

**Use of Fictitious Names
(Also Known As [AKA] or Doing Business As [DBA])**

State	Requirement
Alabama	State does not allow the use of fictitious names (Ala. Code Section 27-3-5).
Alaska	State allows use of DBAs and AKAs.
Arizona	State allows the use of DBAs. Once selected, the DBA must be used at all time. The legal name may be used in addition to the DBA.
Arkansas	State allows use of DBAs and AKAs.
California	Foreign insurers may use a fictitious name when their true name cannot be approved because it is an interference with, or too similar to an already approved name or when the true name is likely to mislead the public.
Colorado	Using DBAs or AKAs is discouraged; however, there is no statute prohibiting this practice.
Connecticut	State does not allow the use of fictitious names.
✓ Delaware	State allows use of DBAs and AKAs. The applicant must use its true name on policies of insurance, advertising and other filings. Must register trade name with State. http://courts.delaware.gov/superior/trade_names.aspx.
District of Columbia	State does not allow the use of fictitious names.
Florida	State allows use of DBAs and AKAs. The insurer must file/register with the Florida Division of Corporations as well as register the fictitious name/DBA with the Florida Office of Insurance Regulation. The insurer's true name must appear on the policy.
Georgia	State does not allow the use of fictitious names.
Hawaii	The use of DBA or AKA is discouraged but not statutorily prohibited. The DBA must be approved by the Hawaii Insurance Division. Both legal and DBA names must be shown in legal documents which include Certificate of Authority and Certificate of Deposit.
Idaho	State allows the use of fictitious names. The DBA must be approved by the Idaho Department of Insurance, the Certificate of Deposit must be amended to include the DBA, and the DBA must be registered with the Secretary of State's Office.
Illinois	State does not allow the use of fictitious names.
Indiana	State does not allow the use of fictitious names on policies of insurance.
Iowa	State does not allow the use of fictitious names.
Kansas	Using DBAs or AKAs is discouraged; however, there is no statute prohibiting this practice.
Kentucky	State allows the use of fictitious names only when there is a conflict with another insurer's name.
Louisiana	State allows the use of fictitious names.

State	Requirement
Maine	State allows the use of fictitious names with approval from the Bureau of Insurance. The DBA cannot be misleading as to the type of organization of the insurer (e.g., cannot use Mutual in the name if the company is not a mutual insurer).
Maryland	State does not allow the use of fictitious names for property/casualty companies. Life and health companies may use fictitious names and must also show the true name of the insurer.
Massachusetts	State does not allow the use of fictitious names.
Michigan	State does not allow the use of fictitious names.
Minnesota	State does not allow the use of fictitious names.
Mississippi	State does not generally allow the use of fictitious names; however, if the insurer's domiciliary charter/articles of incorporation allows the company to use different names for different states and that name is specifically noted, insurer may use the fictitious name. All filings must contain the exception name.
Missouri	State does not allow the use of fictitious names.
Montana	State allows the use of fictitious names along with the true name of the insurer.
Nebraska	State does not allow the use of fictitious names.
Nevada	State reviews each case on its merits.
New Hampshire	State reviews each case on its merits.
New Jersey	State does not allow the use of fictitious names.
New Mexico	State allows the use of fictitious names if there is a conflict with another insurer with the same name or deceptively similar name. All documentation submitted must reflect both names.
New York	State does not allow the use of fictitious names.
North Carolina	State prefers that insurers not use fictitious names; however, if a company has to use a DBA for a particular reason, then it must file all of its documents in the DBA name (including annual and quarterly statements).
North Dakota	State allows the use of fictitious names along with the true name of the insurer on policies, advertising and other items.
Ohio	State does not allow fictitious names except for Health Insuring Corporations.
Oklahoma	Company name must be true legal name, dba allowed to be used if it has been legally registered with the state of domicile and OK.
Oregon	State allows the use of fictitious names and the DBA name must be on file with the Insurance Commissioner.
Pennsylvania	State does not allow the use of fictitious names.
Puerto Rico	U.S. Territory does not allow the use of fictitious names.

State	Requirement
Rhode Island	State allows the use of fictitious names. The insurer requesting a fictitious name must file that request with the Rhode Island Secretary of State and concurrently file the request with the Rhode Island Insurance Division. The Insurance division will reissue a Certification of Authority with the fictitious name when the original Certificate of Authority is returned.
South Carolina	State does not allow the use of fictitious names.
South Dakota	State does not allow the use of fictitious names.
Tennessee	Using DBAs or AKAs is discouraged and may be recognized only on an exception basis. Usage would additionally require recognition by Tennessee Secretary of State.
Texas	State does not allow the use of fictitious names in conjunction with the charter name; however, the insurer may use a name different than what it operates under in its state of domicile and other jurisdictions. The insurer must file an assumed name certificate and must use that name at all times in the state.
Utah	State allows insurers to use both AKA and DBA, however, name has to be registered with the Utah Department of Corporations and approved by the Utah Insurance Department.
Vermont	State does not allow the use of fictitious names.
Virginia	State allows the use of fictitious names and the full legal corporate name must be included.
Washington	State does not allow the use of fictitious names.
West Virginia	State allows insurers to use fictitious names; however, it will not show on the Certificate of Authority unless it's requested.
Wisconsin	State does not allow the use of fictitious names
Wyoming	Per W.S. 26-3-120(a) A property insurer or multiple line insurer authorized to transact insurance in Wyoming may issue property insurance policies under its own name or under one (1) additional "title" registered with the commissioner. Per W.S. 26-3-106(b) In case of conflict of names between two (2) insurers, or a conflict otherwise prohibited under this section, the Commissioner may permit, or shall require as a condition to the issuance of an original certificate of authority to an applicant insurer, the insurer to use in this state a modified name as may reasonably be necessary to avoid the conflict.