

UNIFORM CERTIFICATE OF AUTHORITY APPLICATION

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Reports of Examination Requirements

The following table is intended to serve as a guide for the various reports of examination requirements of each Uniform State.

Updates to the State Specific Information will be noted with a “√” next to the state name.

State	Financial Exam Requirements	Contact
AL	Financial Exam "as of" date must not be more than three (3) years prior to application date	Sean Duke (334) 241-4165 Sduke@insurance.state.al.us
AK	Financial Exam "as of" date must not be more than five (5) years prior to application date.	Financial Examinations Section (907) 269-7906
√AZ	Financial Exam “as of” date must not be more than five (5) years prior to application date.	Cary W. Cook (602) 364-3986 ccook@azinsurance.gov
AR	Certified copy of last Financial and Market Conduct Examination. "As of" date must not be more than 5 years prior to application date. The report must include a copy of responses made to the domiciliary insurance department.	Kimberly S. Johnson Market Analyst/Admissions Coordinator (501) 371-2680 Kimberly.Johnson@arkansas.gov
CA	California requires the Report of Examination “as of” date to be no more than three years from the date of application or no more than four years from the date of application when certain supplemental info is provided. Reports of Examination are reviewed for content.	Corporate Affairs Bureau (415) 538-4040 Financial Analysis Division (213) 346-6444
CO	Financial Exam "as of" date must not be more than five (5) years prior to application date.	Raymond Akers Financial/Credit Examiner (303) 894-7836 raymond.akers@Dora.state.co.us
CT	File a certified copy of the most recent Report of Examination conducted by the company's domiciliary jurisdiction and copies of any other reports prepared by any jurisdiction within the two years preceding the filing of an application to do business in this state. The Commissioner may require a more current Report of Examination prior to the issuance of a Certificate of Authority.	<u>Contact:</u> Company Licensing Section (860) 297-3814 ctinsdept.financial@po.state.ct.us
DE	Delaware Insurance Code Section 515(5) requires a certified copy of the report of the last examination within not more than the three years next preceding the application for admission.	Dorothy J. Speight (302) 674-7344 dorothy.speight@state.de.us
DC	Financial exam “as of” date must not be more than 3 years prior to the application date. Original Certification.	Luther Ellis, FLMI, AIRC, AIE Assistant Director (202) 442-7811 luther.ellis@dc.gov

State	Financial Exam Requirements	Contact
	Market Conduct exam – copy of most recent examination by any state (If no exam has been conducted, please state this.)	
FL	Please provide the most recent Report of Examination performed and certified by the state of domicile. The end of the most recent year covered by the examination must be within the 3-year period preceding the date of application. If not, the department may accept an audited certified public accountant's report on the insurer prepared on a basis consistent with the insurance laws of the insurer's state of domicile as of the year end preceding the date of application certified by the insurer's state of domicile. The certification must be an original, under seal of the insurer's state of domicile. Reports on a consolidated basis do not meet this requirement.	Applications Coordinator (850) 413-2570 appcoord@floir.com
GA	Please provide the most recent Report of Examination performed and certified by the state of domicile.	Application Coordinator (404) 651-6824 Applications.Coordinator@mail.oci.state.ga.us
HI	Copy of the report of the last examination made of the insurer certified by the insurance supervisory official of its state of domicile or entry into the United States, if a foreign or alien insurer (Chapter 431:3-212(2) (I) (J), HRS)	Roderick Y. Uyehara, Insurance Examiner Ph: (808) 586-3874 Fax: (808) 586-3873 Email: RUyehara@dcca.hawaii.gov Sally D. Bautista, Insurance Examiner Ph: (808) 586-7414, Fax: (808) 586-3873 Email: Sally.D.Bautista@dcca.hawaii.gov
ID	41-319(5) states "Copy of report of last examination, if any, made of the insurer within not more than three (3) years next preceding, certified by the public insurance supervisory official of the insurer's state of domicile or of entry into the United States; or, in the case of newly formed insurers, copy of the report of the "qualifying" examination of the insurer, similarly certified. Provided, however, that if the law of the applicant's state of domicile requires that examinations shall be completed in a period of more than three (3) years or does not specify any period of time for examinations, then the applicant shall provide a copy of a report within not more than the five (5) years next preceding."	Carol Anderson Technical Records Specialist (208) 334-4309 carol.Anderson@doi.idaho.gov
IL	Copy of latest Report of Examination subsequent to organization examinations and bearing "as of" date not more than two years prior to the date of application, certified by the Home State Insurance Department.	
IN	Financial Exam Requirements IC 27-1-3.1-8	Mindy Rogowski (317) 232-1994 mrogowski@idoi.in.gov

State	Financial Exam Requirements	Contact
IA	Financial Exam "as of" date must not be more than three (3) years prior to application date. If applicant does not meet standard, a parental surplus guarantee may be submitted	Nancy Ferguson, Examiner (515) 281-4423 nancy.ferguson@iid.state.ia.us
√KS	Financial Exam "as of" date must not be more than five (5) years prior to the application date unless the Commissioner determines that an earlier report will satisfy the purpose of this provision. If the Exam is beyond the 5-year requirement, then provide a detailed written statement as to the reason the Commissioner should consider "waiving" this requirement for the applicant.	Mark Owens Admissions Coordinator (785) 296-5350 mowens@ksinsurance.org
√KY	Must file a copy of the most recent Financial Examination certified by the domiciliary state. Market Conduct Exam - copy of the most recent exam by any state (if no exam has been made, please state this)	Janet M. Klapheke, Admissions Coordinator (502) 564-6082 Janet.Klapheke@ky.gov
LA	All applicants must submit a copy of their most recent financial examination certified by the proper domiciliary state official. The certification must be original and dated within 90 days of submission.	Mike Boutwell (225) 219-0620 mboutwell@ldi.state.la.us Cindy Sarvis (225) 219-4318 csarvis@ldi.state.la.us
ME	Exam's date of account must be within 36 months of the filing of the application; copy of exam filed must be certified by the public insurance supervisory official in the insurer's state of domicile (Title 24-A M.R.S.A. §413(5-A))	Barbra Garboski (207) 624-8489 barbra.l.garboski@maine.gov
√MD	For a foreign or alien insurer, a copy of the report of last examination, if any, made of the insurer, certified by the insurance supervisory official of the state of domicile, or the state of port of entry into the United States of the alien insurer. This is set forth in Section 4-108 of the Insurance Article of the Annotated Code of Maryland. Report "as of" date must be within three years of the application date.	Conrad A. Ragone Company Licensing Analyst Maryland Insurance Administration 200 St. Paul Place, Suite 2700 Baltimore, MD 21202-2272 (410) 468-2156 (410) 468-2112 Fax) CRagone@mdinsurance.state.md.us
MA	As part of the initial license application, the company must provide copies of the most recent Financial Examination Report and Market Conduct Report, as well as the responses from the company if the examination is closed. Additionally, as part of the licensing process, each foreign company agrees to allow its books and records to be examined by the Division.	John Smallwood, CFE Chief Examiner (617) 521-7417 JSmallwood@state.ma.us
MI	Financial exam "as of" date must not be more than five (5) years prior to the application date. (MCL 500.222 (4))	Supervisory Affairs & Insurance Monitoring Division (517) 373-0246

MN	Copy of most recent Financial Examination and Market Conduct Examination and company response to exam recommendations provided to state of domicile	Susan Porter (651) 296-6907 <u>Sue.Porter@state.mn.us</u>
MS	The most recent Financial Examination Report, which must be certified by the insurer's state insurance department, is required. The "as of" date of the report must not be more than three years prior to the application date.	David Browning (601) 359-3569 <u>David.Browning@mid.state.ms.us</u>
MO	Financial Examination "as of" date must not be more than five (5) years prior to application date	Cynthia Monroe Admission Specialist (573) 751-4362 <u>cynthia.monroe@insurance.mo.gov</u>
MT	The insurer must provide a Report of Examination, taken within the past five years, certified by the insurance commissioner of insurer's state of domicile. (Sec.33-2-115(5)), MCA). If the company formally responded to examination recommendations contained in Examination Report, please submit a copy of the response.	Russ Ehman (406) 444-4350 <u>rehman@state.mt.us</u>
NE	Must have been completed within the last five years	Terry A. Sindelar, CFE Assistant Chief Examiner Company Administrator (402) 471-0373 <u>Terry.Sindelar@nebraska.com</u>
NV	Report of Examination "as of" date must not be more than five (5) years prior to application date.	Rosemary Cavin (775) 687-4270 ext. 254 <u>rcavin@doi.state.nv.us</u>
NH	Last two Financial Examination Reports must be submitted. At least one of the examination reports can be no older than five years.	Mary Verville (603) 271-2241 <u>mary.verville@ins.nh.gov</u>
NJ	Certified copy of last filed Financial and Market Conduct Examinations. The reports must include a copy of responses made to the domiciliary insurance department and a statement explaining any remedial actions taken.	Non Life/Health Kwame Asare (609) 292-5350 ext. 50068 <u>Kwame.Asare@dobi.state.nj.us</u> Life/Health Anthony Masucci (609) 292-5427 ext # 50346 <u>Anthony.Masucci@dobi.state.nj.us</u>
NM	Must be completed within the last 5 years. Report of Examination must be certified by the state of domicile.	Aaron Feliciano (505) 827-4655 <u>Aaron.Feliciano@state.nm.us</u>
NY	Latest filed Financial and/or Market Conduct Exam.	Property Barbara Neidich (212) 480-5070 <u>UCAA@ins.state.ny.us</u> Life

		<p>Ronald P. Gage (212) 480-5037 UCAAA@ins.state.ny.us</p> <p>Health Charles Lovejoy (212) 480-5045 UCAAA@ins.state.ny.us</p>
NC	NCGS 58-2-131 requires a financial Report of Examination “as of” date within the last five years at the time the application is filed.	<p>Anne Morgan Company Admissions Officer (919) 733-5633 ext. 239 amorgan@ncdoi.net</p>
✓ND	<p>Financial Exam "as of" date must not be more than five years prior to the application date.</p> <p>Market Conduct Exam - copy of most recent exam by any state.</p>	<p>Company Licensing (701) 328-3328 vtkeniston@nd.gov Financial Analysis (701) 328-9613 hdelorme@nd.gov</p>
✓OH	Must have been completed within the last three years.	<p>Primary & Expansion Apps: Gary Burchfield Office of Risk Assessment (614) 728-1074 gary.burchfield@ins.state.oh.us</p> <p>Corporate Amendment Apps: Beth Chase Office of Risk Assessment (614) 644-2648 beth.chase@ins.state.oh.us</p>
✓OK	Oklahoma requires the “as of” date of the latest Report of Examination to be no more than five (5) years from the date of application.	<p>Heidi Halcarz Administrative Assistant Oklahoma Insurance Department (405) 521-3966 Fax (405) 522-2640 Heidi.halcarz@oid.ok.gov</p>
OR	<p>Financial Exam “as of” date must not be more than five (5) years prior to application date.</p> <p>Include company’s detailed response to all comments and recommendations.</p>	<p>Linda Rothenberger (503)947-7227 linda.j.rothenberger@state.or.us</p>
PA	Copy of most recent Financial Exam.	<p>Chief, Company Licensing Division (717) 787-2735 rbrackbill@state.pa.us or ra-in-company@state.pa.us</p>
RI	<p>Expansion App: The company must submit a copy of the most recent Examination Report, currently certified by its domestic insurance department/division as the most recent Examination Report. We prefer that the original published date of that report be no more than three years prior to the date of the application, but if the domestic department/division has not</p>	<p>Matt DiMaio Principal Licensing Insurance Examiner 1511 Pontiac Avenue, Bldg. 69-2 Cranston, RI 02920 (401) 462-9612 mdimaio@dbr.state.ri.us</p>

	completed an Examination within the last three years, consideration will be given to an older Examination Report.	
SC	<p>Certified copy of latest Report of Examination bearing an "as of" date of not more than two years prior to the most recent annual statement date. This requirement may be waived if the applicant demonstrates that it is currently rated "A-(Excellent)" or better by A.M. Best or that it is affiliated with an insurer, which currently licensed and in good standing in this State.</p> <p>A statement from an officer of the applicant addressing corrective action taken to criticisms and/or recommendations contained in the Report of Examination is required.</p>	<p>Tim Campbell Chief Financial Analyst (803) 737-6109 tcampbell@doi.sc.gov</p>
SD	<p>Financial Exam "as of" date must not be more than 3 years prior to the application date.</p> <p>Market Conduct Exam - copy of the most recent exam by any state (If no exam has been made, please state this.)</p> <p>If the applicant is wholly owned by insurers licensed in South Dakota, they are exempt from filing the exams.</p>	<p>Charlene Squires Keller (605) 773-3563 Charlene.Squireskeller@state.sd.us</p>
TN	<p>The financial examination "as of" date must not be more than 3 years prior to the application date. If the applicant does not meet the standard and has an examination report no more than 5 years prior to the application date, this department will accept a special deposit of \$200,000. In addition, if needed, the company must on or before March 1 of each preceding year deposit an amount together with the initial deposit that equals 50 percent of the company's writings in the State of Tennessee. The company must sign an agreement to this effect. This agreement can be obtained from Tennessee's website for admissions at http://www.state.tn.us/commerce/insadmpk.html. This deposit will be maintained until the department terminates this agreement in writing.</p> <p>Please include all responses to the recommendations and/or comments in the examinations reports.</p>	<p>Phil Adams Analyst (615) 741-1670 phil.adams@state.tn.us (questions concerning amounts)</p> <p>Martha Gotto (615) 741-2636 martha.gotto@state.tn.us (placement of securities with the department)</p>
TX	Provide a copy of the most recent Examination Report.	<p>Jeff Hunt Admissions Officer/ Company Licensing and Registration (512) 305-7293 or (512) 322-4370 Fax: (512) 322-3550 jeff.hunt@tdi.state.tx.us</p>

		<p>Susan French Team Coordinator/ Company Licensing and Registration (512) 305-7203 or (512) 322-3507 Fax: (512) 322-3550 susan.french@tdi.state.tx.us</p> <p>Mail reports to: Company Licensing and Registration MC 305-2C Texas DOI 333 Guadalupe Austin, TX 78701</p>
UT	Certified copy of last Financial and Market Conduct Examination Report.	<p>Larry Whitlock Chief Financial Examiner Examination Division (801) 538-3811 lwhitloc@utah.gov</p>
VT	Report year must be within 24 months of application date	<p>Company Licensing (802) 828-2470 complic@bishca.state.vt.us</p>
VA	Application submissions must include a full Report of Examination duly authenticated by the insurance supervisory official of the applicant's state of domicile or of entry. Acceptable reports of examination must be relevant for the applicant's current operations. Reports with a balance sheet date more than three years prior to the date of the current NAIC annual statement may be viewed as irrelevant, and may result in refusal of a license. Reports of companies that have undergone significant changes in operations or growth since their most recent examination also may be viewed as irrelevant.	<p>Jim Ware, Senior Financial Analyst Company Licensing and Regulatory Compliance (804) 371-9801 Jim.Ware@scc.virginia.gov</p>
WA	Provide a copy of the most recent examination report.	<p>Gayle Pasero Company Licensing Manager (360) 725-7210 GayleP@oic.wa.gov</p>
WV	Include copies of most recent Financial and Market Conduct Examination Reports done by state of domicile and copy of most recent CPA audit report.	<p>Financial Conditions Division (304) 558-2100 financial.conditions@wvinsurance.gov</p>
WI	Include copies of most recent Financial and Market Conduct Examination Reports done by state of domicile and copy of most recent CPA audit report.	<p>Tim VandeHey (608) 267-5297</p>
WY	W.S. 26-3-112(a)(vi). Financial Exam "as of" date must not be more than 36 months prior to application date.	<p>Tammy Higgins, Financial Specialist (307) 777-7318 Thiggi@state.wy.us</p>