Guide to Certified and Authorized Reinsurers

Updated as of January 2015
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Purpose

The purpose of this Guide is to help U.S. ceding insurers determine the statutory reporting classification of recoverables from both U.S. domiciled assuming insurers (U.S. reinsurers) and non-U.S. domiciled assuming insurers (non-U.S. reinsurers). Since the reporting classification of recoverables is dictated by the laws and regulations of the ceding insurer’s state of domicile, we have established this Guide with contact information and web links to the insurance department in each of the fifty states and the District of Columbia (D.C.). Additionally, we have provided detailed individual state instructions which should allow ceding insurers to verify the reporting classification of recoverables.
Reporting Classifications

All recoverables need to be tracked and reported as emanating from a reinsurer that falls into one of the following mutually exclusive reporting classifications:

- Authorized Reinsurers
- Certified Reinsurers
- Unauthorized Reinsurers

**Authorized Reinsurers**

An authorized reinsurer is a reinsurer that is licensed as an insurer or reinsurer in the ceding insurer’s state of domicile. An authorized reinsurer may also be licensed as an insurer or reinsurer in a state which employs “substantially similar” credit for reinsurance regulations as the ceding insurer’s state of domicile. An insurer or reinsurer may also be considered authorized if it is accredited (or equivalent; e.g. trustee, qualified, approved, accepted) in the ceding insurer’s state of domicile.

U.S. domiciled reinsurers that are accredited (or equivalent) generally must be licensed in another state and must agree that it will submit to the authority of the accrediting state. Submitting to the authority of a state usually requires a yearly filing of an annual statement (if a U.S. reinsurer) and the submission of audited financial statements. The U.S. domiciled accredited reinsurer must also meet the minimum capital and surplus requirements of the accrediting state.

Non-U.S. domiciled reinsurers that are accredited (or equivalent) generally receive this status as a result of maintaining a Multi-Beneficiary Trust (MBT) in a qualifying U.S. financial institution as security for their U.S. assumed obligations. To date, a handful of non-U.S. reinsurers have achieved accredited status through the establishment of Multi-Beneficiary Trusts (MBTs) and meeting other requirements. Refer to Appendix III for a list of these reinsurers and additional information on MBTs.

**Certified Reinsurers**

Certified reinsurers are a relatively new class of reinsurers. Typically, certified reinsurers are non-U.S reinsurers that have been approved to provide reduced amounts of collateral for their reinsurance liabilities due to ceding insurers domiciled in a state that has adopted the new Credit for Reinsurance Model Law and Regulation. Additionally, certified reinsurers in most states may not be required to post collateral for recoverables that originated from a recognized catastrophe loss. Catastrophe losses eligible for the collateral deferral are determined per the recognition of the Insurance Commissioner of the ceding insurer’s state of domicile. The deferral may apply to certified reinsurers at any rating level and may last up to one year after the ceding insurer posts its initial reserve for the loss. As with all insurance licensing, reinsurers must apply for certification in each state. Please note that currently the Florida Office of Insurance Regulation (FL OIR) refers to certified reinsurers as “eligible reinsurers”.

A reinsurer may apply for certification in each state that has adopted the aforementioned legislation if it:

- Is licensed as an insurer or reinsurer in a qualified jurisdiction.
- Maintains minimum capital and surplus, determined by the commissioner pursuant to regulation.
- Maintains financial strength ratings from two or more rating agencies.
- Agrees to submit to state jurisdiction.
- Submits financial information for regulatory review.
- Satisfies other requirements established by the regulators.

In addition to the above, the regulator will also consider business practices of the reinsurer, its reputation for prompt payment, and any regulatory actions against the reinsurer.
The level of collateral required from a certified reinsurer for full statutory credit is based on two interactive financial strength ratings from nationally recognized rating agencies (e.g. A.M. Best, Fitch, Moody’s and Standard and Poor’s). The level of reduced collateral may be as low as 0% for the highest rated reinsurers. The ratings scale is shown below:

<table>
<thead>
<tr>
<th>Rating</th>
<th>Collateral Required</th>
<th>A.M. Best</th>
<th>S&amp;P / Fitch</th>
<th>Moody’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secure-1</td>
<td>0%</td>
<td>A++</td>
<td>AAA</td>
<td>Aaa</td>
</tr>
<tr>
<td>Secure-2</td>
<td>10%</td>
<td>A+</td>
<td>AA+, AA, AA-</td>
<td>Aa1, Aa2, Aa3</td>
</tr>
<tr>
<td>Secure-3</td>
<td>20%</td>
<td>A</td>
<td>A+, A</td>
<td>A1, A2</td>
</tr>
<tr>
<td>Secure-4</td>
<td>50%</td>
<td>A-</td>
<td>A-</td>
<td>A3</td>
</tr>
<tr>
<td>Secure-5</td>
<td>75%</td>
<td>B++, B+</td>
<td>BBB+, BBB, BBB-</td>
<td>Baa1, Baa2, Baa3</td>
</tr>
<tr>
<td>Vulnerable-6</td>
<td>100%</td>
<td>Ratings B and below</td>
<td>Ratings BB+ and below</td>
<td>Ratings Ba1 and below</td>
</tr>
</tbody>
</table>

Please note that currently the Florida Office of Insurance Regulation (FL OIR) refers to certified reinsurers as “eligible reinsurers”. In addition, the required amount of collateral associated with a reinsurer’s financial strength rating is different, and the collateral deferral only applies to losses resulting from a named hurricane. Refer to the section titled “Special Reporting Instructions” for more information pertaining to ceding insurers domiciled in Florida.

Unauthorized Reinsurers

A reinsurer that is not authorized or certified.
Determining the Reporting Classification of a Reinsurer

Complications in Determining the Reporting Classification of a Reinsurer

Unfortunately, determining the reporting classification of recoverables from a reinsurer is not a simple process. There is no central database that contains this information. Therefore, the best source is the insurance department website of the state in which the ceding insurer is domiciled. However, the information available on each state insurance department's website may differ considerably. Some states do not have the licensing information on their website. In addition, the state insurance department's website may not be up-to-date.

Another complication is the search process itself. States do not provide a list of unauthorized reinsurers. Instead, you may have to check a series of lists to determine if the reinsurer is certified or authorized. There may be one or more lists of authorized reinsurers (e.g. accredited list, trustee list) that will need to be checked. Then, if the reinsurer is not found on any of these lists, you need to check if the reinsurer is licensed to write insurance (in which case, they are also licensed to write reinsurance). This often requires checking several additional lists (usually organized by category or lines of business) to determine if they are licensed. If the reinsurer is not found on any list, they are most likely unauthorized.

A further complication is that you are not just determining the current reporting classification of the reinsurer, but the reporting classification of recoverables at a point in time. The reinsurer's classification may have changed over time and some of the recoverables may need to be reported under a previous classification.

There are other sources of information available to determine the classification of a reinsurer (e.g. A.M. Best, Schedule T of the statutory annual statement), but these data sources may not be up to date or contain all the information necessary to determine the correct reporting classification of recoverables from a reinsurer.

All of the above factors potentially make the search of a reinsurer's reporting classification a complicated process. Despite these complications, we have endeavored to provide instructions on determining the reporting classifications of recoverables from all U.S. and non-U.S. reinsurers worldwide. This Guide contains the latest links to the insurance department's website for each of the fifty states (and D.C.) and includes individual state instructions for researching the reporting classification of reinsurers. Additionally, Aon Benfield clients should feel free to contact any member of the Market Analysis Team for assistance.
Determining the Reporting Classification of Reinsurers

To determine the reporting classification of a reinsurer, the individual state instructions (found in the Appendix) should be used in conjunction with the steps outlined below.

Please note that as of January 2015, fourteen states have approved reinsurers for reduced collateral:

- Alabama
- California
- Connecticut
- Delaware
- Florida
- Georgia
- Iowa
- Louisiana
- Maryland
- Missouri
- New Hampshire
- New Jersey
- New York
- Pennsylvania

Therefore, only ceding insurers domiciled in these twelve states need to complete steps 1 through 6.

Ceding insurers domiciled in other states only need to complete step 6. (A visual depiction of these six steps is shown in Appendix IV.)

**Step 1:** Did the ceding insurer’s state of domicile adopt the new Credit for Reinsurance Model Law and Regulation? (In other words, is the ceding insurer domiciled in one of the fourteen states that have approved reinsurers for reduced collateral?)

Yes - Proceed to Step 2

No - Proceed to Step 6

**Step 2:** Has the reinsurer been certified in one of the twelve states that have approved reinsurers for reduced collateral? (A list of certified reinsurers is available on the state insurance department’s website. Refer to the individual state instructions.)

Yes - Proceed to Step 3

No - Proceed to Step 6

**Step 3:** Segregate the recoverables that emanate from contracts that incept prior to the certification date from those recoverables that emanate from contracts that incept on or after the certification date. (The certification date is typically available on the state insurance department’s website. Refer to the individual state instructions.)

- Recoverables from contracts that incept on or after the certification date
- Recoverables from contracts that incept prior to the certification date should be reported as authorized or unauthorized

Proceed to Step 4

Proceed to Step 6

**Step 4:** Segregate the recoverables that emanate from certified lines. With the notable exception of Florida, most certified reinsurers are certified for all lines of business they assume from ceding insurers domiciled in the state. In Florida, all reinsurers except two (Hannover and XL) are certified for property catastrophe losses only. (The list of certified lines is typically available on the state insurance department’s website. Refer to the individual state instructions.)

- Recoverables from certified lines
- Recoverables from non-certified lines should be reported as authorized or unauthorized

Proceed to Step 5

Proceed to Step 6
Step 5: Segregate the recoverables that emanate from recognized catastrophes and are eligible for the collateral deferral. In Florida, only recoverables from named hurricanes are eligible for the collateral deferral.

Recoverables from the following lines of business are eligible for the collateral deferral if they emanate from a recognized catastrophe (or a named hurricane in Florida):

- Line 1: Fire
- Line 2: Allied Lines
- Line 3: Farmowners Multiple Peril
- Line 4: Homeowners Multiple Peril
- Line 5: Commercial Multiple Peril
- Line 9: Inland Marine
- Line 12: Earthquake
- Line 21: Auto physical damage

(The list of recognized catastrophes may be available on the state insurance department's website. If the recognized catastrophes are not listed, you may need to contact the state insurance department. Refer to the individual state instructions for the state insurance department's contact information.)

Recoverables from recognized catastrophe losses are eligible for the collateral deferral and should be reported in column 9 of Schedule F – Part 6 – Section 1

All other recoverables should be reported as certified

Step 6: Determine if the reinsurer is authorized. (Refer to the individual state instructions.)

Recoverables from authorized reinsurers should be reported as authorized (unless the reinsurer has recently become authorized through the establishment of a MBT and has not completed a roll-in of recoverables from contracts that incepted prior to the approval of the MBT).

If the reinsurer is not authorized, all recoverables should be reported as unauthorized

Important Note: Ceding insurers domiciled in Florida, those that are using Lloyd’s syndicates, and/or require 100% collateral from certified reinsurers should review the section titles “Special Reporting Instructions” for additional information.

Additionally, more states may adopt the new Credit Risk for Reinsurance Model Law and Regulation (or equivalent) and additional states will begin certifying reinsurers. Once a state has adopted the Credit for Reinsurance Model Law and Regulation and begins certifying reinsurers, all six steps outlined above must be completed.
Special Reporting Instructions

A. Ceding Insurers Requiring 100% Collateral from Certified Reinsurers

In some cases, ceding insurers may require reinsurers to provide 100% collateral, even if they are certified in the ceding insurer’s state of domicile. If a certified reinsurer agrees to provide more collateral than the required amount, recoverables from the certified reinsurer should still be reported as certified. However, there is one exception to this rule. According to the NAIC and state regulators, all recoverables collateralized at 100% through a MBT should be reported as authorized (regardless of whether or not the reinsurer is also certified in the state).

B. Lloyd’s Syndicates

Lloyd’s of London has indicated that they will continue to apply for certified status and be eligible to provide reduced collateral in all states that enact the new Credit for Reinsurance Model Law and Regulation (or equivalent).

However, to date very few syndicates have elected to collateralize recoverables at a reduced percentage. All other syndicates continue to provide 100% collateral through their MBTs. As outlined above, recoverables that meet these conditions (collateralized at 100% in a MBT) should be reported as authorized. Aon Benfield expects that over time, more Lloyd’s syndicate will elect to provide reduced collateral to ceding companies domiciled in states that have adopted the new Credit for Reinsurance Model Law and Regulation.

C. Ceding Insurers Domiciled in Florida

In 2008, Florida adopted an earlier version of the Credit for Reinsurance Model Law and Regulation. Therefore, there are some distinct differences from the Credit for Reinsurance Model Law and Regulation subsequently adopted by other states. Ceding insurers domiciled in Florida should be aware of the following:

1. Reinsurers who are certified for reduced collateral are referred to as “eligible” reinsurers. However, reinsurance recoverables from eligible reinsurers should be reported as certified (Schedule F – Part 6 – Sections 1 and 2) assuming all other requirements are met; e.g.:

   - Recoverables are from contracts that incept after the certification date
   - Recoverables emanate from certified lines
   - Recoverables are not 100% collateralized in a MBT

2. With the exception of recoverables from Hannover Rueckversicherung AG and XL Reinsurance Limited (Bermuda), only reinsurance recoverables from property catastrophe losses are eligible for reduced collateral. Hannover Rueckversicherung AG and XL Reinsurance Limited (Bermuda) were the first two reinsurers to be approved for reduced collateral and are eligible to provide reduced collateral on all property and casualty lines of business (per staff from the Office of Insurance Regulation (OIR)).

3. The collateral deferral is available only for loss recoverables that emanate from a named hurricane.

4. The required amount of collateral associated with a reinsurer’s financial strength rating may be different.

Please see the OIR website for additional information. Link: Florida “Eligible” Reinsurers Webpage
D. Special Reporting Instructions for Tokio Millennium (2014 Statutory Statement)

Special reporting instructions are required for Tokio Millennium as they are in the midst of a transformation. Tokio Millennium operates from three locations (in addition to its Australian branch):

**Tokio Millennium Re AG (Bermuda Branch)** – Bermuda branch of Swiss domiciled company, Tokio Millennium Re AG (formerly known as Tokio Millennium Re Ltd) (licensed by the Bermuda Monetary Authority)

Reporting Instructions: For business written by the Bermuda branch, check to see if “Tokio Millennium Re AG” or “Tokio Millennium Re Ltd” is certified in the ceding insurer’s state of domicile. If the company is certified by a state all recoverables after the Certification date should be reported as Certified. All other recoverables should be reported as unauthorized (including recoverables due to ceding insurers where this company is not certified in a state). Please note that in October 2013, Tokio Millennium Re, Ltd redomesticated from Bermuda to Switzerland and became known as “Tokio Millennium Re AG”. The Bermuda operations of Tokio Millennium Re then became a branch now known as “Tokio Millennium Re AG, Bermuda branch”. References to “Tokio Millennium Re, Ltd.” or “Tokio Millennium Re AG” refer to the same legal entity now organized under the laws of Switzerland.

**Tokio Millennium Re AG (U.S. Branch)** – U.S. branch of Swiss domiciled company (licensed in New York) – The branch is in the process of becoming accredited in all states except in New York in which it is a licensed insurer.

Reporting Instructions: For business written by the U.S. branch, check to see if the company is accredited / authorized in the ceding insurer’s state of domicile. If the company is authorized all recoverables may be reported as authorized. All other recoverables should be reported as unauthorized.

**Tokio Millennium Re AG** (formerly known as Tokio Millennium Re, Ltd) – Domiciled in Switzerland (licensed by FINMA) – This may include business written out of Bermuda, Switzerland or the U.S.

Reporting Instructions: If the business is written by the U.S. branch, follow the instructions for the U.S. Branch above. If the business is written by the Bermuda branch or from Switzerland, follow the instructions for the Bermuda Branch above.

Please note that for 2014 year-end, regardless of Tokio Millennium’s status in a state, they will continue to provide collateral for all U.S. ceding insurers.
Tips for Individual State Instructions

1. Some states recommend that entering less in the search field will generate better results. For example, entering "Ace" instead of "Ace Tempest Reinsurance Limited" will generate a broader list of companies from which you can then select the specific company of interest. Additionally, some states allow for searches by alternate methods (e.g. NAIC number) which can allow for greater accuracy.

   Note: The above search method typically generates a listing of companies from which the company of interest can be selected to view a more detailed company information page (e.g. types of business for which the company is licensed or accredited). However, in some states, if there is only one company returned in the search results, this listing is generally bypassed and you will be routed directly to the detailed company information page.

2. The search results generated in some states will display both active and inactive licensing information. Most states have a “Status” (or equivalent) field. Always ensure that this field indicates that the license is active.

3. The steps outlined in this Guide do not necessarily represent the only method of determining the reporting classification of a reinsurer. However, we believe the recommended methods outlined in this Guide will provide the most efficient method of determining the reporting classification of a reinsurer.
## Links to Individual State Instructions

Below are links to the contact information and the processes required to obtain reporting information for reinsurers in each of the fifty states and Washington D.C.

<table>
<thead>
<tr>
<th>Alabama</th>
<th>Alaska</th>
<th>Arizona</th>
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<tbody>
<tr>
<td>Arkansas</td>
<td>California</td>
<td>Colorado</td>
</tr>
<tr>
<td>Connecticut</td>
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</tr>
<tr>
<td>Wisconsin</td>
<td>Wyoming</td>
<td>Washington D.C.</td>
</tr>
</tbody>
</table>

Source: Aon Benfield Market Analysis; State Insurance Department for each of the fifty states and Washington D.C.
About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world’s best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit aon.com for more information on Aon and aon.com/manchesterunited to learn about Aon’s global partnership with Manchester United.
Appendix I: Individual State Instructions

Alabama

Credit for Reinsurance Model Law & Regulation: Enacted
Reinsurers Approved for Certification: Yes
Possible Reporting Classifications (as of January 2015): Certified/Authorized/Unauthorized

Certified Reinsurers

Click the link and follow the directions below to verify if an individual reinsurer is certified:
Link 1: List of Certified Reinsurers

1. In the drop-down menu for 'Company Type' select “Certified Reinsurer” and then select “Submit”. This will generate a listing of all approved certified reinsurers in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are classified as certified for reporting purposes.

Note 1 - The certification date can be found by clicking on the company of interest and referring to the “Effective Date” field.

Note 2 - The secure rating category and corresponding required collateral percentage is not identified on the Alabama Department of Insurance website. The secure rating category and corresponding required collateral percentage can be determined by contacting the Alabama Department of Insurance.

Note 3 – The approved certified lines of business are not identified on the Alabama Department of Insurance website. The Alabama Department of Insurance has stated that an approved reinsurer is certified with respect to all lines reinsured.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

Authorized Reinsurers

Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link 2: Individual Company Search

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

2. If the company of interest is included in the results and the “Company Type” matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accepted Reinsurer
   b. Accredited Reinsurer
   c. Property & Casualty
   d. Life & Health
Note – Some queries may generate duplicate company names in the search results. If the “Company Type” field of any duplicate is “Certified Reinsurer” the reporting status can be determined by following the steps outlined in Appendix IV of this guide.

3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Sean Duke (334-241-4165, sean.duke@insurance.alabama.gov).
Website: Alabama Department of Insurance
Alaska

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

Link: [Individual Company Search](#)

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
2. If the company of interest is included in the results and the “Org Type” matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Alien Assuming Reinsurer
   c. Property/Casualty Insurer
   d. Life/Health Insurer
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Maxine Froemling (907-269-7907, maxine.froemling@alaska.gov).
Website: [Alaska Division of Insurance](#)
Arizona

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

Link: [Individual Company Search](#)

1. In the “Search by Entity Name” bar insert the name of the company of interest and click “Search”.
2. If the company of interest is included in the results and the “Business Type” matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. REINSURER TRUST/ARS 20-261.01(A)4
   b. PROPERTY & CASUALTY INSURER
   c. LIFE & DISABILITY REINSURER
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

Contact the Insurer Financial Affairs department (602-364-3999).

Website: [Arizona Department of Insurance](#)
Arkansas

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link: Individual Company Search

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
2. If the company of interest is included in the results and the “TP” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Trusteed Reinsurer
   c. Property and Casualty Insurer
   d. Life and Disability
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact the Finance department (501-371-2680, Insurance.Finance@arkansas.gov).
Website: Arkansas Insurance Department
California

Credit for Reinsurance Model Law & Regulation: Enacted
Reinsurers Approved for Certification: Yes
Possible Reporting Classifications (as of January 2015): Certified/Authorized/Unauthorized

Certified Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is certified:
Link 1: List of Certified Reinsurers

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

   Note 1 – The “Effective Date of Initial Certification” column specifies the certification date.

   Note 2 – The “Financial Strength Rating” column specifies the secure rating category and corresponding required collateral percentage.

   Note 3 – The “Lines of Business Certified to Reinsurer” column specifies the line(s) of business for which the certified reinsurer classification applies.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link 2: Individual Company Search

4. In the “Company Name” search bar insert the name of the company of interest and click “Get Company”.

5. If the company of interest is included in the results, then select the “(Info)” link that appears next to the company name. If the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Approved U.S. Trust (Reinsurance)
   b. Property & Casualty
   c. LIFE-DISABILITY

6. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact the Consumer Inquiries and Assistance department (213-897-8921).
Website: California Department of Insurance
Colorado

Credit for Reinsurance Model Law & Regulation: **Enacted (Law Only)**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

**Authorized Reinsurers**
Click the link and follow the directions below to verify if an individual reinsurer is authorized:

- **Link:** [Individual Company Search](#)

1. Select “Colorado” from the drop down menu and then select the “Company” radio button.
2. Switch the “Inquiry Type” radio button to “Active Company List”.
3. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
4. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Non Admitted Reinsurer
   b. Multiple Line
   c. Fire
   d. Casualty
   e. Life
5. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Raymond Akers (303-894-7836, Raymond.Akers@state.co.us).
Website: [Colorado Division of Insurance](#)
Connecticut

Credit for Reinsurance Model Law & Regulation: Enacted
Reinsurers Approved for Certification: Yes
Possible Reporting Classifications (as of January 2015): Certified/Authorized/Unauthorized

Certified Reinsurers

Click the link and follow the directions below to verify if an individual reinsurer is certified:
Link 1: List of Certified Reinsurers

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

   Note 1 – The “Effective Date” column specifies the certification date.

   Note 2 – The “Certified Reinsurers” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

   Note 3 – The approved certified lines of business are not identified on the Connecticut Insurance Department website. The Connecticut Insurance Department has stated that an approved reinsurer is certified with respect to all lines reinsured.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

Authorized Reinsurers

Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link 2: Individual Company Search

4. Switch the radio button to “Business Entity Appointments”.

5. In the “Company Name” search bar insert the name of the company of interest and click “Search”.

6. If the company of interest is included in the results and the “CLASS” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Trusts
   b. Accredited
   c. Reinsurance (Property-Casualty)
   d. Property Casualty
   e. Life plus Accident and Health
   f. Reinsurance (Life)
7. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Lynn Hein (860-297-3823, lynn.hein@ct.gov).
Website: Connecticut Insurance Department
Delaware

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

Certified Reinsurers

*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

**Link 1:** [List of Certified Reinsurers]

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

   **Note 1** – The “Effective Date” column specifies the certification date.

   **Note 2** – The “Secure Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

   **Note 3** – The approved certified lines of business are not identified on the Delaware Department of Insurance website. Certified lines of business can be determined by contacting the Delaware Department of Insurance.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

Authorized Reinsurers

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

**Link 2:** [List of Authorized Companies]

4. Select the blue link to “list of companies” near the middle of the webpage. This will open an Excel spreadsheet listing of “Admitted/Approved/Authorized Companies in Delaware” (sorted alphabetically by company type).

5. When prompted by Excel, select “Open” to open the file.

6. If the company of interest is included in the list and the “COMPANY TYPE” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurance Company
   b. Property Casualty
   c. Multiline Company
   d. Life and Health

7. If the company does not show up on the list then the company should be classified as unauthorized for reporting purposes.
Additional Information on Reporting Classifications in the State:
Contact Linda Sizemore (302-674-7343, linda.sizemore@state.de.us)

Website: Delaware Department of Insurance
Florida

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified(Eligible)/Authorized/Unauthorized**

**Certified Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

1. **Link 1: List of Certified Reinsurers**
   - The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.
   
   **Note 1** - Florida refers to certified reinsurers as “Eligible”.

   **Note 2** - The respective Consent Order from the Florida Office of Insurance Regulation specifies the effective date of Eligible reinsurer status (i.e. certification date) and the line(s) of business for which the Eligible reinsurer status applies (i.e. certified lines).

   **Note 3** - With the exceptions of Hannover Ruckversicherung AG (Hannover Re) and XL Reinsurance Limited (Bermuda) (XL Re), the reduced collateral allowance only applies to property catastrophe reinsurance. Based on the Consent Orders issued by the Florida Office of Insurance Regulation, the reduced collateral requirements for Hannover Re and XL Re apply to all property and casualty lines of business.

   **Note 4** - Contact Mary Mostoller (850-413-5350, Mary.Mostoller@floir.com) at the Florida Office of Insurance Regulation to confirm the rating category of the company and the consequent percentage of reduced collateral that the reinsurer is required to post.

2. If the company of interest is not included in this list, then the company is has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

1. **Link 2: Individual Company Search**
   - In the “Company Name” search bar insert the name of the company of interest and click “Search”.

2. If the company of interest is included in the results, click on the name of the company.

3. If the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   - TRUSTEED REINSURERS
   - PROPERTY AND CASUALTY INSURER
   - ACCREDITED REINSURER
   - LIFE AND HEALTH INSURER
Note – Some queries may generate duplicate company names in the search results. If the “Company Type” field of any duplicate is “ELIGIBLE REINSURER” the reporting status can be determined by following the steps outlined in Appendix IV of this guide.

7. If the company does not show up on the list then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Mary Mostoller (850-413-5350, Mary.Mostoller@flori.com).
Website: Florida Office of Insurance Regulation
Georgia

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

- [List of Certified Reinsurers](#)

  1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

     - **Note 1** – The “Duration of Certification” column specifies the certification date.

     - **Note 2** – The “Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

     - **Note 3** – The “Lines of Business Certified to Reinure” column specifies the line(s) of business for which the certified reinsurer classification applies.

  2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

  3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**

*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Georgia Office of Insurance and Safety Fire website. Additionally, not all authorized reinsurers are included in the individual company search. Per the Georgia Office of Insurance and Safety Fire, the best method to determine if a reinsurer should be classified as authorized for reporting purposes is to contact the Georgia Office of Insurance and Safety Fire using the information shown below.*

**Additional Information on Reporting Classifications in the State:**

- Contact Christopher Taylor (404-657-9206, RegServices@oci.ga.gov).
- Website: [Georgia Office of Insurance and Safety Fire Commissioner](#)
Hawaii
Credit for Reinsurance Model Law & Regulation: **Enacted (Law Only)**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

Certified Reinsurers
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

Authorized Reinsurers
*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Hawaii Department of Commerce & Consumer Affairs website. Additionally, not all authorized reinsurers are included in the individual company search. However, the Hawaii Department of Commerce & Consumer Affairs has provided us with the latest List of Accredited Reinsurers in the state. Therefore, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

Link 1: [List of Accredited Reinsurers](#)

1. Click on the link above to be directed to the Hawaii Accredited reinsurer list in the Appendix (Appendix I). If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.

2. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

Link 2: [Individual Company Search](#)

3. In the “Company Name” search bar insert the name of the company of interest and click “Search the Database”.

4. If the company of interest is included in the list and the “License Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Insurance Company Foreign/Alien
   b. Insurance Company Domestic

5. If the query does not display any results, show up in the results, or appear on the List of Accredited Reinsurers (Link 1) then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Danny Chan (808-586-7382, Danny.K.Chan@dcca.hawaii.gov).
Website: [Hawaii Department of Commerce & Consumer Affairs](#)
Idaho

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

1. In the "Company (or Agency)" search bar insert the name of the company of interest and click "Search".
2. If the company of interest is included in the results and the “Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   - a. Trusteed Reinsurer Only
   - b. Reinsurance Only Company
   - c. Property or Casualty
   - d. Life
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

Contact Carol Anderson (208-334-4309, carol.anderson@doi.idaho.gov).

Website: [Idaho Department of Insurance](#)
Illinois

Credit for Reinsurance Model Law & Regulation: **Not Enacted**  
Reinsurers Approved for Certification: **No**  
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**  
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**  
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*  
Link: [Individual Company Search](#)

1. Select the “General Information” radio button that appears under “What are you looking for?”  
2. In the “Company Name to Search” bar insert the name of the company of interest and click “Search”.  
3. If the company of interest is included in the results, click on the name of the company.  
4. If the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:  
   a. P&C Alien Approved/Accredited Reinsurer  
   b. P&C Alien Lloyds  
   c. P&C Foreign Stock  
   d. P&C Domestic Stock  
   e. P&C Foreign Mutual  
   f. P&C Domestic Mutual  
   g. LAH Foreign Stock  
   h. LAH Domestic Stock  
   i. LAH Foreign Mutual  
   j. LAH Domestic Mutual  
5. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**  
Contact the Corporate Regulation department (217-557-6950, DOI.Licensing@illinois.gov).  
Website: [Illinois Department of Insurance](#)
Indiana

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)
  1. Select “Indiana” from the drop down menu and then select the “Company” radio button.
  2. In the “Company Name” search bar insert the name of the company of interest and then click “Submit”.
  3. If the company of interest is included in the results and the “Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
     a. Trusteed Reinsurer
     b. Accredited Reinsurer
     c. Property and Casualty Insurer
     d. Property
     e. Casualty
     f. Life
  4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Pam Walters (317-232-5331, pwalters@idoi.in.gov).
Website: [Indiana Department of Insurance](#)
Iowa
Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

1. The above is a link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After clicking on the link above, click “List of Certified Reinsurers”.

2. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.
   - **Note 1** – The “Effective Date” column specifies the certification date.
   - **Note 2** – The “Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.
   - **Note 3** – The approved certified lines of business are not identified on the Iowa Insurance Division website. Certified lines of business can be determined by contacting the Iowa Insurance Division.

3. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

4. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**
*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Iowa Insurance Division website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

1. The above is a link to the listing of accredited/trusteed reinsurers in the state. After clicking on the link above, click “List of Accredited/Trusteed Reinsurers”.

2. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.

3. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

**Link 3: Individual Company Search**

4. In the “Company Name” search bar insert the name of the company of interest and click “Search”.

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9. If the company of interest is included in the results, click on the name of the company.

10. If the “Type of Iowa License” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Non Iowa Stock Fire And Casualty Company
   b. Iowa Stock Fire And Casualty Company
   c. Non Iowa Mutual Fire And Casualty Company
   d. Iowa Mutual Fire And Casualty Company
   e. Non Iowa Stock Life - with A & H
   f. Iowa Stock Life - with A & H
   g. Non Iowa Mutual Life - with A & H
   h. Iowa Mutual Life - with A & H

11. If the query does not display any results, show up in the results, or appear on the List of Accredited/Trusteed Reinsurers (Link 1) then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact the Company Regulation Bureau department (515-281-4450).
Website: Iowa Insurance Division
Kansas

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

Certified Reinsurers

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

Authorized Reinsurers

*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Kansas Insurance Department website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

1. The above is a direct link to the listing of approved trustee reinsurers in the state. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
2. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

   **Link 1:** [List of Approved Trusteed Reinsurers](#)

3. In the "Company Name" search bar insert the name of the company of interest and click "Submit".
4. If the company of interest is included in the results, click on the name of the company.
5. If the “Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
   b. MUTUAL FIRE & CASUALTY COMPANIES OF OTHER STATES
   c. KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
   d. KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
   e. STOCK LIFE INSURANCE COMPANIES OF OTHER STATES
   f. MUTUAL LIFE INSURANCE COMPANIES OF OTHER STATES
   g. KANSAS STOCK LIFE INSURANCE COMPANIES
   h. KANSAS MUTUAL LIFE INSURANCE COMPANIES
6. If the query does not display any results, or the company does not show up in the results AND does not appear on the List of Approved Trusteed Reinsurers (Link 1) then the company should be classified as unauthorized for reporting purposes.
Additional Information on Reporting Classifications in the State:
Contact the Financial Surveillance Division (785-296-7820).
Website: Kansas Insurance Department
Kentucky
Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

  1. In the "Company Name" search bar insert the name of the company of interest and click "Search".
  2. If the company of interest is included in the results and the "Entity Type" field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
      - Accredited Reinsurer
      - Other Reinsurers
      - Insurer
  3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact the Division of Financial Standards and Examination (502-564-6082, DOI.FinancialStandardsMail@ky.gov).
Website: [Kentucky Department of Insurance](#)
Louisiana

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

**Link 1:** [List of Certified Reinsurers]

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.
   
   **Note 1** – The “Effective Date” column specifies the certification date.
   
   **Note 2** – The “Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.
   
   **Note 3** – The approved certified lines of business are not identified on the Louisiana Department of Insurance website. Certified lines of business can be determined by contacting the Louisiana Department of Insurance.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**
*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Louisiana Department of Insurance website. Additionally, not all authorized reinsurers are included in the individual company search. Per the Louisiana Department of Insurance, the best method to determine if a reinsurer should be classified as authorized for reporting purposes is to contact the Louisiana Department of Insurance using the information shown below.*

**Additional Information on Reporting Classifications in the State:**
Contact the Administrative Services department (225-342-1200).

Website: [Louisiana Department of Insurance]
Maine

Credit for Reinsurance Model Law & Regulation: **Enacted (Law Only)**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

1. Within the fields to search for a company under the “Regulator” drop-down menu select “INSURANCE”.
2. In the “Company Name” search bar insert the name of the company of interest and then click “Search”.
3. If the company of interest is included in the results and the “Profession” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. ACCREDITED REINSURERS
   b. INSURANCE COMPANY
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Jane Lee (207-624-8492, jane.g.lee@maine.gov).
Website: [Maine Bureau of Insurance](#)
Maryland

Credit for Reinsurance Model Law & Regulation: Enacted
Reinsurers Approved for Certification: Yes
Possible Reporting Classifications (as of January 2015): Certified/Authorized/Unauthorized

Certified Reinsurers

Click the link and follow the directions below to verify if an individual reinsurer is certified:

Link 1: List of Certified Reinsurers

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

   Note 1 – The “Effective Date” column specifies the certification date.

   Note 2 – The “Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

   Note 3 – The approved certified lines of business are not identified on the Maryland Insurance Department website. Certified lines of business can be determined by contacting the Maryland Insurance Department.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

Authorized Reinsurers

Click the link and follow the directions below to verify if an individual reinsurer is authorized:

Link 2: Individual Company Search

4. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

5. If the company of interest is included in the results, click on the name of the company.

6. If the “Application Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accepted Re-Insurers
   b. Accredited Reinsurer
   c. Fully Licensed NAIC Company

7. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Sherry Durandetto (410-468-2131, sdurandetto@mdinsurance.state.md.us).
Website: Maryland Insurance Administration
Massachusetts

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

**Link:** Licensed or Approved Companies

1. The above link is a direct link to a complete listing of companies that are licensed or approved in the state. If the company name is found under any of the section headings listed below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Life, Accident & Health
   c. Property & Casualty
   d. Reinsurers
   e. Reinsurer/Surplus Lines

   **Note** - Companies that are permitted to write reinsurance (as an admitted company) and/or surplus lines (as a non-admitted company) would appear on this list.

2. If the company does not show up on the list, or is not listed under any of the aforementioned section headings then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Robert Macullar at 617-521-7398 (Email: robert.macullar@state.ma.us)

Website: **Office of Consumer Affairs and Business Regulation - Division of Insurance**
Michigan

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*  
Link: [List of Companies for which Reinsurance Credits are Allowed](#)

1. The above is a direct link to a complete listing of all companies for which reinsurance credits are allowed in the state. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
2. If the company is not on the list then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**  
Contact the Office of Insurance Evaluation Division (517-373-0246).  
Website: [Michigan Office of Insurance and Financial Services](#)
Minnesota

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

   **Link:** [Individual Company Search](#)

   1. Select “Minnesota” from the drop down menu and then select the “Company” radio button.
   2. In the “Company Name” search bar insert the name of the company of interest and then click “Submit”.
   3. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:

      a. Trusteed Reinsurer
      b. Accredited Property Reinsurer
      c. Property & Casualty
      d. Accredited Life Reinsurer
      e. Life

   4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

   Contact the Licensing department (651-296-6319, licensing.commerce@state.mn.us).

   Website: [Minnesota Department of Commerce: Insurance Gateway](#)
Mississippi

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Mississippi Insurance Department website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.

Link 1: Lists of Authorized Reinsurers

1. In the “-- Choose list to Download –” drop-down menu of the search functionality select "Company List".
2. In the “-- Choose License Type –” drop-down menu of the search functionality select "Trusteed Reinsurance".
3. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
4. If the company does not show up on the list, then switch the “-- Choose License Type –” drop-down menu of the search functionality to “Accredited Reinsurance”. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
5. If the company does not show up on the list, then switch the “-- Choose License Type –” drop-down menu of the search functionality to “Property & Casualty Multi-line”. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
6. If the company does not show up on the list, then switch the “-- Choose License Type –” drop-down menu of the search functionality to “Prop & Casualty Single Line”. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
7. If the company does not show up on the list, then switch the “-- Choose License Type –” drop-down menu of the search functionality to “Life”. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.
8. If the company does not show up on the list then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Janet Courtney (601-359-3582).
Website: Mississippi Insurance Department
Missouri

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

  Link 1: [List of Certified Reinsurers]

  1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

     Note 1 – The “Effective date of initial certification” column specifies the certification date.

     Note 2 – The “Financial strength rating” column specifies the secure rating category and corresponding required collateral percentage.

     Note 3 – The “Lines of business certified to reinsure” column specifies the line(s) of business for which the certified reinsurer classification applies.

  2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

  3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

  Link 2: [Individual Company Search]

  4. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

  5. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:

     a. Reinsurer (Ch 375.246)
     b. Property and Casualty (Ch 379, RSMo)
     c. Mutual Property Insurance Company (Ch 380, RSMo)
     d. Life and Health (Ch 376 & 377, RSMo)

  6. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

Contact Fred Heese (573-526-4877, insurancesolvency@insurance.mo.gov).
Website: [Missouri Department of Insurance](http://www.doi.mo.gov/)

Guide to Certified and Authorized Reinsurers – January 2015
Montana

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
   Link: Individual Company Search

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Approved Reinsurer
   c. Property and Casualty Insurer
   d. Farm Mutual Insurer
   e. Life and Disability Insurer
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Russ Ehman (406-444-4350, rehman@mt.gov).
Website: Montana Office of the Commissioner of Securities and Insurance
Nebraska

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link: Individual Company Search

1. In the “Company Name” search bar insert the name of the company of interest and click "Submit".
2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Property and Casualty
   c. All Lines
   d. Life and Health
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Cyndie White (402-471-8332, Cyndie.White@nebraska.gov).
Website: Nebraska Department of Insurance
Nevada

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link: Individual Company Search

1. Select “Nevada” from the drop down menu and then select the “Company” radio button.
2. In the “Company Name” search bar insert the name of the company of interest and then click on “Submit”.
3. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Property and Casualty Insurer
   c. Life and Health
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Lin Riippi (775-687-0756, lriippi@doi.nv.us).
Website: Nevada Division of Insurance
New Hampshire

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

Certified Reinsurers

*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

**Link 1:** [List of Certified Reinsurers](#)

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

   **Note 1** – The “Effective Date of Initial Certification” column specifies the certification date.

   **Note 2** – The “Financial Strength Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

   **Note 3** – The approved certified lines of business are not identified on the New Hampshire Insurance Department website. Certified lines of business can be determined by contacting the New Hampshire Insurance Department.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

Authorized Reinsurers

*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the New Hampshire Insurance Department website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

**Link 2:** [Listing of Approved Alien Insurers (Trusteed Reinsurer)](#)

4. The above link is a direct link to the Listing of Approved Alien Insurers (Trusteed Reinsurer) in the state. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.

5. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

**Link 3:** [Individual Company Search](#)

6. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

7. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
a. Credit for Reinsurance
b. Property & Casualty
c. Property & Casualty, Accident & Health
d. Accident & Health
e. Life
f. Life, Accident & Health

8. If the query does not display any results, or the company does not show up in the results AND does not appear on the List of Approved Alien Insurers (Trusteed Reinsurer) (Link 1) then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Patricia Gosselin (603-271-7973 extension 207, Patricia.Gosselin@ins.nh.gov) or Mary Verville (603-271-7973 extension 254, Mary.Verville@ins.nh.gov).

Website: New Hampshire Insurance Department
New Jersey

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

**Link 1:** [List of Certified Reinsurers](#)

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are classified as certified for reporting purposes.

   **Note 1** - The certification date is not identified on the New Jersey Department of Banking & Insurance website. The certification date can be determined by contacting the New Jersey Department of Banking & Insurance.

   **Note 2** - The “Secure Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

   **Note 3** – The approved certified lines of business are not identified on the New Jersey Department of Banking & Insurance website. Certified lines of business can be determined by contacting the New Jersey Department of Banking & Insurance.

2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**

*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the New Jersey Department of Banking & Insurance website. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

**Link 2:** [List of Accredited and Trusteed Reinsurers](#)

4. The above link is a direct link to the listing of trusteed reinsurers in the state. If the company of interest is included on the list of “Accredited Reinsurers” on page 1 or under the section titled “Pursuant to N.J.A.C. 11:2-28.6, the following reinsurers maintain trust funds, and insurers are permitted to take credit for reinsurance ceded” on page 2, then the company should be classified as authorized for reporting purposes.

5. If the company of interest does not show up on the list then continue following the instructions on the next page to determine if the company of interest is a licensed insurance carrier in New Jersey.
Link 3: List of Licensed Insurance Carriers

6. The above link is a direct link to the listing of licensed insurance carriers in the state. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.

7. If the company of interest does not appear on any of the lists above, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Richard Schlesinger (609-292-7272 extension 50417, richard.schlesinger@dobi.state.nj.us).
Website: New Jersey Department of Banking & Insurance
New Mexico

Credit for Reinsurance Model Law & Regulation: **Enacted (Law Only)**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the New Mexico Office of Superintendent of Insurance website. Additionally, not all authorized reinsurers are included in the individual company search. Per the New Mexico Office of Superintendent of Insurance, the best method to determine if a reinsurer should be classified as authorized for reporting purposes is to contact the New Mexico Office of Superintendent of Insurance using the information shown below.

Additional Information on Reporting Classifications in the State:
Contact the Company Licensing Bureau (505-827-4647).
Website: [New Mexico Office of Superintendent of Insurance](#)
New York

Credit for Reinsurance Model Law & Regulation: **Enacted**  
Reinsurers Approved for Certification: **Yes**  
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

**Link 1:** [List of Certified Reinsurers](#)

1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and should be classified as certified for reporting purposes.

   **Note 1** - The “Effective Date of Initial Certification” column specifies the certification date.

   **Note 2** - The “Financial Strength Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.

   **Note 3** - The “Lines of Business Certified to Reinsure” column specifies the line(s) of business for which the certified reinsurer classification applies.

2. If the company of interest is not included in this list, then the company is has not been approved for reduced collateral in the state, and should be classified as either authorized or unauthorized for reporting purposes.

3. Continue following the instructions below to determine if the company of interest should be classified as authorized for reporting purposes.

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

**Link 2:** [Individual Company Search](#)

4. Click on the “Insurance Company Search” link following “Select the following link to use the application” to access the tool.

5. In the “Company Name Starting with” search bar insert the name of the company of interest and click “Search”.

6. If the company of interest is included in the results and the “Org” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. ARP
   b. PC
   c. ARL
   d. LF

7. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.
Additional Information on Reporting Classifications in the State:
Contact James Davis (212-480-5124, james.davis@dfs.ny.gov).
Website: New York Department of Financial Services
North Carolina
Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link: Individual Company Search

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. AUTHORIZED REINSURER (b)(3)
   b. AUTHORIZED REINSURER (b)(4)
   c. ACCREDITED REINSURER
   d. F & C
   e. LIFE

3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Company Admissions department (919-807-6600).
Website: North Carolina Department of Insurance
North Dakota

Credit for Reinsurance Model Law & Regulation: **Not Enacted**  
Reinsurers Approved for Certification: **No**  
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

**Link:** [Individual Company Search](#)  
1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.  
2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:  
   a. Trusteed Reinsurers  
   b. Accredited Reinsurers  
   c. Property & Casualty  
   d. Life  
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**  
Contact Yvonne Keniston (701-328-3328, ytkeniston@nd.gov).  
Website: [North Dakota Insurance Department](#)
Ohio

Credit for Reinsurance Model Law & Regulation: **Enacted (Law Only)**

Reinsurers Approved for Certification: **No**

Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

**Authorized Reinsurers**

As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Ohio Department of Insurance website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.

- **Link 1:** [List of Unauthorized Assuming Reinsurers-Reinsurance Credit Permitted](#)
  1. The above link is a direct link to the listing of unauthorized assuming reinsurers for which reinsurance credit is permitted in the state. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.
  2. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

- **Link 2:** [Individual Company Search](#)
  3. In the “Company Name” search bar insert the name of the company of interest and click “Search”.
  4. If the company of interest is included in the results, then the company is authorized for reporting purposes in the respective line(s) of business.
  5. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

Contact Cam Piatt (614-728-1074, [Cameron.Piatt@insurance.ohio.gov](mailto:Cameron.Piatt@insurance.ohio.gov)).

Website: [Ohio Department of Insurance](http://insurance.ohio.gov)
Oklahoma

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

  1. In the "Company Name" search bar insert the name of the company of interest and click "Submit".

  2. If the company of interest is included in the results and the "Company Type" field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
     - a. Accredited Reinsurer
     - b. Property and Casualty
     - c. Life

  3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact the Financial Division Department (405-521-3966).

**Website:** [Oklahoma Insurance Department](#)
Oregon

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Oregon Insurance Division website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.

Link 1: List of Accredited Reinsurers

1. The above is a direct link to the listing of accredited reinsurers in the state. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.
2. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

Link 2: Individual Company Search

3. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
4. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Property & Casualty
   b. Life, Accident & Health
5. If the query does not display any results, or the company does not show up in the results AND does not appear on the List of Accredited Reinsurers (Link 1) then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact the Financial Regulation department (503-947-7982, web.inscomp@state.or.us).
Website: Department of Consumer & Business Services - Insurance Division
Pennsylvania

Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **Yes**
Possible Reporting Classifications (as of January 2015): **Certified/Authorized/Unauthorized**

**Certified Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is certified:*

- **Link 1:** [List of Certified Reinsurers](#)

  1. The above is a direct link to the listing of certified reinsurers that have been approved for reduced collateral in the state. If the company of interest is included in the list, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

     *Note 1 – The “Effective Date” column specifies the certification date.*

     *Note 2 – The “Rating” column specifies the secure rating category. The corresponding required collateral percentage can be determined by the rating scale chart displayed within the Reporting Classifications section of this guide.*

     *Note 3 – The approved certified lines of business are not identified on the Pennsylvania Insurance Department website. Certified lines of business can be determined by contacting the Pennsylvania Insurance Department.*

  2. If the company of interest is not included in this list, then the company has not been approved for reduced collateral in the state, and should be considered either authorized or unauthorized for reporting purposes.

  3. Continue following the instructions below to determine if the company of interest should be considered authorized for reporting purposes.

**Authorized Reinsurers**

*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Pennsylvania Insurance Department website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

- **Link 2:** [List of Qualified Unlicensed Reinsurers](#)

  4. Click on the link above to be directed to the Qualified Unlicensed Reinsurers webpage.

  5. Click on the latest list appearing next to “Qualified Unlicensed Reinsurer” near the bottom of the webpage. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.

  6. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

- **Link 3:** [Individual Company Search](#)

  7. In the “Find” bar insert the name of the company of interest and click “Search”.

  8. If the company of interest is included in the results, click on the name of the company.
9. If the “Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Property
   b. Casualty
   c. Life

10. If the query does not display any results, or the company does not show up in the results AND does not appear on the List of Qualified Unlicensed Reinsurers (Link 1) then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Kim Rankin (717-783-6409, krankin@pa.gov).
Website: Pennsylvania Insurance Department
Rhode Island
Credit for Reinsurance Model Law & Regulation: **Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

Certified Reinsurers
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

Authorized Reinsurers
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

  1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

  2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:

     a. Approved Reinsurer
     b. Accredited Reinsurer
     c. Property and Casualty
     d. Life

  3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Matt Demayo (401-462-9612).
Website: [Rhode Island Department of Business Regulation](#)
South Carolina

Credit for Reinsurance Model Law & Regulation: Not Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
   Link: Individual Company Search

   1. In the “Company Name” search bar insert the name of the company of interest and click “Search”.
   2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
      a. Approved Assuming Reinsurer (P&C)
      b. Approved Unlicensed Reinsurer (P&C)
      c. Stock (P&C)
      d. Mutual (P&C)
      e. Approved Assuming Reinsurer (Life)
      f. Approved Unlicensed Reinsurer (Life)
      g. Stock (Life)
      h. Mutual (Life)
      i. Stock (Health)
      j. Mutual (Health)
   3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Tim Campbell (803-737-6109, tcampbell@doi.sc.gov).
Website: South Carolina Department of Insurance
South Dakota

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the South Dakota Division of Insurance website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.*

1. The above is a direct link to the listing of Accredited / Qualified reinsurers authorized in the state. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.
2. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.
3. Select “South Dakota” from the drop down menu and then select the “Company” radio button.
4. In the “Company Name” search bar insert the name of the company of interest and then click “Submit”.
5. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Property and Casualty
   b. Life and Health
   c. Health
6. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Luann Johnson (605-773-3563, Luann.johnson@state.sd.us).
Website: [South Dakota Division of Insurance](#)
Tennessee

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

**Link:** [Individual Company Search](#)

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. REINSURER
   b. PROPERTY
   c. LIFE

3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

Contact Mark Jaquish (615-741-1633, mark.jaquish@tn.gov).

Website: [Tennessee Department of Commerce and Insurance](#)
Texas

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:

Link: [Individual Company Search](#)

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
2. If the company of interest is included in the results, click on the name of the company.
3. If the “License Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Trusteed P & C Reinsurer (TRP)
   b. Fire and Casualty (FC)
   c. Life (LI)
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Tara Mitchell (512-322-3522, Tara.Mitchell@tdi.texas.gov).
Website: [Texas Department of Insurance](#)
Utah

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*
- **Link:** [Individual Company Search](#)

1. Select “Utah” from the drop down menu and then select the “Company” radio button.
2. In the “Company Name” search bar insert the name of the company of interest and then click on “Submit”.
3. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Property and Casualty Insurer
   c. Health
   d. Life
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Eric Showgren (801-537-9174, eshowgren@utah.gov).
Website: [Utah Insurance Department](#)
Vermont

Credit for Reinsurance Model Law & Regulation: Enacted (Law Only)
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link: Individual Company Search

1. Select “Vermont” from the drop down menu and then select the “Company” radio button.
2. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
3. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer
   b. Property & Casualty
   c. Life & Health
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact Ellen Adams (802-828-2470, ellen.adams@state.vt.us).
Website: Department of Financial Regulation - Insurance Division
Virginia
Credit for Reinsurance Model Law & Regulation: Enacted
Reinsurers Approved for Certification: No
Possible Reporting Classifications (as of January 2015): Authorized/Unauthorized

Certified Reinsurers
This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

Authorized Reinsurers
Click the link and follow the directions below to verify if an individual reinsurer is authorized:
Link: Individual Company Search
1. Click on “Company”.
2. In the “Company Name” search bar insert the name of the company of interest and click on “Search”.
3. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Qualified Reinsurer
   b. Property & Casualty Insurer
   c. Life & Health Insurer
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:
Contact the Financial Regulation department (804-371-1502).
Website: Virginia Bureau of Insurance
Washington
Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**
*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**
*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

  1. Click on the “Company Search” tab.
  2. In the “Name” search bar insert the name of the company of interest and click on “Search”.
  3. If the company of interest is included in the results, click on the name of the company.
  4. If the “Organization type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
     a. Trusteed Alien Reinsurer
     b. Property
     c. Life
  5. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Gayle Pasero (360-725-7210, gaylep@oic.wa.gov).
Website: [Washington State Office of the Insurance Commissioner](#)
West Virginia

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

Link: [Individual Company Search](#)

1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
2. If the company of interest is included in the results and the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. TRUSTEED REINSURER
   b. ACCREDITED REINSURER
   c. PROPERTY & CASUALTY
   d. REINSURER PROPERTY & CASUALTY
   e. REINSURER LIFE
   f. LIFE
3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**
Contact Kenneth Crook (304-558-6279 extension 1109, kenneth.crook@wvinsurance.com).

Website: [West Virginia Offices of the Insurance Commissioner](#)
Wisconsin

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.

**Authorized Reinsurers**

As of the date of this publication, there is currently no complete listing of authorized reinsurers available through the Wisconsin Office of the Commissioner of Insurance website. Additionally, not all authorized reinsurers are included in the individual company search. However, the reporting classification of a reinsurer can be determined by clicking the link and following the sequence of steps below.

1. The above is a direct link to the listing of unlicensed authorized reinsurers in the state. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.
2. If the company of interest does not show up on the list then continue following the instructions below to perform an individual company search.

**Link 2: Individual Company Search**

3. In the “Company Name” search bar insert the name of the company of interest and click “Search”.
4. If the company of interest is included in the results, click on the name of the company.
5. If the “Company Type” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Property and Casualty
   b. Life, Accident, and Health
6. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**

Contact Richard Onasch (608-264-8122, richard.onasch@wisconsin.gov), or Steve Junior (608-267-4388, steve.junior@wisconsin.gov).

Website: [Wisconsin Office of the Commissioner of Insurance](http://wicomic.gov)
Wyoming

Credit for Reinsurance Model Law & Regulation: **Not Enacted**  
Reinsurers Approved for Certification: **No**  
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**  
_This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification._

**Authorized Reinsurers**  
_Click the link and follow the directions below to verify if an individual reinsurer is authorized:_

   **Link:** Individual Company Search

1. Select “Wyoming” from the drop down menu and then select the “Company” radio button.
2. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.
3. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:
   a. Accredited Reinsurer  
   b. Property and Casualty  
   c. Life and Health  
4. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in the State:**  
Contact Mavis Earnshaw (307-777-6884, mearns@state.wy.us).  
Website: Wyoming Department of Insurance
Washington D.C.

Credit for Reinsurance Model Law & Regulation: **Not Enacted**
Reinsurers Approved for Certification: **No**
Possible Reporting Classifications (as of January 2015): **Authorized/Unauthorized**

**Certified Reinsurers**

*This section will be updated once the Credit for Reinsurance Model Law & Regulation have been enacted and reinsurers have been approved for certification.*

**Authorized Reinsurers**

*Click the link and follow the directions below to verify if an individual reinsurer is authorized:*

- **Link:** [Individual Company Search](#)

  1. In the “Company Name” search bar insert the name of the company of interest and click “Submit”.

  2. If the company of interest is included in the results and the “Active Company Type(s)” field matches any of the criteria below, then the company should be classified as authorized for reporting purposes in the respective line(s) of business:

     a. Accredited Reinsurer

     b. Property/Casualty

     c. Life/Health

  3. If the query does not display any results, or if the company does not show up on the list, then the company should be classified as unauthorized for reporting purposes.

**Additional Information on Reporting Classifications in Washington D.C.:**

Contact Denise Parker (202-442-7815, [denise.parker@dc.gov](mailto:denise.parker@dc.gov)).

Website: [Department of Insurance, Securities, and Banking](#)
### Appendix II: List of Hawaii Accredited Reinsurers

#### HAWAII ACCREDITED REINSURERS
**AS OF 12/31/14**

<table>
<thead>
<tr>
<th>NAIC #</th>
<th>Name of Reinsurer</th>
<th>Accreditation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Allied World Assurance Company (U.S.) Inc.</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>2 AA-3194168</td>
<td>Aspen Bermuda Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>3 AA-1120337</td>
<td>Aspen Insurance UK Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>4 27189</td>
<td>Associated International Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>5 AA-3194139</td>
<td>AXIS Specialty Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>6 27812</td>
<td>Columbia Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>7 AA-1120355</td>
<td>CX Reinsurance Company Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>8 AA-3194122</td>
<td>DaVinci Reinsurance Ltd.</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>9 35378</td>
<td>Evanston Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>10 39136</td>
<td>FInal Reinsurance Company FKA Converium Reinsurance (North America), Inc.</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>11 86259</td>
<td>General Re Life Corporation</td>
<td>LIFE Accredited</td>
</tr>
<tr>
<td>12 22039</td>
<td>General Reinsurance Corporation</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>13 21032</td>
<td>Global Reinsurance Corp. of America</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>14 86340</td>
<td>Hannover Life Reassurance Company of America</td>
<td>LIFE Accredited</td>
</tr>
<tr>
<td>15 AA-1340125</td>
<td>Hannover Rückversicherungs-Aktiengesellschaft</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>16 26433</td>
<td>Harco National Insurance Co.</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>17 42374</td>
<td>Houston Casualty Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>18 12936</td>
<td>Houston Specialty Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>19 25445</td>
<td>Ironshore Specialty Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>20 AA-3190871</td>
<td>Lancashire Insurance Company Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>21 AA-1840000</td>
<td>Mapfre Global Risks, Compania Internacional de Seguros y Reaseguros, S.A.</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>22 AA-1121425</td>
<td>Market International Insurance Company Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>23 AA-3194129</td>
<td>Montpelier Reinsurance Ltd.</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>24 36432</td>
<td>New Jersey Re-Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>25 88099</td>
<td>Optimum Re Insurance Company</td>
<td>LIFE Accredited</td>
</tr>
<tr>
<td>26 AA-3190586</td>
<td>Partner Reinsurance Company Ltd.</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>27 38836</td>
<td>Partner Reinsurance Company of the U.S.</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>28 10006</td>
<td>Partner Reinsurance Company of New York</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>29 10357</td>
<td>Platinum Underwriters Reinsurance, Inc.</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>30 88536</td>
<td>Protective Life and Annuity Insurance Company</td>
<td>LIFE Accredited</td>
</tr>
<tr>
<td>31 AA-3190339</td>
<td>Renaissance Reinsurance Ltd.</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>32 AA-1120465</td>
<td>RiverStone Insurance (UK) Limited</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>33 21911</td>
<td>San Francisco Reinsurance Company (In runoff)</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>34 87572</td>
<td>Scottish Re (U.S.), Inc. (In runoff)</td>
<td>LIFE Accredited</td>
</tr>
<tr>
<td>35 13604</td>
<td>Starr Surplus Lines Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>36 39187</td>
<td>Suecia Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>37 42439</td>
<td>Toa Reinsurance Company of America</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>38 15529</td>
<td>Tokio Millennium Re AG (U.S. Branch)</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>39 AA-1120093</td>
<td>Torus Insurance (UK) Ltd.</td>
<td>PC TRUSTEED</td>
</tr>
<tr>
<td>40 19453</td>
<td>Transatlantic Reinsurance Co.</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>41 34894</td>
<td>Trenwick America Reinsurance Corporation (In runoff)</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>42 13064</td>
<td>United National Insurance Company</td>
<td>PC Accredited</td>
</tr>
<tr>
<td>43 Various</td>
<td>Underwriters at Lloyd's (Syndicates that participate in the U.S. Reinsurance Trust)</td>
<td>TRUSTEED</td>
</tr>
</tbody>
</table>
Appendix III: Current List of Notable Non-U.S. Accredited Reinsurers as of January 2015

Current List of Notable Non-U.S. Accredited Reinsurers as of December 2014

There are ten prominent non-U.S. reinsurers as well as Underwriters at Lloyd’s that utilize MBTs to secure their obligations due to U.S. ceding insurers. These reinsurers have had their MBT approved in all 50 states as well as the District of Columbia, except where noted:

- Aspen Bermuda Limited (All states except New York)
- Aspen Insurance UK Limited
- AXIS Specialty Limited (All states except New York)
- DaVinci Reinsurance Limited
- Hannover Ruck SE (fka Hannover Ruckversicherung AG)
- Lancashire Insurance Company Limited
- Mapfre Re, Compania de Reaseguros, S.A.
- Montpelier Reinsurance Limited
- Partner Reinsurance Company, Limited
- Renaissance Reinsurance Limited
- Underwriters at Lloyd’s

Primary Motivation for Non-U.S. Reinsurers to Become Accredited

The primary motivation to become accredited for most of these reinsurers was driven by the desire to use a MBT as collateral (in lieu of individual Letters of Credit or Single Beneficiary Trusts). From the reinsurer’s perspective, MBTs are both more cost efficient and administratively efficient than individual Letters of Credit or Single Beneficiary Trusts. Upon approval, MBTs can be used to collateralize recoverables from contracts incepting on or after the date the MBT was approved. All of the above reinsurers above (except AXIS Specialty Limited) have also elected to roll-in their existing recoverables (i.e. recoverables from contracts incepting before the MBT was approved) into the MBT. This roll-in of existing recoverables into the MBT allows ceding insurers to report all existing recoverables as authorized (provided the reinsurer has not also been approved as a certified reinsurer in the ceding insurer’s state of domicile).

Statutory Reporting Instructions:

All recoverables from the reinsurers listed above should be reported as authorized in all states (except the states shown below that have enacted the Credit for Reinsurance Model Law and Regulation and have approved reinsurers for certification):

- Alabama
- California
- Connecticut
- Delaware
- Florida
- Georgia
- Iowa
- Louisiana
- Maryland
- Missouri
- New Hampshire
- New Jersey
- New York
- Pennsylvania

In the fourteen states above, you need to determine whether the recoverables should be reported as authorized or certified. Please see page 6 (and I or Appendix IV) for additional information.
Appendix IV: Determining the Reporting Classification of a Reinsurer

Step 1: Where is the Ceding Insurer Domiciled?
- AL, CA, CT, DE, FL, GA, IA, LA, MD, MO, NH, NJ, NY, or PA
- Any other state

Step 2: Is the Reinsurer Certified?
- Certified
- Non-Certified

Step 3: Segregate Pre & Post Certification Recoverables
- Recoverables from contracts incepting post-certification
- Recoverables from contracts incepting prior to certification

Step 4: Segregate Recoverables from Non-Certified Lines
- Recoverables from certified lines
- Recoverables from Non-Certified lines

Step 5: Segregate Recoverables from Recognized Cats
- Recoverables from recognized catastrophes (FL – Named Hurricanes)
- All other recoverables

Step 6: Is the Reinsurer Authorized?
- Authorized
- Unauthorized

Authorized* (For all recoverables not subject to certified or authorized reporting)