



Guide to Certified and Authorized Reinsurers

February 2021

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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, assuming they can tie the recoverables to contract inception dates.

The methods outlined in this Guide do not necessarily represent the only methods of determining the reporting classification of a reinsurer. However, we believe the recommended instructions will provide an efficient method of determining the reporting classification of a reinsurer.

Disclaimer

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Reporting Classifications

As of December 2020, 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 reinsurer
- Certified reinsurer
- Unauthorized reinsurer

Authorized Reinsurer

An authorized reinsurer is a reinsurer that is

1. Licensed as an insurer or reinsurer in the ceding insurer's state of domicile
2. 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 (Some states require qualifying companies to pay nominal annual fees to be recognized under this classification.)
3. Accredited, Trusteed or equivalent (e.g. 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 to 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 MBTs and meeting other requirements. Refer to Appendix II for a list of these reinsurers and additional information on MBTs.

Certified Reinsurer

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 updated Credit for Reinsurance Model Law and Regulation. Additionally, certified reinsurers may be able to defer the posting of collateral for certain approved or recognized catastrophe losses. 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. (For certified reinsurers in Florida, the collateral deferral only applies to losses resulting from a named hurricane.) As with all insurance licensing, reinsurers must apply for certification in each state.

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" (essentially a non-U.S. jurisdiction that has been approved by regulators due to its satisfactory regulatory environment and willingness to share information)
- Maintains minimum capital and surplus (currently \$250 million in most states)
- Maintains interactive financial strength ratings from two or more acceptable 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 preceding, 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 amount of collateral required is based on the lowest of the two interactive financial strength ratings. Below is the ratings scale used by regulators to determine the required level of collateral.

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

Unauthorized Reinsurer

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 all the necessary information. The best starting point for determining the reporting classification of a reinsurer 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 may not have the licensing information on their website. **In addition, we have found that some state DOI websites are not accurate and / or 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 typically also licensed to write reinsurance). This often requires checking several additional lists (usually organized by category or lines of business) to determine if the reinsurer is 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. (In other words, a reinsurer may have been unauthorized and then became authorized and / or certified.) In most cases, it is the classification of the reinsurer at the time the reinsurance contract incepts that governs the reporting treatment. In some rare cases, a further complication is that recoverables from the same period may be reported as either certified or authorized or unauthorized depending upon the line of business (whether certified or not) and / or the type of collateral used. These issues are explored in detail in the following Aon publication: "[Guide to Reporting of Reinsurance Recoverables: 2020 U.S. Statutory Annual Statement](#)".

There are other sources of information available to determine the classification of a reinsurer (e.g. Schedule T of the statutory annual statement or an A.M. Best report or database), but these data sources may not be up to date or may not 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. 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 clients should feel free to contact any member of the Market Security and 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.

As of December 2020, 46 states have certified reinsurers (i.e. approved reinsurers for reduced collateral). The states that have not certified any reinsurers include:

- Alaska
- Kansas
- Kentucky
- Oregon
- District of Columbia

Therefore, reinsurers from the above states, only need to complete step 6. All other states, need to complete steps 1 to 6, which are outlined below.

Step 1: Did the ceding insurer's state of domicile certify any reinsurers as of December 2020?

Yes - Proceed to Step 2

No - Proceed to Step 6

Step 2: Has the reinsurer been certified in the ceding insurer's state of domicile? (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, up until 07/28/15, most reinsurers were only eligible to provide reduced collateral on property catastrophe reinsurance recoverables. Now, most of the certified reinsurers in Florida are eligible to provide reduced collateral on all lines of business.

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

Recoverables from recognized catastrophe losses are eligible for the collateral deferral and should be reported in column 57 (Catastrophe Recoverables Qualifying for Collateral Deferral) of Schedule F – Part 3

All other recoverables should be reported as certified

Important notes for identifying recoverables eligible for collateral deferral:

- Reinsurers that are exempt from collateral requirements may be listed on the ceding insurer’s state website. We recommend contacting the state department of insurance if you are unable to determine whether any certified reinsurers are exempt from collateral requirements, due to the collateral deferral. Refer to the individual state instructions for the state insurance department’s contact information.
- To date, the only states that Aon has identified to permit reinsurers to defer collateral are Florida (in 2017, 2018, 2019 and 2020) and California (2018).
- The Florida Office of Insurance Regulation (OIR) is allowing certified reinsurers to apply for collateral deferral related to recoverables from Hurricanes Delta, Zeta, Eta, Sally and Laura. Reinsurers who have been approved for the collateral deferral include:
 - DaVinci Reinsurance Ltd.
 - Renaissance Reinsurance Ltd.
- Therefore, Florida ceding insurers that have recoverables related to the aforementioned hurricanes from the above reinsurers should report these recoverables in column 57 (Catastrophe Recoverables Qualifying for Collateral Deferral) of Schedule F – Part 3.

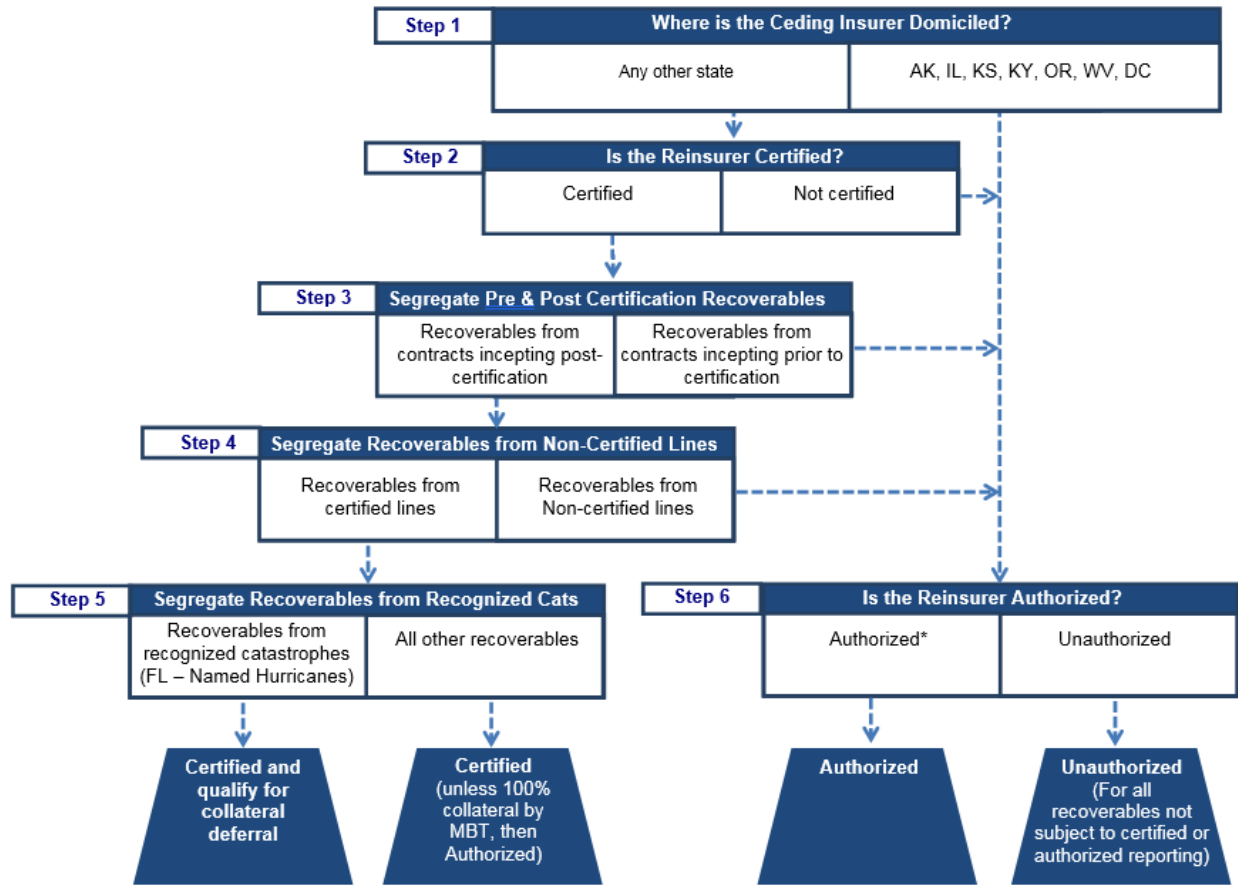
Step 6: Determine if the reinsurer is authorized. (Refer to the individual state instructions.)

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 certified or authorized, all recoverables should be reported as unauthorized

Important Note: The above approach will provide a method of determining the reporting status of most recoverables from reinsurers. However, there can be additional complexities for some reinsurers operating in some states. Please see “Additional Information on Certified Reinsurer Reporting” for specific reporting instructions to address these reporting complexities.

Determining the Reporting Classification of Reinsurers – A Visual Depiction



*Note: Typically, when a reinsurer becomes authorized, the authorized reporting treatment only applies on a prospective basis. A notable exception is when reinsurers roll-in existing recoverables (i.e. recoverables from contracts incepting prior to the date the reinsurer became authorized) into a MBT.

Tips for State DOI Websites

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. This is helpful if the state abbreviated the name of the company on its website. Additionally, some states allow for searches by alternate methods (e.g. NAIC number) which can allow for greater accuracy.

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.

Additional Information on Certified Reinsurer Reporting

On an annual basis, Aon produces an update on U.S. collateral reform as well as a corresponding Guide to Year-End Statutory Reporting. These two publications will be helpful in addressing the reporting complexities of reinsurers.

The publications can be accessed by clicking the links below:

[Market Security and Analysis Update: U.S. Collateral Reform](#)

[Guide to Reporting of Reinsurance Recoverables: 2020 U.S. Statutory Annual Statement](#)

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 the District of Columbia.

[Alabama](#)

[Alaska](#)

[Arizona](#)

[Arkansas](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Delaware](#)

[District of Columbia](#)

[Florida](#)

[Georgia](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#)

[Indiana](#)

[Iowa](#)

[Kansas](#)

[Kentucky](#)

[Louisiana](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Montana](#)

[Nebraska](#)

[Nevada](#)

[New Hampshire](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[North Carolina](#)

[North Dakota](#)

[Ohio](#)

[Oklahoma](#)

[Oregon](#)

[Pennsylvania](#)

[Rhode Island](#)

[South Carolina](#)

[South Dakota](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Vermont](#)

[Virginia](#)

[Washington](#)

[West Virginia](#)

[Wisconsin](#)

[Wyoming](#)

Source: Aon Market Security and Analysis; State Insurance Department for each of the fifty states and the District of Columbia

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Sources: Aon Market Security and Analysis, National Association of Insurance Commissioners, State Insurance Department for each of the fifty states and the District of Columbia.

About Aon

Aon plc (NYSE: AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

Appendix I: Individual State Instructions

Alabama

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Jurisdiction” drop down menu, select “Alabama”.
2. In the “Search Type” drop down menu, select “Company”.
3. 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 which should be identical to the list from Link 1. 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, then scrolling to the “Line of Business” section and referring to the “Effective Date” field associated with the Line of Business category “38: Certified Reinsurer”.

Note 2 – 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.

4. If the company of interest is not included in the 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.
5. 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 3: [Individual Company Search](#)

6. In the “Jurisdiction” drop down menu, select “Alabama”.
7. In the “Search Type” drop down menu, select “Company”.
8. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
9. 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 – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

10. 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 Todrick Burks (Todrick.Burks@insurance.alabama.gov).

Website: [Alabama Department of Insurance](#)

Alaska

Credit for Reinsurance Model Law: **Enacted**

Credit for Reinsurance Model Regulation: **Yes**

Reinsurers Approved for Certification: **No**

Possible Reporting Classifications (as of December 2020): **Certified/Authorized/Unauthorized**

Certified Reinsurers

This section will be updated once 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 1: [Individual Company Search](#)

1. In the “Jurisdiction” drop down menu, select “Alaska”.
2. In the “Search Type” drop down menu, select “Company”.
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” 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 Insurer
 - c. Property/Casualty Insurer
 - d. Life/Health Insurer
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 Douglas Hartman (907-269-7906, douglas.hartman@alaska.gov).

Website: [Alaska Division of Insurance](#)

Arizona

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click “Form E-CR-INFO: Certified Reinsurer Information”.
2. A PDF will be downloaded and 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 “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 “Line(s) of Business Certified to Reinsurer” column specifies the line(s) of business for which the certified reinsurer classification applies.

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

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

Link 2: [Individual Company Search](#)

5. In the “Jurisdiction” drop down menu, select “Arizona”.
6. In the “Search Type” drop down menu, select “Company”.
7. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
8. 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. Reinsurer Trust
 - b. Property & Casualty Insurer
 - c. Life & Disability Reinsurer
 - d. Accredited Reinsurer
 - e. Reinsurer Surplus

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 Division (602-364-3999) or Cary Cook (602-364-3986; Cary.Cook@difi.az.gov).

Website: Arizona Department of Insurance

Arkansas

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 Arkansas Insurance Department website. Certified lines of business can be determined by contacting the Arkansas 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 “Jurisdiction” drop down menu, select “Arkansas”.
5. In the “Search Type” drop down menu, select “Company”.
6. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
7. 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. Accredited Reinsurer
 - b. Trusted Reinsurer
 - c. Property and Casualty Insurer
 - d. Life and Disability

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Kimberly Johnson (501-371-2680, Kimberly.johnson@arkansas.gov).

Website: [Arkansas Insurance Department](#)

California

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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](#) (Note – Link may not work in certain browsers)

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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Financial Analysis Division (213-346-6451).

Website: [California Department of Insurance](#)

Colorado

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click the link for “Current Colorado Certified Reinsurers” (note: link may be blocked by certain proxy/firewall settings). 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. Select “Colorado” from the drop-down menu and then select the “Company” radio button.
5. Switch the “Inquiry Type” radio button to “Active Company List”.
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 “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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Insurance - Department of Regulatory Agencies (303-894-7499, dora_ins_website@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 December 2020): **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 “Initial 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 “Lines of Business” 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. Switch the radio button to “Search by Company Name”.
5. In the “Search by Company Name” field, insert the name of the company of interest.
6. 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/Approved Reinsurers
 - b. Approved Reinsurer – Trusts
 - c. Reinsurance (Property-Casualty)
 - d. Property Casualty
 - e. Reinsurance (Life)

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Kathryn Belfi (860-297-3814, cid.financial@ct.gov).

Website: [Connecticut Insurance Department](#)

Delaware

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Secure Rating” column specifies the secure rating category and corresponding required collateral percentage.

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 “Active Company List” near the middle of the webpage. This will open an Excel spreadsheet.
5. 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 Reinsurer
 - b. Property Casualty
 - c. Multiline Company
 - d. Life and Health
 - e. Domiciled Trust

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Company Regulation (302-674-7330, berg@state.de.us) or Dave Lonchar (302-674-7334, dave.lonchar@delaware.gov)

Website: [Delaware Department of Insurance](#)

District of Columbia

Credit for Reinsurance Model Law: **Enacted**

Credit for Reinsurance Model Regulation: **Unable to verify at this time**

Reinsurers Approved for Certification: **No**

Possible Reporting Classifications (as of December 2020): **Authorized/Unauthorized**

Certified Reinsurers

This section will be updated once 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 “Jurisdiction” drop down menu, select “District of Columbia”.
2. In the “Search Type” drop down menu, select “Company”.
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 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/Casualty
 - c. Life/Health
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 Washington D.C.:

Contact Denise Parker, Insurance Licensing Specialist (202-442-7815; denise.parker@dc.gov) or

Nathaniel Brown, Supervisory Insurance Examiner (212-442-7785; nathaniel.brown@dc.gov).

Website: [Department of Insurance, Securities, and Banking](#)

Florida

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **Certified (Eligible)/
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 (formerly “eligible”) 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.

The respective Consent Order from the Florida Office of Insurance Regulation (FL OIR) specifies the effective date of certified reinsurer status (i.e. certification date) and the line(s) of business for which the certified reinsurer status applies (i.e. certified lines) as well as the amount of collateral required.

Most of the reinsurers that were certified by the FL OIR were originally only permitted to provide reduced collateral on property catastrophe reinsurance. Two notable exceptions were Hannover Ruckversicherung AG (Hannover Re) and XL Reinsurance Limited (Bermuda) (XL Re) who were permitted to provide reduced collateral on all property and casualty lines of business.

However, effective July 28, 2015, reinsurers will be permitted to provide reduced collateral on all lines of business, upon the renewal of consent orders by the FL OIR. If there are any questions regarding the lines of business that are approved for reduced collateral, they should be directed to Nicole Altieri (850-413-5240, Nicole.Altieri@floir.com) at the FL OIR.

Florida is allowing reinsurers to defer collateral under the Credit for Reinsurance Law and Regulation (2012 Revisions). According to the Florida OIR website, the following reinsurers do not have to post any collateral for Hurricanes Delta, Zeta, Eta, Sally and Laura losses due to Florida domiciled ceding insurers:

- DaVinci Reinsurance Ltd.
- Renaissance Reinsurance Ltd.

The deferral lasts for one year after the ceding insurer posts its initial reserves for the hurricane.

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

6. 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. TRUSTEED REINSURERS
 - b. PROPERTY AND CASUALTY INSURER
 - c. ACCREDITED REINSURER
 - d. LIFE AND HEALTH INSURER

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Nicole Altieri (850-413-5240, Nicole.Altieri@flor.com).

Website: [Florida Office of Insurance Regulation](http://www.floridaregulation.com)

Georgia

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Duration of Certification” column specifies the certification date. (Check previous certification years for the initial date of certification.)

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 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

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.

Link 2: [Individual Company Search](#)

4. Select “Georgia” from the drop-down menu and then select the “Company” radio button.
5. Switch the “Inquiry Type” radio button to “Active Company List”.
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 “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 Reinsurers
 - b. Property and Casualty
 - c. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Regulatory Services (404-656-2074, RegServices@oci.ga.gov).

Website: [Georgia Office of Insurance and Safety Fire Commissioner](http://www.oci.ga.gov)

Hawaii

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click the most recent link under “Certified Reinsurers”.
2. A PDF will be downloaded and 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 initial date of certification is not provided. It can be determined by contacting the Hawaii Department of Commerce and Consumer Affairs.

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 Hawaii Department of Commerce and Consumer Affairs website. Certified lines of business can be determined by contacting the Hawaii Department of Commerce and Consumer Affairs.
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 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 2: [List of Accredited/Trusteed Reinsurers](#)

5. Follow the link above then click the most recent link under “Accredited/Trusteed Reinsurers”.
6. 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 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](#)

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

9. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

10. If the company of interest does not appear on the List of Accredited/Trusted Reinsurers (Link 1), AND if the query does not display any results, 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) or Andy Chow (808-586-8150, achow@dcca.hawaii.gov).

Website: [Hawaii Department of Commerce & Consumer Affairs](http://www.dcca.hawaii.gov)

Idaho

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 Due Date” 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 Idaho Department of Insurance website. Certified lines of business can be determined by contacting the Idaho 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: [Individual Company Search](#)

4. In the “Company or Agency Name” search bar, insert the name of the company of interest and click “Search”.
5. 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. Trusted Reinsurer Only
 - b. Reinsurance Only Company
 - c. Property or Casualty
 - d. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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

Website: [Idaho Department of Insurance](#)

Illinois

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click “Current List of Certified Reinsurers”.
2. A PDF will be downloaded and 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 current effective period of certification.

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.

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

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

Link: [Individual Company Search](#)

5. Select the “General Information” radio button that appears under “What are you looking for?”
6. In the “Company Name to Search” bar insert the name of the company of interest and click “Search”.
7. If the company of interest is included in the results, click on the name of the company.
8. 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 / Domestic Stock / Foreign Mutual / Domestic Mutual
 - d. LAH Foreign Stock / Domestic Stock / Foreign Mutual / Domestic Mutual
 - e. LAH foreign accredited reinsurers
9. 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 Moser (217-557-3759, eric.moser@illinois.gov) or Susan Berry (217-782-1759, Susan.Berry@illinois.gov)

Website: [Illinois Department of Insurance](#)

Indiana

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click the appropriate year next to “Current List Certified Reinsurers” (approximately halfway down the page).
2. A PDF will be downloaded and 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 “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.

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

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

Link 2: [Individual Company Search](#)

5. Select “Indiana” from the drop-down menu and then select the “Company” radio button.
6. Switch the “Inquiry Type” radio button to “Active Company List”.
7. In the “Company Name” search bar, insert the name of the company of interest and click “Submit”.
8. 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. Surplus Lines/Accredited Reins
 - d. Trusteed Reinsurer

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 December 2020): **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 Iowa Insurance Division website. Certified lines of business can be determined by contacting the Iowa Insurance Division.

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 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.

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

4. The above is a direct link to the listing of accredited/trusteed reinsurers in the state. In the “Find in this Dataset” search bar, insert the name of the company of interest and hit enter.
5. If the company of interest is included in the results, then the company should be classified as authorized for reporting purposes.

Exception – At the time of this publication, Iowa’s list of accredited/trusteed reinsurers has several known errors. Notably, it appears that all certified reinsurers are included on the list of accredited/trusteed reinsurers. Some certified reinsurers correctly belong on the list (e.g. Hannover Ruck SE and Partner Reinsurance Company Ltd), however, others do not. If the company of interest is included on the list of certified reinsurers and also on the list of accredited/trusteed reinsurers, then Aon recommends reaching out to the Iowa Department of Insurance to confirm the correct reporting status.

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: [List of Licensed Insurance Companies](#)

7. The above is a direct link to the listing of licensed insurance companies in the state. In the “Find in this Dataset” search bar, insert the name of the company of interest and hit enter.
8. 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 Casualty
- b. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

10. If the company does not show up in either dataset (Link 2 or Link 3), then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:

Contact Company Regulation (515-281-7367; company.regulation@iid.iowa.gov) or Bill Broich (515-281-4198; bill.broich@iid.iowa.gov).

Website: [Iowa Insurance Division](#)

Kansas

Credit for Reinsurance Model Law: **Enacted**

Credit for Reinsurance Model Regulation: **Unable to verify at this time**

Reinsurers Approved for Certification: **No**

Possible Reporting Classifications (as of December 2020): **Authorized/Unauthorized**

Certified Reinsurers

This section will be updated once 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.

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

1. The above is a direct link to the listing of approved trusteed 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 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, 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 Sarah Smith (785-296-7819, sarah.smith@ks.gov).

Website: [Kansas Insurance Department](#)

Kentucky

Credit for Reinsurance Model Law: **Enacted**

Credit for Reinsurance Model Regulation: **Yes**

Reinsurers Approved for Certification: **No**

Possible Reporting Classifications (as of December 2020): **Certified/Authorized/Unauthorized**

Certified Reinsurers

This section will be updated once 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:
 - a. Accredited Reinsurer
 - b. Other Reinsurers
 - c. 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) or Rodney Hugle (502-564-6082 ext. 25256; Rodney.hugle@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 December 2020): **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 Insurance Department website. Additionally, not all authorized reinsurers are included in the individual company search. Specifically, Louisiana has advised Aon that Trusteed Reinsurers are not included in the individual company search. Per the Louisiana Insurance Department, the best method to determine if a reinsurer should be classified as authorized for reporting purposes is to contact the Louisiana Insurance Department using the information shown below.

Link 2: [Individual Company Search](#)

4. In the “Search Type” drop down selection bar, select “Name”, then insert the name of the company of interest and click “Search”.
5. 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:
 - a. Accredited Reinsurer
 - b. Admitted Insurer

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

6. If the query does not display any results, or if the company does not show up on the list, then please use the information below to contact the Louisiana Insurance Department to determine if the company should be classified as authorized for reporting purposes.

Additional Information on Reporting Classifications in the State:

Contact Stewart Guerin (225-219-3929, stewart.guerin@ldi.la.gov) or Melissa Gibson (225-342-9188, Melissa.Gibson@ldi.la.gov)

Website: Louisiana Department of Insurance

Maine

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Status” column specifies the certification date.

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

Note 3 – The approved certified lines of business are not identified on the Maine Department of Insurance website. Certified lines of business can be determined by contacting the Maine 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: [Individual Company Search](#)

4. Within the fields to search for a company under the “Regulator” drop-down menu select “INSURANCE”.
5. In the “Company Name” search bar, insert the name of the company of interest and then click “Search”.
6. 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:
 - e. ACCREDITED REINSURER
 - f. INSURANCE COMPANY
 - g. APPROVED REINSURER

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Pamela Roybal, supervisor of the Licensing Division (207-624-8408,

pamela.l.roybal@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 December 2020): **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” specifies the certification date.

Note 2 – The “Rating” 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 “What would you like to search for?” query, under the Insurance Company heading, select “All Insurance Companies” and click on the “Next” button.
5. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
8. If the company of interest is included in the results, then click “Information and Documents”. If the “Application 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. Fully Licensed NAIC Company

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Victoria Claros (410-468-2134, victoria.claros@maryland.gov).

Website: [Maryland Insurance Administration](#)

Massachusetts

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click “Current List of Certified Reinsurers”. 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 most recent certification renewal date. It does not specify the initial date of certification. The initial date of certification can be determined by contacting the Massachusetts Consumer Affairs and Business Regulation.

Note 2 – The secure rating category and corresponding required collateral percentage is not identified on the Massachusetts Consumer Affairs and Business Regulation website. The secure rating category and corresponding required collateral percentage can be determined by contacting the Massachusetts Consumer Affairs and Business Regulation.

Note 3 – The “Lines of Business” 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: [Licensed or Approved Companies](#)

4. After following the above link, click the link for “Massachusetts Licensed or Approved Companies” (Adobe or Excel). 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 – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

5. 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 Nhi Tang (617-521-7437, nhi.tang@Mass.Gov).

Website: [Office of Consumer Affairs and Business Regulation - Division of Insurance](#)

Michigan

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Secure Level” column specifies the secure rating category. The “Effective Date of Secure Level” column specifies the date that the current secure rating category became effective (it will differ from the Effective Date of Initial Certification if a rating change has occurred). The “Collateral Required” column specifies the corresponding required collateral percentage.

Note 3 –The approved certified lines of business are not identified on the Michigan Department of Insurance website. Certified lines of business can be determined by contacting the Michigan 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 Companies for which Reinsurance Credits are Allowed](#)

1. After following the above link, click the link for “Authorized Reinsurer List”.
2. If the company of interest is included in the list, then the company should be classified as authorized for reporting purposes.

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

3. 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 (517-284-8762, lok1@michigan.gov).

Website: [Michigan Office of Insurance and Financial Services](#)

Minnesota

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, expand the section titled “Credit for Reinsurance: Certified Reinsurers & Qualified Jurisdictions” and scroll to the “Current List of Certified Reinsurers”. 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 approved certified lines of business are not identified on the Minnesota Department of Insurance website. Certified lines of business can be determined by contacting the Minnesota 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: [Individual Company Search](#)

1. Select “Minnesota” from the dropdown 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 then 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. Trusteed Reinsurer
 - b. Accredited Property Reinsurer
 - c. Property & Casualty
 - d. Accredited Life Reinsurer
 - e. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Nina Twardowski, Audit Director - Insurance Licensing (651-539-1756, Nina.Twardowski@state.mn.us) or Kathleen Orth (651-539-1763, Kathleen.Orth@state.mn.us).
Website: [Minnesota Department of Commerce: Insurance Gateway](#)

Mississippi

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. In the List Search section under the “Choose List” drop-down menu, select “Company Type”.
2. In the “Company Type” drop-down menu of the search functionality, select "Certified Reinsurer”.

Note 1 – The certification date is not specified on the Mississippi Insurance Department website. The certification date can be determined by contacting the Mississippi Insurance Department.

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

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

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 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 2: [Lists of Authorized Reinsurers](#)

5. In the List search section under the “Choose List” drop-down menu of the search functionality, select "Company Type”.
6. In the “Company Type” drop-down menu of the search functionality, select "Trusteed Reinsurance”. 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 “Company 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.

8. If the company does not show up on the list, then switch the “Company 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.
9. If the company does not show up on the list, then switch the “Company 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.
10. If the company does not show up on the list, then switch the “Company 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.

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

11. If the company does not show up on any of the lists, then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:

Contact the Financial and Market Regulation Division (601-359-2127, regulation@mid.ms.gov) or Chad Bridges, Chief Examiner (601-359-2136; Chad.Bridges@mid.ms.gov).

Website: Mississippi Insurance Department

Missouri

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Jurisdiction” drop down menu, select “Alabama”.
5. In the “Search Type” drop down menu, select “Company”.
6. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
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. Property and Casualty (Ch 379, RSMo)
 - b. Mutual Property Insurance Company (Ch 380, RSMo)
 - c. Life and Health (Ch 376 & 377, RSMo)
8. If the company of interest is included in the results and the “Company Type” is “Reinsurer (Ch 375.246)”, click the company name to view the company profile then click the link for Line of Business. If the Line Name 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 (375.246.1(4))
 - b. Accredited Reinsurer (Ch. 375.246.1(2))
 - c. Reinsurer Domiciled in Another State (375.246.1(3))

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 Laurie Pleus (573-526-4877, laurie.pleus@insurance.mo.gov) or the Insurance Company Regulation Division (573-526-4877, insurancesolvency@insurance.mo.gov).

Website: Missouri Department of Insurance

Montana

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state.
2. In the “Jurisdiction” drop down menu, select “Montana”.
3. In the “Search Type” drop down menu, select “Company”.
4. In the “Company Type” drop down menu, select “Certified Reinsurer”.
5. If the company of interest is included in the results, click on it.

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

Note 2 – The secure rating category and corresponding required collateral percentage is not identified on the Montana Office of the Commissioner of Securities and Insurance website. The secure rating category and corresponding required collateral percentage can be determined by contacting the Montana Office of the Commissioner of Securities and Insurance.

Note 3 – The approved certified lines of business are not identified on the Montana Office of the Commissioner of Securities and Insurance website. Certified lines of business can be determined by contacting the Montana Office of the Commissioner of Securities and Insurance.

6. 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.
7. 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](#)

8. In the “Jurisdiction” drop down menu, select “Montana”.
9. In the “Search Type” drop down menu, select “Company”.
10. In the “Company Name” search bar, insert the name of the company of interest and click “Submit”.
11. 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. Life and Disability Insurer

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

12. 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 Examinations Bureau (404-444-2040, CSIExams@mt.gov).

Website: [Montana Office of the Commissioner of Securities and Insurance](#)

Nebraska

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 Nebraska Department of Insurance website. Certified lines of business can be determined by contacting the Nebraska 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 Nebraska 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: [Accredited & Trusteed Reinsurers](#)

1. The above link is a direct link to the Accredited & Trusteed 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 3: [Individual Company Search](#)

4. In the “Jurisdiction” drop down menu, select “Nebraska”.
5. In the “Search Type” drop down menu, select “Company”.
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. Accredited Reinsurer

- b. Property and Casualty
- c. Life and Health

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

- 8. 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 Jill Gleason (402-471-3164, Jill.Gleason@nebraska.gov).

Website: [Nebraska Department of Insurance](#)

Nevada

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **Certified/Authorized/Unauthorized**

Certified Reinsurers

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 Nevada Division of Insurance website. Certified lines of business can be determined by contacting the Nevada Division 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: [Individual Company Search](#)

4. Select “Nevada” from the dropdown menu and then select the “Company” radio button.
5. Switch the “Inquiry Type” radio button to “Active Company List”.
6. In the “Company Name” search bar, insert the name of the company of interest and then click on “Submit”.
7. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Kathy Lamb (775-687-0753, klamb@doi.nv.gov).

Website: [Nevada Division of Insurance](#)

New Hampshire

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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. Click on the “Certified Reinsurer” link.
2. Scroll down until the heading “Current List of Certified Reinsurers” for 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 “Initial Certification Date” 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.

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

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

Link 2: [Individual Company Search](#)

5. In the “Jurisdiction” drop down menu, select “New Hampshire”.
6. In the “Search Type” drop down menu, select “Company”.
7. In the “Company Name” search bar, insert the name of the company of interest and click “Submit”.
8. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 (603-271-2261; ask operator to be transferred, Patricia.Gosselin@ins.nh.gov) or Mary Verville (603-271-2261; ask operator to be transferred, 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 December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click “Reinsurers Qualified for Certified Reinsurer Status”.
2. A PDF will be downloaded and 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 initial 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 New Jersey Department of Banking & Insurance website. Certified lines of business can be determined by contacting the New Jersey Department of Banking & Insurance.

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 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 Reinsurers Allowed Credit for Reinsurance](#)

5. The above is a link to the listing of reinsurers allowed credit for reinsurance in the state. After following the link, click “Listing of Reinsurers”.
6. A PDF will be downloaded, and if the company of interest is included in any of the three lists (List 1: N.J.A.C. 11:2-28.4 “Accredited Reinsurers”; List 2: N.J.A.C. 11:2-28.5 “reinsurers domiciled/licensed in another state/jurisdiction which employs substantially similar standards”; List 3: N.J.A.C. 11:2-28.6 “reinsurers that maintain trust funds”) then the company should be classified as authorized for reporting purposes.
7. 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](#)

8. 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.

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 (609-292-5350 extension 50417, richard.schlesinger@dobi.state.nj.us) or John Tirado (609-940-7433, john.tirado@dobi.nj.gov).

Website: [New Jersey Department of Banking & Insurance](#)

New Mexico

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **Certified/Authorized/Unauthorized**

Certified Reinsurers

As of the date of this publication, the New Mexico Office of Superintendent of Insurance has not posted an online listing of certified reinsurers. However, Aon has determined that the following reinsurer is certified in New Mexico:

<i>Certified Reinsurer</i>	<i>Certification Date</i>	<i>Secure Rating Category</i>	<i>Certified Lines of Business</i>
<i>Hannover Ruck SE</i>	<i>2/20/19</i>	<i>Secure-2 (10%)</i>	<i>Not Identified</i>

Aon recommends that ceding insurers contact the New Mexico Office of Superintendent of Insurance to determine if any additional reinsurers have been certified in New Mexico.

Authorized Reinsurers

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

Link 1: [Individual Company Search](#)

1. In the “Jurisdiction” drop down menu, select “New Mexico”.
2. In the “Search Type” drop down menu, select “Company”.
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 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:
 - d. Accredited Reinsurer
 - e. Insurance Company

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Maria Soto (505-827-4390, maria.soto@state.nm.us).

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 December 2020): **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 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. In the "Company Name Containing" search bar, insert the name of the company of interest and click "Search".
5. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Brian Glaab (518-474-6628, brian.glaab@dfs.ny.gov) or Roberto Paradis (212-480-4776, roberto.paradis@dfs.ny.gov).

Website: [New York Department of Financial Services](#)

North Carolina

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 (scroll to “Listing of Certified Reinsurers in North Carolina”). 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” column specifies the certification date.

Note 2 - The “Assigned 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 North Carolina Department of Insurance website. Certified lines of business can be determined by contacting the North Carolina 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 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](#)

1. In the “Jurisdiction” drop down menu, select “North Carolina”.
2. In the “Search Type” drop down menu, select “Company”.
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. AUTHORIZED REINSURER (b)(3)
 - b. AUTHORIZED REINSURER (b)(4)
 - c. ACCREDITED REINSURER
 - d. F & C
 - e. LIFE

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 Jessica Price, Chief Financial Analyst (919-807-6169, jessica.price@ncdoi.gov) or the Company Financial Examination Department (919-807-6602).

Website: [North Carolina Department of Insurance](#)

North Dakota

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “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 North Dakota Department of Insurance website. Certified lines of business can be determined by contacting the North Dakota 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: [Individual Company Search](#)

4. In the “Jurisdiction” drop down menu, select “North Dakota”.
5. In the “Search Type” drop down menu, select “Company”.
6. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
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. Trusted Reinsurers
 - b. Accredited Reinsurers
 - c. Property & Casualty
 - d. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Fischer (701-328-9617, mattfischer@nd.gov)

Website: [North Dakota Insurance Department](#)

Ohio

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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. Click on “(A)(5) – Certified Reinsurer List” for a complete 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 to End Date (if shown)” column specifies the certification date.

Note 2 - The “Rating” column specifies the secure rating category, and the “Minimum Security Required” column specifies the corresponding required collateral percentage.

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

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 2: [Unauthorized Assuming Reinsurer Lists](#)

Note – Although Ohio uses the term “Unauthorized Assuming Reinsurer” in reference to Accredited and Trusteed Reinsurers, the reinsurers on these lists should be classified as authorized for reporting purposes.

4. Click on “(A)(2) – Accredited Reinsurer List” for 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.
5. If the company of interest does not show up on the list, then continue following the instructions below to perform a trusteed reinsurer search.
6. Click on “(A)(4) – Trusteed Reinsurer List” for 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.
7. 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](#)

8. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
9. 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.

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.
10. 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 Cameron Piatt (614-728-1074, cameron.piatt@insurance.ohio.gov).

Website: [Ohio Department of Insurance](#)

Oklahoma

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Date Approved” 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 Oklahoma Insurance Department website. Certified lines of business can be determined by contacting the Oklahoma 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: [Individual Company Search](#)

4. In the “Jurisdiction” drop down menu, select “Oklahoma”.
5. In the “Search Type” drop down menu, select “Company”.
6. In the “Company Name” search bar insert, the name of the company of interest and click “Search”.
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. Accredited Reinsurer
 - b. Property and Casualty
 - c. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 (405-521-3966) or Diane Carter (diane.carter@oid.ok.gov).

Website: [Oklahoma Insurance Department](#)

Oregon

Credit for Reinsurance Model Law: **Enacted**

Credit for Reinsurance Model Regulation: **Yes**

Reinsurers Approved for Certification: **No**

Possible Reporting Classifications (as of December 2020): **Certified/Authorized/Unauthorized**

Certified Reinsurers

This section will be updated once 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. After following the link above, click “Reinsurers accredited in Oregon”.
2. In the “Entity Type” field, select ACCREDITED REINSURER, then hit Submit.
3. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.
4. 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](#)

5. In the “Jurisdiction” drop down menu, select “Oregon”.
6. In the “Search Type” drop down menu, select “Company”.
7. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
8. 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
9. 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 Lauren Bodine (503-947-7225, Lauren.N.Bodine@oregon.gov) or the Division of Financial Regulation (866-814-9710, cp.ins@oregon.gov).

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 December 2020): **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 most recent certification renewal date. It does not specify the initial date of certification. The initial date of certification can be determined by contacting the Pennsylvania Insurance Department.

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 word “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 Search 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

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 2) 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: **Yes**

Possible Reporting Classifications (as of December 2020): **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. Click on the link above to be directed to the Licensed and Approved Insurance Companies webpage.
2. Click on the “Certified Reinsurers Status List” at the bottom of the webpage.
3. 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 “Lines of Business Certified to Reinsure” column specifies the line(s) of business for which the certified reinsurer classification applies.
4. 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.
5. 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: [Individual Company Search](#)

6. In the “Jurisdiction” drop down menu, select “Rhode Island”.
7. In the “Search Type” drop down menu, select “Company”.
8. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
9. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

10. 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 Debra Almeida (401-462-9542, Debra.Almeida@dbr.ri.gov) or the Company Insurance Regulation Division (401-462-9520, DBR.Insurance@dbr.ri.gov).

Website: [Rhode Island Department of Business Regulation](http://www.dbr.ri.gov)

South Carolina

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “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 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 “Jurisdiction” drop down menu, select “South Carolina”.
5. In the “Search Type” drop down menu, select “Company”.
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. 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)

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

- 8. 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 Company Financial Regulation & Solvency (803-737-6199, fnclmail@doi.sc.gov) or Lee Hill (lhill@doi.sc.gov).

Website: [South Carolina Department of Insurance](#)

South Dakota

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “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

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.

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

4. The above is a link to the listing of accredited reinsurers in the state.
5. 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 check the list of qualified reinsurers in the state.

Link 3: [List of Qualified Reinsurers](#)

7. The above is a link to the listing of qualified reinsurers in the state.
8. If the company of interest is included on the list, then the company should be classified as authorized for reporting purposes.
9. 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 4: [Individual Company Search](#)

10. Select “South Dakota” from the dropdown menu and then select the “Company” radio button.
11. Switch the “Inquiry Type” radio button to “Active Company List”.
12. In the “Company Name” search bar, insert the name of the company of interest and click “Submit”.
13. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.
14. If the query does not display any results, or if the company does not show up either list (Link 1 or Link 2), then the company should be classified as unauthorized for reporting purposes.

Additional Information on Reporting Classifications in the State:

Contact South Dakota Division of Insurance (605-773-3563, sdinsurance@state.sd.us) or Patsy Madsen, Company Licensing Specialist (605-773-3563; Patsy.madsen@state.sd.us).

Website: [South Dakota Division of Insurance](#)

Tennessee

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Date of Initial Certification in TN” 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 with License Type “Reinsurer (Certified)”, 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: [Individual Company Search](#)

4. In the “Jurisdiction” drop down menu, select “Tennessee”.
5. In the “Search Type” drop down menu, select “Company”.
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. REINSURER
Note – Certified Reinsurers are also listed with “Company Type” = REINSURER. If the “Company Type” is REINSURER and the company is NOT certified, then the company should be classified as authorized for reporting purposes.
 - b. PROPERTY
 - c. LIFE
8. 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 Financial Affairs (615-741-1633) or Phil Adams (615-741-6152; phil.adams@tn.gov).

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

Texas

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state. After following the link, click “List of pending applications for public comment”.
2. A PDF will be downloaded and if the company of interest is included under the header “The following companies have received approval as a Certified Reinsurer”, then they are eligible to post reduced collateral for reinsurance liabilities and are considered certified for reporting purposes.

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

Note 2 – The “Rating” line 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 Texas Department of Insurance website. Certified lines of business can be determined by contacting the Texas Department of Insurance.

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

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

Link 2: [Individual Company Search](#)

5. Select “Texas” from the dropdown menu and then select the “Company” radio button.
6. Switch the “Inquiry Type” radio button to “Active Company List”.
7. In the “Company Name” search bar, insert the name of the company of interest and click “Submit”.
8. If the company of interest is included in the results, click on the name of the company.
9. If 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 P & C Reinsurer
 - b. Trusteed Life Reinsurer
 - c. Accredited P & C Reinsurer
 - d. Accredited Life Reinsurer

- e. Fire and Casualty
- f. Casualty
- g. Life, Health, or Accident

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

10. 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 Registration Team (512-676-6395, registrationteam@tdi.texas.gov).

Website: [Texas Department of Insurance](http://www.tdi.texas.gov)

Utah

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “Jurisdiction” dropdown menu, select “Utah”.
2. In the “Entity Type” dropdown menu, select “Company”.
3. Switch the “Inquiry Type” radio button to “Active Company List”.
4. 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 “Status Date” specifies the certification date.

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

Note 3 – The approved certified lines of business are not identified through Utah’s search function. Certified lines of business can be determined by contacting the Utah Insurance Department.

5. If the company of interest is not included in the 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.
6. 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: [Individual Company Search](#)

7. Select “Utah” from the dropdown menu and then select the “Company” radio button.
8. Switch the “Inquiry Type” radio button to “Active Company List”.
9. In the “Company Name” search bar, insert the name of the company of interest and then click on “Submit”.
10. 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. Trusteed Reinsurer
 - c. Property and Casualty Insurer

d. Health

e. Life

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

11. 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 Jay Sueoka, Examination and Solvency Division (801-538-3814, jsueoka@utah.gov).

Website: [Utah Insurance Department](#)

Vermont

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 link to the listing of certified reinsurers that have been approved for reduced collateral in the state.
2. Click on the “Certified Reinsurer Listing” link, then click on the PDF file that appears. 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 “Initial Licensure Date” column specifies the certification date.

Note 2 – The “Current Rating” column specifies the secure rating category and corresponding required collateral percentage, and the “% Collateral Requirement” column specifies the corresponding required collateral percentage.

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

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

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

Link: [Individual Company Search](#)

5. Select “Vermont” from the dropdown menu and then select the “Company” radio button.
6. Switch the “Inquiry Type” radio button to “Active Company List”.
7. In the “Company Name” search bar, insert the name of the company of interest and click “Submit”.
8. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 Insurance Company Licensing (802-828-2470, dfr.complic@vermont.gov) or Karen Ducharme (802-828-1959, karen.ducharme@vermont.gov).

Website: [Department of Financial Regulation - Insurance Division](#)

Virginia

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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. Click on the link above to be directed to the Company Financial Reporting webpage, then expand the “Certified Reinsurers” tab.
2. Click on the “List of Approved Certified Reinsurers” in the middle of the webpage.
3. 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 Virginia Insurance Department website. Certified lines of business can be determined by contacting the Virginia Insurance Department.

4. 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.
5. 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: [Individual Company Search](#)

6. Click on “Company”.
7. In the “Company Name” search bar, insert the name of the company of interest and click on “Search”.
8. 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

Exception – At the time of this publication, Virginia’s list of Qualified Reinsurers has several known errors. Notably, Virginia incorrectly lists Arch Reinsurance Ltd. and Swiss Reinsurance Company Ltd. as Qualified Reinsurers. If the company of interest is included on the List of Certified Reinsurers and also on the list of Qualified Reinsurers, then Aon recommends reaching out to the Virginia Department of Insurance to confirm the correct reporting status.

- b. Property & Casualty Insurer

c. Life & Health Insurer

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

9. 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 Jim Ware (804-371-9801, jim.ware@scc.virginia.gov).

Website: [Virginia State Corporation Commission](#)

Washington

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 Certification” column specifies the certification date.

Note 2 – The “Financial Strength” 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: [Individual Company Search](#)

4. Click on the “Company Search” tab.
5. In the “Name” search bar insert, the name of the company of interest and click on “Search”.
6. If the company of interest is included in the results, click on the name of the company.
7. 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. Trusted Alien Reinsurer
 - b. Property
 - c. Life
 - d. Accredited Reinsurer

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 Ron Pastuch, Company Licensing Manager (360-725-7211, RonP@oic.wa.gov).

Website: [Washington State Office of the Insurance Commissioner](#)

West Virginia

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 (the list is located at the bottom of the webpage). 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 West Virginia Offices of the Insurance Commissioner website. Certified lines of business can be determined by contacting the West Virginia Offices of the Insurance Commissioner.

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: [Individual Company Search](#)

1. In the “Jurisdiction” drop down menu, select “West Virginia”.
2. In the “Search Type” drop down menu, select “Company”.
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. TRUSTEED REINSURER
 - b. ACCREDITED REINSURER
 - c. PROPERTY & CASUALTY
 - d. REINSURER PROPERTY & CASUALTY
 - e. REINSURER LIFE
 - f. 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 the Company Financial Condition department (304-558-2100; OICfinancialconditions@wv.gov).

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

Wisconsin

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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](#)

4. 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 “Secure Level” column specifies the secure rating category. The “Collateral Required” column specifies the corresponding required collateral percentage.

Note 3 - The approved certified lines of business are not identified on the Wisconsin Office of the Commissioner of Insurance website. Certified lines of business can be determined by contacting the Wisconsin Office of the Commissioner of Insurance.

5. 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.
6. 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 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.

Link 1: [List of Unlicensed Authorized Reinsurers](#)

7. 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.
8. 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](#)

9. In the “Jurisdiction” drop down menu, select “Wisconsin”.
10. In the “Search Type” drop down menu, select “Company”.
11. In the “Company Name” search bar, insert the name of the company of interest and click “Search”.
12. 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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

13. 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 Levi Olson (608-264-8125, levi.olson@wisconsin.gov).

Website: [Wisconsin Office of the Commissioner of Insurance](#)

Wyoming

Credit for Reinsurance Model Law & Regulation: **Enacted**

Reinsurers Approved for Certification: **Yes**

Possible Reporting Classifications (as of December 2020): **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 “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 Wyoming Department of Insurance website. Certified lines of business can be determined by contacting the Wyoming 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: [Individual Company Search](#)

4. Select “Wyoming” from the drop-down menu and then select the “Company” radio button.
5. Switch the “Inquiry Type” radio button to “Active Company List”.
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 “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

Note – If the company of interest is both certified and authorized then the reporting status can be determined by following the steps outlined on page 8 of this guide.

8. 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 G. Douglas Melvin (307-777-5619; doug.melvin@wyo.gov).

Website: [Wyoming Department of Insurance](#)

Appendix II: List of Notable Non-U.S. Accredited Reinsurers (as of December 31, 2020)

There are 15 prominent non-U.S. reinsurers as well as Lloyd's syndicates (a.k.a. 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
- Endurance Specialty Insurance Limited (The MBT is approved in the following states AK, AR, AZ, CA, DC, DE, FL, HI, ID, IN, KS, KY, MA, MI, MO, MS, MT, NC, NE, NV, OH, OK, OR, RI, SC, SD, TN, TX, UT, VA, WV, WI, WY)
- Hannover Ruck SE (f.k.a. Hannover Rueckversicherung AG)
- Lancashire Insurance Company Limited
- Mapfre Re, Compania de Reaseguros, S.A. (All states except Louisiana)
- Markel Bermuda Limited (All states except Florida and New York)
- Markel International Insurance Company Limited (All states except Georgia, Louisiana, Maine, Michigan and Minnesota)
- Partner Reinsurance Company, Limited
- Renaissance Reinsurance Limited
- Underwriters at Lloyd's
- Validus Reinsurance, Limited (All states except Florida and New York)
- Validus Reinsurance (Switzerland) Ltd. (All states except Florida, New Mexico and New York)

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. However, most regulators are allowing reinsurers to roll-in existing recoverables (i.e., recoverables from contracts incepting prior to the date the MBT was approved). This roll-in of existing recoverables into a full collateral MBT allows ceding insurers to report all recoverables as authorized.

MBTs were originally used to collateralize recoverables at 100%. However, in some cases, certified reinsurers use a second MBT to collateralize their reduced collateral recoverables.

The reporting of recoverables for reinsurers who use MBTs and are certified can be complicated. As a result, we recommend reviewing our specific reporting instructions which are contained in the following Aon publication: "[Guide to Reporting of Reinsurance Recoverables: 2020 U.S. Statutory Annual Statement](#)".