEST VIRGINIA	Authorized to Transact	Currently Transacting	Applying for
Life (WV Code §33-1-10(a))			
Accident & Sickness (WV Code §33-1-10(b))			
Fire (WV Code §33-1-10(c))			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

WEST VIRGINIA (continued)	Authorized to Transact	Currently Transacting	Applying for
Marine (WV Code §33-1-10(d))			
Casualty without Workers' Compensation (WV Code §33-1-10(e))			
Casualty with Workers' Compensation (WV Code §33-1-10(e)(14))			
Surety (WV Code §33-1-10(f)(1)) Fidelity			
Surety (WV Code §33-1-10(f)(2)) Performance			
Surety (WV Code §33-1-10(f)(3)) Financial Guaranty			
Surety (WV Code §33-1-10(f)(3)) Mortgage Guaranty (monoline)			
Surety (WV Code §33-1-10(f)(4)) Title			
Reinsurance (WV Code §33-1-11)*			
Variable Annuity (WV Code §33-13A)			
Variable Life (WV Code §33-13A)			
Physicians' Mutual (WV Code §33-20F)			
Reciprocal (WV Code §33-21) **			
Farmers Mutual Fire (WV Code §33-22)			
Fraternal (WV Code §33-23)			
Hospital Service Corporation (WV Code §33-24)			
Medical Service Corporation (WV §33-24)			
Health Service Corporation (WV §33-24)			
Dental Service Corporation (WV §33-24)			

* Indicate above the kinds of insurance to be reinsured, if application is for authority to transact reinsurance only.

** Indicate above the kinds of insurance to be written by the reciprocal insurer

WISCONSIN	Authorized to Transact	Currently Transacting	Applying for
(s. Ins 6.75, Wis. Adm. Code)			
(1) (a) Life and Insurance Annuities - Nonparticipating			
(1) (a) Life and Insurance Annuities -Participating			
(1) (b) Variable Life and Variable Annuities			
(1) (c) Disability (includes health)			
(2) (a) Fire, Inland Marine and Other Property			
(2) (b) Ocean Marine			
(2) (c) Disability (includes health)			
(2) (d) Liability and Incidental Medical Expense			
(2) (e) Automobile			
(2) (f) Fidelity Insurance			
(2) (g) Surety Insurance			
(2) (h) Title			
(2) (i) Mortgage Guaranty			
(2) (j) Credit Insurance			
(2) (k) Workers' Compensation Insurance			
(2) (l) Legal Expense Insurance			
(2) (m) Credit Unemployment Insurance			
(2) (n) Miscellaneous			
(2) (o) Aircraft			

WYOMING	Authorized to Transact	Currently Transacting	Applying for
Life, including annuities (WS 26-5-102)			
Variable Contracts (WS 26-5-102)			

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

WYOMING (continued)	Authorized to Transact	Currently Transacting	Applying for
Disability (WS 26-5-103)			
Property (WS 26-5-104)			
Surety (WS 26-5-105)			
Casualty (WS 26-5-106)			
Marine and Transportation (WS 26-5-107)			
Multiple Lines (WS 26-5-108)			
Title (WS 26-5-109)			

Applicant Company Name: _____

FEIN: _____

**UNIFORM CERTIFICATE OF AUTHORITY APPLICATION (UCAA)
 Management Information Form
 Complete Listing of Incorporators, Officers
 Directors and Shareholders (10% or more)**

Incorporators	Titles	Ownership Percentage	Bio Provide/Disclaimer*
Officers:			
Directors:			
Shareholders:			

- Disclaimer IF allowed by State.

Applicant Company Name: _____ NAIC Cocode: _____
 FEIN: _____

Debt-to-Equity Ratio Statement

Members of a holding company system must complete debt-to-equity information. The comprehensive debt-to-equity ratio statement includes the following information.

- A. Consolidated outside debt to consolidated equity ratio on a GAAP basis for the holding company. *

Debt Duration	Debt Amount (\$)	Debt to Consolidated Equity Ratio
Up to 5 years		
Up to 10 years		
Up to 20 years		

- B. Provide the most recent consolidated holding company financial statement.

[Attachment Button](#)

- C. State if the holding company, on a consolidated basis, has a tangible net worth:
 - a) for the past three years;
 - b) at present; and
 - c) provide projections with assumptions for a three-year period.

[Attachment Button](#)

- D. The Applicant Company must clearly substantiate the sources of repayment of any debt, including, but not limited to, whether the source of repayment is independent from the future income of the insurers.

- E. Calculate the debt service (as reported in D above) required of each insurer as a percentage of the Applicant Company’s capital and surplus.

[Attachment Button](#)

- F. List the assets of the holding company, if any, that are pledged to fund the debt service or debt repayment of an affiliate or parent (include the assets or stock of any insurer subsidiaries)

[Attachment Button](#)

- G. List any guarantees (personal or otherwise) from the shareholders for repayment of the debt.

[Attachment Button](#)

*Some states may require re-statement based upon statutory equity.

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

**Uniform Certificate of Authority Application
QUESTIONNAIRE**

Directions: Each "Yes" or "No" question is to be answered by marking an "X" in the appropriate space. All questions should be answered. If the Applicant Company denotes a question as "Not Applicable" (N/A) an explanation must be provided. Other answers and additional explanations or details may be provided in writing attached to the questionnaire. Please complete this form and file it with the Applicant Company's application for a Certificate of Authority.

1. I hold the position(s) of _____ with the Applicant Company.
2. A. Has the Applicant Company transferred or encumbered any portion of its assets or business, or has its outstanding capital stock been directly or indirectly pledged?
Yes ___ No ___
- B. Has the Applicant Company merged or consolidated with any other company within the last five years?
Yes ___ No ___

If the answer to either question is yes, provide the details in writing and attach to the Questionnaire.

3. Is the Applicant Company presently negotiating for or inviting negotiations for any transaction described above?
Yes ___ No ___
- If yes, provide the details in writing and attach to the Questionnaire.
4. Has the Applicant Company ever changed its name?
Yes ___ No ___
- If yes, attach copies of the instruments effecting such transaction certified by the Secretary over corporate seal as a true copy of the originals, including any official state regulatory approvals and filing data.
5. A. Has the Applicant Company undergone a change of management or control since the date of its latest annual statement filed in support of this application?
Yes ___ No ___
- B. Does the Applicant Company contemplate a change in management or any transaction that would normally result in a change of management within the reasonably foreseeable future?
Yes ___ No ___

If the answer to either question is yes, provide the details in writing and attach to the Questionnaire.

6. Is the Applicant Company owned or controlled by a holding corporation?
Yes ___ No ___
- If yes, attach and make a part hereof an affidavit by an executive officer of the Applicant Company who knows the facts listing the principal owners (10% or more of the outstanding shares) of such holding corporation by name and residence address, business occupation and business affiliations.

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

7. Is the Applicant Company owned, operated or controlled, directly or indirectly, by any other state or province, district, territory or nation or any governmental subdivision or agency?

Yes ___ No ___

If yes, provide the details in writing and attach to the Questionnaire

8. A. Has the Applicant Company's certificate of authority to do business in any state been suspended or revoked within the last ten years?

Yes ___ No ___

- B. Has the Applicant Company's application for admission to any state been denied within the last ten years?

Yes ___ No ___

If the answer to either question is yes, provide the details in writing and attach to the Questionnaire.

9. Has any person who is presently an officer or director of Applicant Company been convicted on, or pleaded guilty or nolo contendere to, an indictment or information in any jurisdiction charging a felony for theft, larceny or mail fraud or, of violating any corporate securities statute or any insurance statute?

Yes ___ No ___

If yes, provide the details in writing and attach to the Questionnaire.

10. Is the Applicant Company presently engaged in a dispute with any state of federal regulatory agency?

Yes ___ No ___

If yes, provide the details in writing and attach to the Questionnaire.

11. Is the Applicant Company a plaintiff or defendant in any legal action other than one arising out of policy claims?

Yes ___ No ___

If yes, provide a summary of each case and an estimate of the Applicant Company's probable liability, if any, and attach to the Questionnaire.

12. Does the Applicant Company purchase investment securities through any investment banking or brokerage house or firm from whom any of Applicant Company's officers, directors, trustees, investment committee members or controlling stockholders receive a commission on such purchases?

Yes ___ No ___

If yes, provide the details in writing and attach to the Questionnaire.

13. Is the Applicant Company a,

- A. Bank

Yes ___ No ___

- B. Bank holding company, subsidiary or affiliate

Yes ___ No ___

- C. Financial holding company

Yes ___ No ___

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

D. Other financial institution

Yes ___ No ___

If yes, identify the bank(s), bank holding company(ies) or financial institution and the affiliation of the Applicant Company. Provide the details in writing and attach to the Questionnaire.

14. Has the Applicant Company, within 18 months last preceding the date of this affidavit, done any of the following:

A. Made a loan to an entity owned or controlled directly or through a holding corporation by one or more of Applicant Company's officers, directors, trustees or investment committee members, or to any such person?

Yes ___ No ___

B. Sold or transferred any of its assets or property, real or personal, to any such entity or person?

Yes ___ No ___

C. Had its outstanding capital stock directly or indirectly pledged for the debt of an affiliate?

Yes ___ No ___

D. Purchased securities, assets or property of any kind from an entity owned or controlled by one or more of the Applicant Company's officers, directors, trustees, or any persons who have authority in the management of the Applicant Company's funds (including a controlling stockholder)?

Yes ___ No ___

If the answer to any of the last four questions is affirmative, did any officer, director, trustee or any person who had authority in the management of the Applicant Company's funds (including a controlling stockholder) receive any money or valuable thing for negotiating, procuring, recommending or aiding in such transaction?

Yes ___ No ___

If yes, provide the details in writing and attach to the Questionnaire.

15. Attach an organizational depiction (in the format of a flow chart) showing the various executive management, directors and officers and related material functions that require internal control oversight of the Applicant Company, with the name and official title of those responsible for those offices/functions and the portions of the organization they oversee. Material functions should include, but are not limited to, underwriting, claims adjustment/payments, premium accounting, claims accounting, marketing, financial reporting, and investment management. Note any executive or key staff that has access to funds or bank accounts. Submit a map or narrative explaining where offices are geographically located and the approximate number of employees at each location.

A. Designate any common facilities and/or any of the above functions that are shared with affiliates.

B. Designate any of the above office/functions that are delegated to third parties.

C. Attach copies of signed agreements for office functions delegated to either affiliates or third parties.

D. As applicable, attach a separate chart reflecting any other management positions (if different than what was noted above) that exercise control over insurance operations in other jurisdiction where the Applicant Company is seeking admission.

E. Attach any similar information that was submitted to lenders or investment partners.

F. Attach a copy of the Applicant Company's investment policy (required for primary and redomestication applications only).

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

16. Provide a detailed description of the Applicant Company's sales techniques. The description should include:
- A. Information regarding recruitment and training of sales representatives.
 - B. Identification as to whether the Applicant Company will be a direct writer or will use agents, brokers or a combination thereof.
 - C. Explanation of the compensation and control to be provided by the Applicant Company to its agents, brokers or sales personnel.
 - D. Sample copies of any agreements entered into between the Applicant Company and its agents or brokers.
 - E. If the Applicant Company will use a specific agency or managing general agent, identification of the agency or managing general agent and a copy of the agreement for this arrangement.
 - F. Sample contract forms of all types used and remuneration schedule, including those for general agents, if any.
17. ~~For each state in which the Applicant Company is filing, explain~~ Explain the following:
- A. The product lines currently sold or planned by the Applicant Company,
 - B. Specialty line or lines currently sold and planned,
 - C. Captive business,
 - D. The Applicant Company's marketing plan, including a description of the financial, corporate or other connections productive of insurance,
 - E. The Applicant Company's current and expected competition (both regionally and nationally), and
 - F. How each state in which admission has been requested fits into the marketing plan. General description of the classes to be transacted is not an adequate response. For example, if the Applicant Company plans to market credit life and disability products tailored for use by credit unions, simply stating that it will transact credit life and disability is inadequate.
18. If a parent, subsidiary and/or affiliated insurer is admitted for the classes of insurance requested in the pending application, please differentiate the products and/or markets of the Applicant Company from those of the admitted insurer(s).
19. Provide a detailed description of the advertising that will be used by the Applicant Company to market its products in each state. Include a detailed explanation as to how the Applicant Company will develop, purchase, control and supervise its advertising.
20. ~~For each State,~~ explain in detail the following:
- A. How the Applicant Company's policies will be underwritten, including the issuance of policies and endorsements,
 - B. How policies will be cancelled,
 - C. How premiums and other funds will be handled, and
 - D. How personnel will be trained, supervised, and compensated.

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

21. Explain in detail how the Applicant Company will adjust and pay claims.
- A. Describe how the Applicant Company will train, supervise and compensate the personnel handling claims adjusting and claims payment.
- B. Provide detailed information as to how and by whom claim reserves will be set and modified.
- C. Does the Applicant Company pay any representative given discretion as to the settlement or adjustment of claims whether in direct negotiation with the claimant or in supervision of the person negotiating, a compensation which is in any way contingent upon the amount of settlement of such claims?
Yes ___ No ___

22. Is the Applicant Company a member of a group of companies that shares any of the following:
- A. Common facilities with another company or companies
Yes ___ No ___
- B. Services (e.g. accounting personnel for financial statement preparation)
Yes ___ No ___
- C. Or, is a party to a tax allocation agreement in common with another company
Yes ___ No ___

If the answer to any of the above is yes, explain the division of costs between participants. If costs are pro-rated, what is the basis for division? Attach a copy of relevant contracts and include a summary of any attached contract.

23. Does the Applicant Company have any reinsurance contracts which contracts that in effect provide that Applicant Company will reimburse or indemnify the Reinsurer for losses payable there under?
Yes ___ No ___
- If yes, provide the details in writing and attach to the Questionnaire.

24. Does any salaried employee or officer, exclusive of a director, presently have in force a license as an insurance broker issued by the _____ Department of Insurance?
(Name of Application State)
Yes ___ No ___
- If yes, please identify his/her license and position held with applicant.

25. Does the Applicant Company have outstanding unexercised stock options?
Yes ___ No ___
- A. If yes, to whom and in what number of shares?
- B. If options are outstanding for a number of shares greater than 10% of the number of shares presently issued and outstanding, a copy of the option form and of the plan pursuant to which they were granted are attached.

26. Are any of the Applicant Company's policies being sold in connection with a mutual fund or investment in securities?
Yes ___ No ___ Not Applicable ___

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

If yes, supply details including all sales literature which refers to the insurance and mutual fund or other investment literature that refers to the insurance and mutual fund or other investment plan connection.

27. If the Applicant Company is applying for authority to write Variable Annuities, provide the following:

- A. Copy(ies) of any third-party management or service contracts
- B. Commission schedules
- C. Five-year sales and expense projections
- D. A statement from the Applicant Company's actuary describing reserving procedures including the mortality and expense risks which the Applicant Company will bear under the contract
- E. Statement of the investment policy of the separate account
- F. Copy of the variable annuity prospectus as filed with the SEC unless the separate account is not required to file a registration under the federal securities law
- G. Copies of the variable annuity laws and regulations of the state of domicile
- H. Copy(ies) of the variable annuity contract(s) and application(s)
- I. A description of any investment advisory services contemplated relating to Separate Accounts
- J. Board of Directors resolution authorizing the creation of the separate account

28. If the Applicant Company is applying for authority to write Variable Life Insurance, provide the following:

- A. Copy(ies) of variable life policy(ies) the Applicant Company intends to issue
- B. Name and experience of person(s) or firm(s) proposed to supply consulting, investments, administrative, custodial or distribution services to the Applicant Company
- C. Disclose whether each investment advisor i) is registered under the Investment Advisers Act of 1940, or ii) is an investment manager under the Employee Retirement Income Security Act of 1974, or iii) whether the Applicant Company will annually file required information and statements concerning each investment advisor as required by its domiciliary state
- D. Copy of the variable life prospectus as filed with the SEC unless the separate account is not required to file a registration under the federal securities law
- E. Statement of the investment policy of any separate account, and the procedures for changing such policy
- F. Copies of the variable life insurance laws and regulations of the state of domicile
- G. A statement from the Applicant Company's actuary describing reserving procedures including the mortality and expense risks which the Applicant Company will bear under the contract
- H. Standards of suitability or conduct regarding sales to policyholders
- I. Statement specifying the standards of conduct with respect to the purchase or sale of investments of separate accounts (i.e. Board resolution)
- J. Board of Directors resolution authorizing the creation of the separate account

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

29. If the Applicant Company is applying for authority to write Life Insurance, has the Applicant Company at any time in any jurisdiction while operating under its present management, or at any time within the last five years irrespective of changes in management, taught or permitted its agents to sell insurance by using any of the following devices, or representations resembling any of the following:

- A. "Centers of influence" and "advisory board,"
Yes ___ No ___
- B. A charter or founder's policy,
Yes ___ No ___
- C. A profit sharing plan,
Yes ___ No ___
- D. Only a limited number of a certain policies will be sold in any given geographical area;
Yes ___ No ___
- E. "Profits" will accrue or be derived from mortality savings, lapses and surrenders, investment earnings, savings in administration;
Yes ___ No ___
- F. A printed list of several large American or Canadian insurers showing the dollar amounts of "savings", "profits" or "earnings" they have made in such categories.
Yes ___ No ___

If the answer to any of the above is yes, supply a complete set of all sales material including the sales manual, all Applicant Company instructional material, brochures, illustrations, diagrams, literature, "canned" sales talks, copies of the policies which are no longer in use, list of states where such methods were used and the date (by year) when they were used, the approximate amount of insurance originally written in each state on each policy form thusly sold, the amount currently in force, and the lapse ratio on each form year by year and cumulatively in gross to the present date.

30. Does the Applicant Company pay, directly or indirectly, any commission to any officer, director, actuary, medical director or any other physician charged with the duty of examining risks or applications?

Yes ___ No ___ Not Applicable ___

If yes, provide the details in writing and attach to the Questionnaire.

~~The following questions are to be completed only if the Applicant Company is redomesticating to another state.~~

31. Does the Applicant Company have any permitted practices allowed by its current state of domicile?

Yes ___ No ___ Not Applicable ___

If yes, provide the details in writing and attach a copy of the state of domicile's approval to the Questionnaire.

32. Does the Applicant Company's current state of domicile prescribe any practices of the Applicant Company that are not in accordance with,

- A. Laws, regulations or bulletins of proposed state of domicile;

Yes ___ No ___ Not Applicable ___

If yes, provide the details in writing and attach to the Questionnaire.

Applicant Company Name: _____

NAIC No. _____

FEIN: _____

B. Reserving requirements of proposed state of domicile; or

Yes _____ No _____ Not Applicable _____

If yes, provide the details in writing and attach to the Questionnaire.

C. NAIC guidelines

Yes _____ No _____ Not Applicable _____

If yes, provide the details in writing and attach to the Questionnaire.

33. Will the Applicant Company's investments comply with the investment laws, regulations or bulletins of the proposed state of domicile?

Yes _____ No _____ Not Applicable _____

If no, provide the details in writing and attach to the Questionnaire.

34. Does the Applicant Company have any outstanding surplus notes?

Yes _____ No _____ Not Applicable _____

If yes, provide the details in writing and attach to the Questionnaire and attach copy(ies) of the surplus notes reflecting the state of domicile's approval.

UNIFORM CERTIFICATE OF AUTHORITY APPLICATION

PRIMARY-REDOMESTICATION APPLICATION

The Primary-Redomestication Application to the Uniform Certificate of Authority Application (UCAA) is designed for use ~~in the formation of a new insurer, or~~ for an existing insurer to use in making an application to redomesticate to another state. A Uniform State is one that is committed to using the UCAA review process for company licensing and admissions.

The UCAA Primary-Redomestication Application has ~~four~~ three sections designed to guide the Applicant Company through the licensing process:

- I. [Application Review Process](#)
- II. ~~[Filing Requirements \(New Insurers and Redomestications\)](#)~~
- III. ~~[Filing Requirements \(Redomestications Only\)](#)~~
- IV. [How to File](#)

The goal of the UCAA is to provide a streamlined approval process. However, some states have [state-specific filing requirements](#) based on statutes or internal procedures. The uniform states are working to eliminate non-essential state-specific requirements. All Applicant Companies must be familiar with the insurance laws of the state to which they submit an application. Please see the [UCAA charts](#) for information related to obtaining a copy of the laws, regulations and bulletins for the state in which an application is filed.

If the Applicant Company has any questions about the uniform admission process, a list of contact information is provided on the [Addresses and Contacts Information for Submission of Application](#) chart. It is highly recommended that the Applicant Company review the [state charts](#), the application instructions and review the [Frequently Asked Questions \(FAQs\)](#) prior to contacting each state with any questions before submitting the application for review.

Primary-Redomestication Application Section I

Application Review Process

Processing Goal: 90 Days

It is the goal of each Uniform State to process all Primary-Redomestication Applications within 90 calendar days with receipt of a complete application. The 90-day review process includes two weeks to determine if the application is complete and acceptable for filing. A completed application includes all required information detailed in the primary-redomestication application instructions, any state specific requirements and filing fees. During the remaining time-span, the application will receive a financial and operational review. A state may not achieve the 90-day processing goal in instances where the application requires substantial follow-up, or in states with limited resources, or in instances when the Applicant Company files an application during peak business periods such as year-end and annual statement filing periods. Due to varying levels of resources available in each state the review may take longer than 90 days to complete. Anytime the state requests additional information, the state suspends the 90-day goal until it receives the requested information.

Based on the circumstances of a particular application, it may be necessary for the reviewing state to request additional information. Typically, a state will request any additional information it needs within 30 days after the state accepts the application. For more detail regarding the review process, refer to the [Company Licensing Best Practices Handbook](#).

Proprietary Information

Both regulators and the Applicant Company might deem confidential any communications with insurance regulatory agencies in conjunction with the [Primary-Redomestication](#) Application concerning proprietary information about the Applicant Company. States may only share information determined to be confidential with other persons as authorized by law. By law, the state will not disclose to the public any information determined to be proprietary and trade secret. Each Applicant Company needs to expressly identify all information, in the application and in any subsequent correspondence, that the Applicant Company considers proprietary or trade secret.

The Applicant Company should review the [state chart information](#), and [FAQs](#) prior to contacting the appropriate state regulators with any questions before filing any application.

Step One: Filing An Application

The Applicant Company may submit [Primary-Redomestication](#) Applications anytime during the year. The state immediately reviews [Primary-Redomestication](#) Applications to ensure that the Applicant Company submitted the application in the required format as outlined in these instructions.

Generally, within two weeks from the date the state receives the application, the state will notify the Applicant Company whether or not the state has accepted the application for filing. If the state accepts the application for filing, it will assign an official filing date.

If the state does not accept the application for filing due to a deficiency in the application's format, the state will contact the Applicant Company. Depending upon the nature of the deficiency, the state may give the Applicant Company two weeks from the date of receipt of notification from the department reviewing the application to correct the deficiency. Some states may return to the Applicant Company any applications that are deficient and not accepted for filing.

Step Two: Application Review

A [Primary-Redomestication](#) Application will undergo a rigorous financial and operational review in the state to which the Applicant Company submitted the application. The purpose of the [Primary-Redomestication](#) Application is to streamline application processing and the state will make every effort to process a [Primary-Redomestication](#) Application as quickly as possible.

At the conclusion of the substantive review by the reviewing state, the state will grant the Applicant Company a Certificate of Authority [or Amend its current Certificate of Authority](#) as a domestic company, allow the Applicant Company to withdraw the application, or will deny the application.

If the application is denied, the state will notify the Applicant Company and provide a detailed explanation for the denial. After the denial, if the Applicant Company wishes to re-file a [Primary-Redomestication](#) Application, the state will require a new application and filing fee.

If the application is approved and a Certificate of Authority is granted or reissued, the Applicant Company should complete the [Company Code Application](#) form or contact the NAIC of its change in domiciliary state. The form can be submitted via email, fax or mail.

Primary Redomestication Application Section II

Filing Requirements (~~New Insurers and Redomestications~~)

This section provides a guide to understanding the focus of each document of the [Primary Redomestication](#) Application. It is important that applications be complete.

All documents submitted in support of the application must be current. However, in certain instances, some states have limited latitude to accept older documents, although generally no more than five (5) years old. Please [contact the states individually](#) if there are questions about a specific document.

All forms and instructions required ~~for to complete~~ the [Primary Redomestication](#) Application are available under the [Primary Redomestication](#) Application tab. The Applicant Company can access the electronic Redomestication for download these documents for printing and submission. ~~The Primary Application cannot be filed electronically via the NAIC/UCAA portal. It must be file directly with the state of domicile. Please contact the state for instructions on the preferred method/format for filing.~~ A redomestication is the process whereby any insurer organized under the laws of any state may become a domestic insurer that transfers its domicile to another state by merger or consolidation or any other lawful method. The Applicant Company files the Primary Application with the Applicant Company's new state of domicile when used for a redomestication.

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21. State Specific Information

1. Application Form and Attachments

The application must identify all lines of insurance ([Form 3](#)) the Applicant Company ~~is requesting authority to transact, as identified by the Applicant Company's plan of operation. Only the Applicant Company using this application for a redomestication filing need to complete~~ must identify the lines of business it is requesting authority to transact, and identify the section listing the lines of business that the Applicant Company is currently licensed to transact and is transacting in all jurisdictions. ~~Submit a~~ completed checklist ([Form 1P](#)[Form 1R](#)) and original executed application form (~~Form 2P~~ [Form 2R](#)) will be automatically generated as Item 1 of the application.

2. Filing Fee

The application must include a filing fee for the state in which an application is being submitted. The payee name and the instructions for submitting the filing fee are included in the [Filing Fees - Primary, Redomestication and Expansion Applications](#) chart. Submit a copy of the Applicant Company's check as Item 2 of the application.

3. Minimum Capital and Surplus Requirements

The application must show that the Applicant Company meets the state's statutory minimum capital and surplus requirements. In some states, the minimum capital and surplus requirements are determined by the classes of insurance that the Applicant Company is requesting authority to transact and the classes of insurance the Applicant Company is authorized to transact in all other jurisdictions. The state will determine the level of surplus required after considering the Applicant Company's product line, operating record and financial condition. Compliance with the statutorily prescribed minimum surplus requirement may not be sufficient for all applicants. Review the chart that identifies the [Minimum Capital and Surplus Requirements](#) for each Uniform State. This chart also provides a contact person or a link to a state-specific forms or RBC requirements and instructions. ~~Submit-Attach~~ an explanation of the Applicant Company's compliance with the capital and surplus requirements [in the electronic Redomestication portal](#) as Item 3 of the application.

4. Statutory Deposit Requirements

The domiciliary state may require a statutory deposit. The [Statutory Deposit Requirements](#) chart provides state-specific requirements and identifies those states that require a Statutory Deposit. ~~Submit as Item 4 of the Application, d~~Documentation explaining how the Applicant Company meets or is meeting the statutory deposit requirements [is item 4 of the application](#). Unless otherwise indicated, the Statutory Deposit is for the benefit of all policyholders.

5. Name Approval

Each state has different guidelines and procedures for name approval. The [Name Approval Requirements](#) chart is intended to serve as a guide for the various name approval requirements of each Uniform State. The Applicant Company should check with the state to ensure compliance with all applicable name approval requirements. Where applicable, ~~submit-attach~~ evidence of name approval request as Item 5 of the application.

6. Plan of Operation

The plan of operation has three components, a brief narrative, proforma financial statements/projections ([Form 13](#)) and a completed Questionnaire ([Form 8](#)). The narrative should include significant information not captured as part of the Questionnaire that the Applicant Company submits in support of the application, such as the reason for redomestication. The proforma is one of the three (3) components in the Plan of Operation. The proforma is available for Life, Property/Casualty, Health and Title companies. Provide a company-wide, three-year proforma balance sheet and income statement. For the lines requested, provide three-year premium and loss projections by line for the application state. Projections must support all

aspects of the proposed plan of operation, including reinsurance arrangements and any delegated function agreements. Include the assumptions used to arrive at these projections.

The proforma when applied to the ~~primary~~ redomestication application is projected data. The proforma workbook should be the same business type as the financial statement blank filed with the NAIC. As such, the projected amounts need not balance with historical NAIC financial filings. The projected data, however, should be relevant to the Applicant Company's history of growth and losses as contemplated by the NAIC *Accounting Practices and Procedures Manual*.

The proforma should be completed by statutory accounting or financial reporting professionals that should be available to answer any questions or concerns from reviewing regulatory staff. The proforma is completed on an annual basis, typically for a three year time period, however, some states may require five years. The proforma should start with the first full year of operation that the Applicant Company anticipates actively writing business in the state(s) receiving the application. The proforma excel workbook is password protected and cannot be modified. When projecting five years, two workbooks will be required. ~~Submit—Attach~~ the completed ~~Questionnaire-Proforma~~ and all relevant attachments as Item 6 of the application.

7. Holding Company Act Filings

If the Applicant Company is a member of a holding company system, the application must include either the most recent Holding Company Act (HCA) filings, including the Annual Form B Registration Statement and related Form F or a statement substantially similar to the NAIC [Insurance Holding Company System Regulatory Act \(#440\)](#). The filing should include all attachments, exhibits appendices referenced in the HCA filings, and the most recent Corporate Governance Annual Disclosure, include any updates if the disclosure has not been restated, as Item 7 of the application. Include all attachments and any amendments up to the application filing date and include copies of all advisory, management and service agreements.

8. Statutory Memberships

In some states, the Applicant Company is required to join one or more rating, guarantee or other organizations before transacting insurance. Generally, the Applicant Company's authorized lines of insurance govern statutorily mandated memberships. Review the [Statutory Membership Requirements](#) chart prior to contacting the licensure state about any required statutory memberships before transacting insurance. ~~Submit—Attach~~ documentation supporting membership application(s) as indicated, in states where required, as Item 8 of the application.

9. SEC Filings or Consolidated GAAP Financial Statement

If the Applicant Company, its parent or its ultimate holding company has made a filing or registration with the U.S. Securities and Exchange Commission (SEC) in connection with a public offering within the last three years, or filed an 8K, 10K or 10Q within the last 12 months, the application must note that the filing, including any supplements or amendments, is available electronically from the SEC. If the Applicant Company, its parent or its ultimate holding company is not publicly traded, the application must ~~include-attach~~ a copy of the Applicant Company's most recent Consolidated GAAP financial statement. ~~Submit—Attach~~ the notice of SEC filings or copy of a Consolidated GAAP statement as Item 9 of the application.

10. Debt-to-Equity Ratio Statement

Members of a holding company system must ~~submit~~ complete the debt-to-equity information as Item 10 of the application. The application must include a comprehensive debt-to-equity ratio statement that includes the following information.

- A. Provide the consolidated outside debt to consolidated equity ratio on a GAAP basis for the holding company. *

Debt Duration	Debt Amount (\$)	Debt to Consolidated Equity Ratio
Up to 5 years		
Up to 10 years		
Up to 20 years		

- B. Provide the most recent consolidated holding company financial statement.
- C. State if the holding company, on a consolidated basis, has a tangible net worth: a) for the past three years; b) at present; and c) provide projections with assumptions for a three-year period.
- D. The Applicant Company must clearly substantiate the sources of repayment of any debt, including, but not limited to, whether the source of repayment is independent from the future income of the insurers.
- E. Calculate the debt service (as reported in D above) required of each insurer as a percentage of the Applicant Company's capital and surplus.
- F. List the assets of the holding company, if any, that are pledged to fund the debt service or debt repayment of an affiliate or parent (include the assets or stock of any insurer subsidiaries)
- G. List any guarantees (personal or otherwise) from the shareholders for repayment of the debt.

*Some states may require re-statement based upon statutory equity.

11. Custody Agreements

The Applicant Company should ~~include~~ attach a statement setting forth whether or not any of the Applicant Company's stocks, bonds, or other physical or book entry securities are in the physical possession of another entity.

If any of the Applicant Company's stocks, bonds or other securities are not in the Applicant Company's actual physical possession or in a safe deposit box under the exclusive control of the Applicant Company (except as shown in the Schedule of Special Deposits in the Applicant Company's Annual Statement), the application must include the written agreement with each entity holding and/or administering these securities. The written agreement should include appropriate safeguards for the handling of the securities, in accordance with those specified in the NAIC *Financial Condition Examiners Handbook* (Handbook).

Some states have additional requirements for these custody agreements, beyond those called for in the Handbook. ~~Submit~~ Attach the statement and copies of the custody agreements as Item 11 of the application.

12. Public Records Package

Most states have requirements to disclose information to the public under a Public Records Act. To meet these public disclosure requirements certain items must accompany the application. While these documents may or may not be part of the substantive review, please be sure to include the required documents with the application. The [Public Records Package](#) chart contains requirements for financial and operational filings. An Applicant Company seeking to redomesticate should provide both financial and operational documents for the application state. ~~An Applicant Company that is seeking to form a new insurer should include all documents listed in the operational section of the chart for the application state.~~ ~~Submit~~ Attach all documents required by the application state as Item 12 of the application.

13. NAIC Biographical Affidavit (Biographical Affidavit)

- A. The Applicant Company is required to submit an NAIC Biographical Affidavit ([Form 11](#)) in connection with pending or future application(s) for licensure or a permit to organize with a department of insurance in one or more states. The Applicant Company must ~~submit~~ attach an NAIC Biographical Affidavit on behalf of all officers, directors and key managerial personnel of the Applicant Company and individuals with a ten percent (10%), or more, beneficial ownership in the Applicant Company and the Applicant Company's ultimate controlling person ("Affiant").
- B. The UCAA defines "Independent Third-Party" as:
 - (i) A consumer reporting agency ("CRA") overseen by the Federal Trade Commission ("FTC") and, therefore, subject to the FCRA, which have been vetted and is currently on the approved list;
 - (ii) Has the ability to perform international background investigations; and
 - (iii) One whose officers and directors have no material affiliation with the Applicant Company other than stock ownership amounting to less than one percent (1%) of total stock outstanding, unless prior approval is given by the department of insurance to which application is being made.
- C. The NAIC Biographical Affidavit requests information with respect to the Affiant's employment history, education, personal information and character. The NAIC Biographical Affidavit also includes the Disclosure and Authorization Concerning Background Reports (the "Disclosure & Authorization Form"). The signature of the Affiant on the Disclosure & Authorization Form permits an Independent Third-Party to conduct an independent third-party verification on the Affiant.
- D. The NAIC Biographical Affidavit includes three types of the Disclosure & Authorization Form. There are three different Disclosure & Authorization Forms since certain state laws, regulations and rules require different kinds of disclosures and wording within such

form. An Affiant must sign the corresponding Disclosure & Authorization Form(s) for the respective state(s) where the Affiant has lived or worked within the last ten (10) years. Refer to the Disclosure & Authorization Forms for further information.

- E. The NAIC Biographical Affidavit is used to evaluate the suitability, competency, character and integrity of the Affiant in connection with an Applicant Company's pending or future application(s) for licensure or a permit to organize with a department of insurance in one or more states.

The Independent Third-Party uses information contained in the NAIC Biographical Affidavit as a tool to perform an independent third-party verification to determine an individual's fitness and propriety. The independent third-party verification may contain information bearing on the Affiant's character, general reputation, personal characteristics, mode of living and credit standing (if required by the state). The Independent Third-Party Vendor shall use the independent third-party verification to create a background report (the "Background Report").

- F. The Disclosure & Authorization Form is valid for a maximum of six months. Additionally, an Affiant may revoke the authorization at any time by delivering a written revocation to the Applicant Company. Refer to the Disclosure & Authorization Form for further information.

- G. The Background Reports are subject to the Fair Credit Reporting Act ("FCRA"). Pursuant to FCRA, the state departments of insurance and an Applicant Company who is seeking admission are "users" of consumer reports. The FCRA requires that the Applicant Company provide the Affiant with a copy of the "Summary of Your Rights Under the Fair Credit Reporting Act." The Applicant Company should provide a copy of the "Summary of Your Rights under the Fair Credit Reporting Act" to each Affiant. This summary can be found at the Federal Trade Commission ("FTC") [website](#). Background Reports are valid for six months from the signature date of the affidavit. Any alteration to the original biographical affidavit or updated signature will require a newly prepared background report.

- H. The Applicant Company and state departments of insurance are required to comply with FCRA, especially as it relates to confidentiality of the information contained in such consumer reports. To the extent required by law, the states and Independent Third-Party Vendors should maintain the Background Reports procured under the Disclosure & Authorization Form as confidential. A copy of the FCRA is located [here](#).

- I. The department of insurance in the state where an Applicant Company files, or intends to file, an application and the Applicant Company may require the Background Report. An Affiant who desires a copy of their Background Report may request a copy from the Applicant Company or the CRA as indicated on the Disclosure & Authorization Form. Refer to the Disclosure & Authorization Form for further information.

- J. Please check state requirements for those states that require additional background information, such as fingerprints, in place of, or in addition to, NAIC Biographical Affidavits. If applying in one of those states, necessary [fingerprints](#) and [processing fees](#) should be included.

Refer to the [list of currently approved Independent Third-Party Vendors for Background Reports](#).

NAIC Biographical Affidavits must be completed on the most current form [**Word** | **PDF**], in effect at the time the affidavit was signed and the Affiant shall not sign the Affidavits more than six months before the date the Applicant Company files the application. Each question on the biographical affidavit must have a response. If an answer is “None”, then so state. Incomplete biographical affidavits could delay the background investigation report and result in a delay of the application review by the state.

Submit original Biographical Affidavits (Form 11 [**Word** | **PDF**]) that contain the Disclosure & Authorization Forms to the state department(s) of insurance as Item 13 of the application.

~~14. State-Specific Information~~

~~Some jurisdictions may have additional requirements before a Certificate of Authority is issued. Before completing a UCAA Primary Application, the Applicant Company should review the list of requirements on the State-Specific Requirements for the application state. Submit state-specific requirements as Item 14 of the application.~~

~~Primary Application Section III Filing Requirements – Redomestications Only~~

~~The requirements of this section are only for those Applicant Company’s seeking to redomesticate from one state to another and are in addition to the requirements of Section II, Items 1 through 14 of the Primary Application. A redomestication is the process whereby any insurer organized under the laws of any state may become a domestic insurer that transfers its domicile to another state by merger or consolidation or any other lawful method. The Applicant Company files the Primary Application with the Applicant Company’s new state of domicile when used for a redomestication.~~

Table of Contents

- ~~15. Annual Statements with Attachments~~
- ~~16. Quarterly Financial Statements~~
- ~~17. Risk-Based Capital Report~~
- ~~18. Independent CPA Audit Report~~
- ~~19. Reports of Examination~~
- ~~20. Certificate of Compliance~~
- ~~21. Corporate Governance Annual Disclosure~~

145. Annual Statement with Attachments

Include a copy of the Applicant Company’s most recent annual statement as filed in the current state of domicile including all statements and supplements in accordance with the *Annual Statement Instructions*, including the Statement of Actuarial Opinion and Management’s Discussion and Analysis. The annual statement should be signed and verified and include an original certification from the state insurance regulatory agency of the Applicant Company’s domiciliary state.

Include one copy of the Applicant Company's annual statement for the two (2) preceding years in addition to the most recent annual statement.

Property/Casualty insurers must attach the Insurance Expense Exhibit, Accident and Health Policy Experience Exhibit and/or Schedule P to the annual statement.

Life insurers must include a Certificate of Valuation from the domiciliary state insurance regulatory agency.

Members of a holding company system must attach a copy of the most recent consolidated annual statement, if filed with its current state of domicile. Submit the annual statement, with the necessary attachments, as Item 15 of the application.

1615. Quarterly Statements

Include one (1) copy of each quarterly statement that follows the most recent annual statement. In addition, the Applicant Company must immediately forward any new quarterly statements that become available while the application is pending to all states in which applications are pending. Submit the quarterly statements as Item 16 of the application.

1716. Risk-Based Capital Report

Include a Risk-Based Capital Report, submitted in the level of detail required by the NAIC, as Item 17 of the application. Please note that the states will maintain confidentiality of these reports.

1817. Independent CPA Audit Report

Include a CPA Audit Report, performed by a certified public accountant that is not an employee of the Applicant Company. Submit the CPA Audit Report as Item 18 of the application. Some states allow exemptions to this requirement for small insurers. Please contact the states individually regarding exemptions.

1918. Reports of Examination

The application must include a copy of the Applicant Company's most recent Report of Financial Examination from its domiciliary state. The Applicant Company must also note all more recent examinations completed by any state, including market conduct examinations, and provide a description of each examination. Refer to the [Reports of Examination Requirements](#) chart for the exam "as of" date. Submit the Report of Financial Examination and a list of more recent examinations with descriptions as Item 19 of the application.

2019. Certificate of Compliance

Include a Certificate of Compliance ([Form 6](#)) with the application. Please refer to the [Certificate of Compliance and Certificate of Deposit Requirements](#) chart for specific requirements for the date of issuance of the Certificate of Compliance ([Form 6](#)) from the file date of the application. The current domiciliary state must complete the Certificate of Compliance. Submit as Item 20 of the application.

201. Corporate Governance Annual Disclosure

If applicable, include the most recent Corporate Governance Annual Disclosure, include any updates if the disclosure has not been restated. Submit the Registration Statement and Annual Disclosure as Item 21 of the application.

21. State-Specific Information

Some jurisdictions may have additional requirements before a Certificate of Authority is issued. Before completing a UCAA Redomestication Application, the Applicant Company should review the list of requirements on the State-Specific Requirements for the application state. Submit state-specific requirements as Item 14 of the application.

Primary-Redomestication Application Section IIIIV

How to File

To facilitate the prompt review of the Primary-Redomestication Application, please ensure that the application adheres to the formatting-required instructions provided in this section. ~~States will not accept any applications that fail to meet these formatting requirements.~~ Section IV-III will address the following areas:

1. [Communication Between Applicant Company and Agency](#)
2. [Questions](#)
3. [Application Checklist](#)
4. [Application and Supporting Documents](#)
5. [Addresses for Submission of Application](#)
6. [Updates/Changes](#)
7. [Filing Fee](#)
8. [Forms](#)
9. [State-Specific Information](#)

1. Communication Between Applicant Company and Agency

Once the state ~~accepts-receives~~ a Primary-Redomestication Application for filing, the state will ~~notify-provide~~ the Applicant Company ~~of~~ the official filing date via the status date in the electronic application and provide the agency contact person. The state will provide names, addresses, email (if available) and telephone numbers of the individual(s) assigned to the application.

Prior to receiving the name of the agency contact person, an Applicant Company may contact the agency personnel listed on the [Addresses and Contacts for Submission of Application](#) chart to obtain information regarding the status of a Primary-Redomestication Application.

2. Questions

Section II ~~and Section III~~, Filing Requirements, provide detailed guidelines regarding both the type ~~and format~~ of information required for the Primary-Redomestication Application. In most cases, the state provides an agency contact person for each item in the Filing Requirements

section. For additional information, or clarification, Applicant Company's may use the contact names provided in the [Addresses and Contacts for Submission of Application](#) chart.

3. Application Checklist

The application checklist (~~Form 1P~~[Form 1R](#)) provides a guide for assembling a complete application. ~~Complete the checklist before submitting a Primary Application for review. Attach a completed checklist to the top of each application.~~ A completed checklist is automatically generated as the Applicant Company meets the required items in Section II, Filing Requirements.

4. Application and Supporting Documents

~~Submit one copy of the Checklist, completed application and all supporting documentation to the reviewing state. California, Kentucky and New York require two (2) complete copies. Each item identified in Section II and Section III of the Filing Requirements should have a cover sheet as specified below.~~

~~Each cover sheet should be on paper suitable for use as a cover sheet, such as binder divider pages.~~

~~A cover letter should be attached detailing specific items that should be brought to the agency's attention. The cover letter should provide a reason why a particular item was not attach or completed in the application. Below are examples of why the Application Company may not be included in the application.~~

~~The Applicant Company needs to tab each cover sheet on the right hand side of the page with a number corresponding to the document's item number in the Primary Application checklist.~~

~~If a particular item is not included with the cover sheet, the Applicant Company must attach to the cover sheet a written explanation stating the reason the item has not been included. Set forth below are examples of why the Applicant Company may not attach a particular item to the cover sheet.~~

- "Item not applicable to this application for the following reason ... (state reason)."
- "Item has been attached separately because of size."

5. Addresses for Submission of Application Filing Fees

Submit the application filing fee by mailing it to the appropriate address noted on the [Addresses and Contact Information for Submission of Application or Filing Fees](#) chart.

6. Updates/Changes

The Applicant Company is responsible for informing states of any significant changes that occur or that the Applicant Company discovers during the application review period. Examples of significant changes include: changes in officers and directors, material acquisition or disposal of assets, changes in reinsurance, acquisition of the insurer, change in proposed shareholders, regulatory actions taken against the insurer, change in current business plan, etc.

The Applicant Company must ~~supply revised forms~~ amend the application promptly if any changes occur that materially affect the accuracy of the forms filed in support of the application. For example, the Applicant Company must forward new quarterly statements as soon as they become available.

7. Filing Fee

Please see the [Filing Fees -- Primary, Redomestication and Expansion Applications](#) chart to determine the correct fee and filing instructions for the application state.

8. Forms

All forms are available under the ~~Primary Redomestication~~ Application tab and labeled as [UCAA Forms](#). All forms can be downloaded, printed ~~and submitted via the electronic application portal, with a completed application.~~ The forms MUST NOT be altered. ~~At this time, the forms cannot be submitted electronically.~~

9. State-Specific Information

Some jurisdictions may have additional requirements that the Applicant Company must meet before a state can issue a Certificate of Authority. Before completing a UCAA ~~Primary Redomestication~~ Application, the Applicant Company should review a listing of requirements for the application state under [State-Specific Requirements](#).

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Appendix D – Form A Review Best Practices

Every Form A review should be tailored to the risks associated with the proposed acquisition, including the target company, acquiring entity, and the complexity of the transaction. The following best practices are presented as a guide for regulatory review and analysis of Form A acquisitions, recognizing that this list may not be comprehensive and not all items will apply to every acquisition. This list is intended to be a regulatory tool. The NAIC Form A database should be updated as applicable throughout the Form A review process.

1. Initial Review
 - a) Determine if the filing is complete, note the missing items and promptly send a deficiency letter to the Applicant
 - b) Identify attorneys, party contacts, and the other insurance regulator reviewing the Form A, including the lead regulator.
 - c) The lead regulator should obtain key contact information from each state reviewing the Form A and consider organizing a regulator to regulator call to discuss concerns with the filing
 - d) Assign appropriate analyst, legal and other professional staff to conduct regulatory review
 - e) Carefully consider whether regulatory review can be completed by Applicant's target close date, including any interim deadlines and obtain deemer extension or waiver if appropriate, and
 - f) Schedule and notice hearing/consolidated hearing, if applicable, within statutory timeframes

2. Background, Identity and Risk Profile of Acquiring Persons
 - a) Identify and review all relevant parties to the proposed acquisition
 - b) Assess the feasibility of the acquiring persons holding company structure including location and control (direct/indirect) of the target company post acquisition
 - c) Review the lead state's assessment of the acquiring persons most recent ORSA Summary Report and Form F ERM, if applicable, to better understand the related risks
 - d) Determine Ultimate Controlling Person and/or Parent (UCP), cross check with source of funds and consider debt funding sources
 - e) Review NAIC and other external sources to gain a better understanding of the acquiring persons, its affiliates, and the UCP.
 - f) Carefully scrutinize and understand complex organization and ownership structures by requesting and reviewing all organizational documents such as Articles of Incorporation, Articles of Association, Partnership Agreements and Operating Agreements for entities from the proposed immediate parent up to the proposed ultimate controlling person(s) (UCP). Review and consider who has the voting rights under these organizational documents. Verify who should be considered the UCP based upon the reviewed information and document why the determination was made.

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- g) Review Audited Financial Statements (or CPA reviewed financial statements for individuals) of the acquiring persons, its holding company, and the UCP, 10K and 10Qs, and other current financial information for enterprise condition, potential debt service by the UCP and its ability to service such debt. Understand the level of reliance on cash flow/dividends from the target company to service debt and other obligations of the holding company and UCP.
- h) Based upon nature of acquiring party, review detailed audited financial statement of all individuals who are source of funds.
 - a. If not available, consider acceptability of unaudited financial statements, compiled personal financial or net worth statements and/or tax returns.
 - i) Consider suitability of UCP through background review and regulatory review of the prospective new owners, using UCAA biographical affidavits and third-party background reviews by NAIC listed independent third-party reviewing companies or fingerprinting criminal checks if applicable, and
 - j) Consider acceptability of SEC disclosures by board members of publicly traded UCPs in suitability review.
- 3. Communication and Record Maintenance
 - a) Communicate response to any confidentiality requests in writing as soon as possible
 - b) Create a contact list of relevant persons and representatives
 - c) Separate confidential and public documents, information, and communications and maintain as appropriate
 - d) Contact and collaborate with other reviewing regulators involved in the review process, as appropriate, including the lead state regulator regarding ORSA and ERM reviews
 - e) As applicable, contact other regulators of noninsurance entities of the acquiring party or target
 - f) Respond as appropriate to questions from third parties and interested regulators
 - g) Keep the acquiring party representatives informed as to status of review
 - h) Receive and consider any information provided by external sources, including possible financial or other incentives or motivation of those commenting on a particular transaction
 - i) Summarize review, findings, conclusions and action taken on Form A review in final action document, including stipulations, and conditions subsequent, and
 - j) File and maintain documents under state procedures.
- 4. Transaction Review

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Appendix D – Form A Review Best Practices

- a) Determine how acquisition will be achieved by carefully reviewing transactional documents, e.g. merger, stock purchase, stock exchange
- b) Consider disposition of all classes of target shares, including addressment of any beneficial owners
- c) Ascertain propriety of disposition of minority interests and concerns, if applicable
- d) Consider any affiliate or employee benefit as appropriate
- e) Determine how any ancillary regulatory reviews or other interim procedural steps will be completed, including Form E-Pre-Acquisition Notification Form, for other licensed states
- f) Obtain copies of shareholder communications or sole shareholder consent
- g) Consider obtaining copies of fairness and other contractually required opinions if available
- h) Review relevant portions of board resolutions, power points and related board minutes pertinent to the Form A transaction, use care to keep documents confidential, and
- i) Determine whether additional professional transaction review is warranted.

5. Purchase Consideration

- a) Determine fairness (equivalency) of total amount to be paid to total value to be received, including derivation of price and value of target under standard valuation methodologies or to book value
- b) Consider quality of consideration, giving careful scrutiny to payments other than cash or cash equivalents which are disfavored particularly when any funds are being transferred to the target.
- c) Consider fairness opinions and actuarial appraisals, if provided
- d) Consider source, type and valuation basis of funds to be used for consideration
 - i. If funds are from a regulated entity, confirm the existence and valuation of such assets with that entity's regulator
 - e) If applicable, consider implications of any debt financing including
 - i. The mechanics of any debt financing to be used to fund the transaction, whether funds are being borrowed in the ordinary course of business or on terms that are less favorable than generally commercial loans.
 - ii. The percentage of debt versus non-debt funds to be used
 - iii. The source of funds or stream of income to be used by parent for repayment and the ability of the acquiring party to repay the debt from sources other than the target

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- iv. Identity of the creditor(s) and creditors' financial condition.
 - v. How will debt be secured; consider prohibiting securing of debt on shares of target or target's assets if not already prohibited by state statute,
 - vi. Compare time period of loan commitment with parent's income stream over the same time period, including the ability of the acquiring party to repay the debt from sources other than the target until loan is repaid/retired, and
 - vii. Consider the long term impact of parent's debt service on operations of the target company and group.
 - viii. Follow-up on Parent's financial commitment to underlying insurer.
6. Target License Qualification /Insurer Operations
- a) Determine whether target insurer meets license qualifications upon change of control
 - b) Consider operational changes post-acquisition, including business plans and projections
 - c) Review required statutory deposits and authorized lines of business
 - d) Consider changes to target management and key employees
 - e) Consider suitability of changes to target management and key employees through background review and regulatory review of new owners, using UCAA biographical affidavits and third-party background reviews or fingerprinting criminal checks, if applicable
 - f) Consider plans for technological interfacing with new affiliates and any potential adverse impact on operations including claims
 - g) Consider suitability of any new affiliated and non-affiliated material agreements, including managing general agents, third party administrators, any professional organizations and reinsurance arrangements
 - h) Review any ERM analysis of the transaction performed by the acquiring entity, including impacts on risk assessment, risk appetite and tolerances, and prospective solvency (capital and liquidity)
 - i) Require Form D filings for any affiliated material transactions, post-acquisition; consider including language in the approval order
 - j) Determine target's estimated financial condition and stability, post-acquisition, and
 - k) Consider with disfavor any plans to liquidate the target or sell its assets, consolidate or merge, that may be unfair, unreasonable, or hazardous to policyholders
 - l) Consider impact of U.S. insurer merging into an international insurer and/or alerting the legal entity structure and regulatory oversight performed by domestic state(s).

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Appendix D – Form A Review Best Practices

7. Market Impact

- a) Consider anticompetitive impact of acquisition on lines or products, including whether transaction will create a monopoly or lessen competition in insurance in the state; Disapprove transaction if completion will create a monopoly
- b) Consider Form E information and market concentration for combined lines and other appropriate information to assess market impact if warranted by nature of transaction, including coordination with other states where the target is admitted, and
- c) Consider imposing tailored conditions subsequent or undertakings as necessary to address competitive market concerns

8. Post-Approval Considerations, if applicable

- a) Receive notification of changes to effective closing date
- b) Confirm compliance with conditions precedent
- c) Receive waivers for market conduct or financial examination, and
- d) Receive notification if transaction does not close and consider withdrawal of approval.

9. Post-Acquisition Considerations

- a) Receive confirmation of the transaction following the closing, per your state's statutory requirement timeframe
- b) Request written details of the final purchase price after all adjustments are complete on the transaction
- c) Request confirmation of any capital contribution contemplated in the transaction.
- d) Request the names and titles of those individuals whom will be responsible for the filing of the amended Insurance Holding Company System Annual Registration Statement
- e) Request an amended Insurance Holding Company System Registration statement per your state's statutory timeframe within each applicable state's statutory required timeframe after the close of the proposed transaction.
- f) Consider requesting for a period of two years, commencing six months from closing, a semiannual report under oath of its business operations in your state, including but not limited to, integration process; any changes to the business of the Domestic Insurers; changes to employment levels; changes in offices of the Domestic Insurers; any changes in location of its operations in your state; and notice of any statutory compliance or regulatory actions taken by other state regulatory authorities against the acquiring parties or the Domestic Insurers
- g) Consider prior approval of all dividends for a two-year period from the close date
- h) Consider undergoing a target financial and/or market conduct examination following the closing or

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- i) In lieu of an examination a meeting, conference call or receipt of certain information can be requested
- j) Confirm compliance or satisfaction with any other conditions subsequent or undertakings, and
- k) Monitor target's market performance to projections two years after transaction close date
- l) Consider proactive communication with state(s) where the insurer conducts business if changes to the insurer's corporate structure occurs post-acquisition.

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National Treatment and Coordination (E) Working Group
Company Licensing Proposal Form

<p align="right">DATE: <u>6/29/21</u></p> <p>CONTACT PERSON: <u>Jane Barr</u></p> <p>TELEPHONE: _____</p> <p>EMAIL ADDRESS: _____</p> <p>ON BEHALF OF: <u>National Treatment and Coordination WG</u></p> <p>NAME: _____</p> <p>TITLE: _____</p> <p>AFFILIATION: _____</p> <p>ADDRESS: _____</p>	<p align="center">FOR NAIC USE ONLY</p> <p>Agenda Item # <u>2021-06</u></p> <p>Year <u>2021</u></p> <p align="center">DISPOSITION</p> <p>[] ADOPTED _____</p> <p>[] REJECTED _____</p> <p>[] DEFERRED TO _____</p> <p>[] REFERRED TO OTHER NAIC GROUP _____</p> <p>[X] EXPOSED Aug. 13, 2021_____</p> <p>[] OTHER (SPECIFY) _____</p>
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IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

- [X]UCAA Forms []UCAA Instructions [] Enhancement to the Electronic Application Process
 [] Company Licensing Best Practices HB

Forms:

- [] Form 1 – Checklist [] Form 2 - Application [] Form 3 – Lines of Business
 [] Form 6- Certificate of Compliance [] Form 7 – Certificate of Deposit [] Form 8 - Questionnaire
 [] Form 8C- Corporate Amendment Questionnaire [] Form 11-Biographical Affidavit [] Form 12-Uniform Consent to Service of Process [] Form 13- ProForma [] Form 14- Change of Address/Contact Notification
 [] Form 15 – Affidavit of Lost C of A [] Form 16 – Voluntary Dissolution [] Form 17 – Statement of Withdrawal

DESCRIPTION OF CHANGE(S)

A uniform template to be used when requesting disclaimer of affiliation or control for UCAA filings where a biographical affidavit is required. NAIC staff suggest identifying this form as Form 9.

REASON OR JUSTIFICATION FOR CHANGE **

State responses from a recent survey indicated the need for a uniform template for disclaimer requests.

Additional Staff Comments:

** This section must be completed on all forms.

Revised 01-2019

Request for Disclaimer of Affiliation or Control

Applicant Company Name:

Group Code (If Applicable):

Name:

Title/Position:

1. Provide the number of authorized, issued, and outstanding voting securities of the subject.
2. Provide the number and percentage of shares of the **subject's** voting securities, which are held of record or known to be beneficially owned, and the number of shares concerning which there is a right to acquire, directly or indirectly.
3. Provide all material relationships and bases for affiliation between the **subject** and the **person** whose control is denied and all affiliates of such **person**.
4. Provide an explanation stating why **the person** should not be considered to control the **subject**.

I hereby certify, under penalty of perjury, that all of the information, including the attachments, submitted in this request for disclaimer is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this request for disclaimer is grounds for license discipline or other administrative action and may subject me or the Applicant Company, or both, to civil or criminal penalties.

I acknowledge that I am familiar with the insurance laws and regulations of said state, accept the Constitution of such state, in which the Applicant Company is licensed or to which the Applicant Company is applying for licensure.

(eSignature) _____ (Date) _____
County of _____
State of _____

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this ____ day of _____, 20__ by _____, and: who is personally known to me, or who produced the following identification: _____.

[SEAL]

Notary Public

Printed Notary Name

My Commission Expires