

# UNIFORM CERTIFICATE OF AUTHORITY APPLICATION

## Name Approval Requirements

The following table is intended to serve as a guide for the various name approval requirements of each Uniform State. Applicants are strongly advised to check with each state separately to ensure compliance with all applicable name approval requirements.

A link to the Application instructions for [Expansion Application, Section II, Filing Requirement Item 5](#); and [Corporate Amendment Application Section III, Filing Requirement Item 8](#) are provided.

✓ = This information has been updated by the state department of insurance.

State	Name Approval Process
AL	Submit request for name approval to Ann Strickland, Examiner. After name is approved a letter of name availability is issued. This letter along with a check for \$10.00 should be submitted to: Alabama Secretary of State, Corporate Division, P.O. Box 5616, Montgomery, AL 36103.
AK	The Alaska Division of Insurance does not reserve or approve names for use by insurance companies. Section 21.09.050 of the Alaska Insurance Code prohibits the use of a name that might mislead, deceive or be deceptively similar to the name of another insurer.
AR	The Arkansas Insurance Department does not reserve or approve names for use by insurance companies. Ark. Code ann. 23-63-203 prohibits the use of a name, which might mislead, deceive or be deceptively similar to the name of another insurer. Contact Legal Division, with any questions at (501) 371-2820 or <a href="mailto:lorraine.rowland@arkansas.gov">lorraine.rowland@arkansas.gov</a> .
AZ	The Arizona Department of Insurance does not reserve or approve names for use by insurance companies. A.R.S. § 20-218 prohibits an insurer's use of a name so similar to that of another insurer as to cause uncertainty or confusion, nor use a name which may tend to deceive or mislead the public as the type of organization of the insurer. Applicant should send an email to <a href="mailto:ccook@azinsurance.gov">ccook@azinsurance.gov</a> to request a name availability check. If the name is available for use in AZ, the Applicant may reserve its name with the Arizona Corporation Commission if it chooses to <a href="http://ecorp.azcc.gov/Entity">http://ecorp.azcc.gov/Entity</a> .  Newly forming domestic insurers and insurers redomesticating to Arizona must deliver their Articles of Incorporation or Articles of Redomestication, respectively, to the Department of Insurance to be reviewed and stamped prior to filing with the Arizona Corporation Commission. Call (602) 364-3986 for assistance.
CA	The Insurance Commissioner and the Secretary of State must approve name. Submit written request with fee of \$136 to the Commissioner at 45 Fremont Street, 24th Floor, San Francisco, CA 94105 Attention: Name Reservation Unit. Include in your application a copy of your letter to the Secretary of State at 1500 11th Street, Sacramento, CA 95814 Attention: Corporate Filing and Services Division.
CO	The Colorado Division of Insurance has no formal name approval process. The Colorado Secretary of State does regulate this. Information is available on its website under "Business Division." That information includes an article titled "Business Names" that addresses the issue of "name availability." The Business Division web page also permits a search of the business entity records database maintained by the Colorado Secretary of State. The website for the Business Division is <a href="http://www.sos.state.co.us/pubs/business/main.htm">http://www.sos.state.co.us/pubs/business/main.htm</a> .
CT	The Articles of Incorporation and any amendments are approved by the Connecticut Insurance Commissioner prior to being filed with the Office of the Secretary of State. (Domestic Only).  The Connecticut Insurance Department does not reserve or approve names for foreign insurers.

State	Name Approval Process
CT (cont)	The name on the articles of incorporation filed with the application is used in Connecticut for foreign insurers. Reservation of names is supervised by the Office of the Secretary of State, 30 Trinity Street, Hartford, CT 06106, (860) 509-6003.
DE	The Delaware Department of Insurance does not reserve nor approve names for use by insurance companies. However, Delaware Insurance Code, Section 509 prohibits the formation or authorization of an insurer which has or uses a name which is the same as or deceptively similar to that of another insurance company already authorized.
DC	The District of Columbia Department of Insurance and Securities does not reserve or approve names. D.C. Code Section 35-601 (1) prohibits the use of a name that is identical or so similar to the name of an existing insurer authorized to do business in the District as to mislead the public or cause confusion. If a mutual company, the name must contain the word "mutual."
FL	All domestic corporations, including insurance companies, are required to register as a domestic corporation through the Office of the Secretary of the State. All foreign corporations, including insurance companies organized under the laws of another state are required to register as a foreign corporation through the Office of the Secretary of State. A Certificate of Status obtained from the Secretary of State's Office is required to be submitted with the application to the Office of Insurance Regulation. The phone number for the Office of the Secretary of State is (850) 245-6051. The web site address is <a href="http://www.sunbiz.org">http://www.sunbiz.org</a> .
GA	O.C.G.A. §33-3-12 No insurer shall have or use a name so similar to that of any insurer already so authorized in Georgia as to cause uncertainty or confusion or use a name that would deceptively mislead as to the type of organization of the insurer. In the case of a conflict of names between two insurers, the Commissioner may require as a condition to the issuance of a certificate of authority that an insurer use in Georgia a supplement or modification to its name as may reasonably be necessary to avoid a conflict. Name approval requests should be submitted to Applications Coordinator.
HI	<p>Chapter 431:3-202 (b) states that no insurer shall assume or use a name deceptively similar to that of any other authorized insurer, nor which tends to deceive or mislead as to the type of organization of the insurer.</p> <p>Effective March 1, 2010, the Hawaii Insurance Division will no longer accept name reservation requests. All name reservation requests must be directed to the Hawaii Business Registration Division ("BREG"). Requestors should call BREG at (808)586-2727 for instructions and fees, for more information visit their website at:<a href="http://hawaii.gov/dcca/breg">http://hawaii.gov/dcca/breg</a> (BREG's form to reserve a name is X-1.</p> <p>Also, additional documentation from the Insurance Division may be requested in order to process your Name Reservation with BREG.)</p> <p>NOTE: An insurer must obtain their Certificate of Authority from the Hawaii Insurance Division in order to transact insurance business in this State.</p>
ID	The Idaho Department of Insurance has discontinued taking name reservations. No insurer shall have or use a name which is the same or deceptively similar to that of another insurer already licensed. Refer to Idaho Code §41-311 for company name.
IL	A company's name cannot be the same as, or deceptively similar to, the name of any domestic company, or of any foreign or alien company, authorized to transact business in the state.
IN	<p>The Indiana Department of Insurance does not reserve or approve names for use by insurance companies, but company name must be in accordance with the following Indiana Insurance Codes:</p> <p>Domestic <a href="#">IC 27-1-6-3</a>  Foreign <a href="#">IC 27-1-17-3</a>  HMO <a href="#">IC 27-13-2-9</a></p>

State	Name Approval Process
IA	No names are reserved or specifically approved. Applicant's name must meet similarity standard in that it is not considered misleading, deceptive or deceptively similar to a licensed insurer.
KS	No insurance company shall adopt the name of any existing insurance company or any name so similar as to mislead the public. Domestic insurers are required to submit the name of the company to the Kansas Insurance Commissioner for approval prior to commencement of business in Kansas pursuant to K.S.A. 40-203. Upon submission of any company license application to Kansas, the Admission Coordinator evaluates the department's database of names. The company is contacted only if a similar or misleading name exists in the system.
KY	No name approval process unless the insurer uses a name that is the same as or deceptively similar to that of another insurer already authorized. KRS 304.3-100.
LA	A company may write in advance and request the availability of a name. There is nothing in statute allowing us to reserve a name. The Department will look at the proposed name and compare it to names of other licensed insurers in the state. Using a best-judgment call, we will determine if the name is "deceptively similar" to any other insurer operating within the state.
ME	Name reservation and approval recommended; Title 24-A M.R.S.A. Section 408 provides guidance. Can be reserved prior to filing application. This is also suggested for corporate amendment name-change transactions. The Name Reservation form can be found at <a href="http://www.maine.gov/pfr/insurance/company/index.htm">http://www.maine.gov/pfr/insurance/company/index.htm</a> as a "bullet" item under the heading <i>Status Change Forms – etc.</i> \$25 filing fee payable to Treasurer, State of Maine.
MD	<p>Maryland does not require the reserving of an insurer's corporate name. However, Section 4-102(b) of the Insurance Article of the Annotated Code of Maryland states "An insurer may not be authorized to engage in the insurance business in the State if the insurer has or uses a name that is so similar to the name of an insurer already so authorized as to tend to cause uncertainty or confusion or that tends to deceive or mislead about the type of organization of the insurer.</p> <p>Maryland requires the Articles of Incorporation of each domestic insurer and any amendments to its charter be submitted to the Commissioner for examination and approval. Once approved by the Commissioner, the Articles of Incorporation must be filed with the Maryland Department of Assessments and Taxation. This is set forth in Section 3-104 of the Insurance Article of the Annotated Code of Maryland. The address for the Maryland Department of Assessments and Taxation is:</p> <p>Maryland Department of Assessments and Taxation 300 W. Preston Street Baltimore, Maryland 21201</p>
MA	Massachusetts's General Laws Chapter 175 § 49 details the procedure that must be followed for name approval of a domestic insurance company. Foreign insurance companies do not require name approval per se. However, if the proposed company name is very similar to an existing domestic company's name, it is handled on a case by case basis and usually referred to the Secretary of State's office for resolution.
MI	No name approval process. See MCL 500.454.
MN	No names are reserved or specifically approved. Applicant's name must meet similarity standard in that it is not considered misleading, deceptive or deceptively similar to a licensed insurer.
MS	The company name must be approved by the Commissioner and must not so closely resemble the name of an existing corporation doing business under the laws of this state as to be likely to mislead the public.
MO	Admission Specialist evaluates the department's database. The company is contacted only if a similar or misleading name exists in the system.

State	Name Approval Process
MT	<p>The Montana Division of Insurance does not reserve or approve names for use by insurance companies.</p> <p>33-2-107. Name -- dissimilar.</p> <ol style="list-style-type: none"> <li>(1) No insurer shall be authorized to transact insurance in this state, which has or uses a name so similar to that of another insurer already so authorized as likely to mislead the public.</li> <li>(2) No life insurer shall be authorized which has or uses a name deceptively similar to that of another insurer authorized to transact insurance in this state within the preceding 10 years if life insurance policies originally issued by such other insurer are still outstanding in this state.</li> <li>(3) No insurer shall be so authorized which has or uses a name, which tends to deceive or mislead as to the type of organization of the insurer.</li> <li>(4) In case of conflict of names between two insurers or a conflict otherwise prohibited under the foregoing subsections of this section, the commissioner may permit or require the more recently authorized insurer to use in Montana such supplementation or modification of its name or such business name as may reasonably be necessary to avoid such conflict.</li> </ol>
NE	<p>Nebraska does not reserve names. No formal approval process. Neb.Rev.Stat. §44-351, prohibits an insurance company from taking any name in use by other company or so closely resembling such name as to deceive or mislead the public. Contact Kristy Hadden, Company Administrator, with questions regarding the Primary and Expansion Applications at (402) 471-0373. Contact Lori Bruss, Staff Assistant II, with questions regarding the Corporate Amendments Application at (402) 471-4045.</p>
NV	<p>Pursuant to NRS 680A.100(1) "No insurer shall be formed or authorized to transact insurance in this state which has or uses a name which is the same as or deceptively similar to that of another insurer already so authorized, without the written consent of such other insurer..."</p>
NH	<p>Submit letter to the NH Insurance Department stating the name of the company to approve along with \$25 fee. Make check payable to the New Hampshire Insurance Department. The name approval may be submitted at the same time as the UCAA application. (RSA 401:15 and RSA 401:16)</p>
NJ	<p>Please be advised that there is no provision under New Jersey statutes for the reservation or approval of a corporate name for use by an "insurer" as defined in N.J.S.A. 17:32-17. However, in accordance with N.J.S.A. 17:32-2d, no "Certificate of Authority" shall be issued to an insurer (insurance company) by the commissioner if, in the judgment of the commissioner, the name of such company shall so closely resemble the name of any existing company authorized to transact business in this State as to be likely to mislead the public.</p>
NM	<p>Pursuant to NMSA Section 59A-5-14, the name must not be the same or deceptively similar to that of another insurer already authorized, or has or uses a name tending to mislead as to its type of organization. Admission specialist evaluates the division's database. The company is contacted only if a similar or misleading name exists in the system.</p>

State	Name Approval Process
NY	<p>Name must be approved and reserved by the Office of General Counsel, Section 1102(g) of the N.Y. Ins. Law, prior to the submission of incorporation papers (Note: domestic insurers must be incorporated through the Department of Financial Services prior to submission of Primary Application). Letters requesting approval and reservation should be submitted to the Office of General Counsel, State of New York Department of Financial Services, One Commerce Plaza, Albany, NY 12257 along with payment of a \$25.00 fee, check made payable to the Superintendent of Financial Services. See Department of Financial Services Insurance Division Regulation No. 104, 11 NYCRR 87.</p> <p>All foreign insurers must have their name approved by Office of General Counsel. Letters requesting approval and reservation should be submitted to the Office of General Counsel, State of New York Department of Financial Services, One Commerce Plaza, Albany, NY 12257 along with payment of the \$25 fee, check made payable to the Superintendent of Financial Services.</p>
NC	<p>NCGS 58-16-5(7) requires each applicant company to be in substantial compliance with the insurance company name requirements of NCGS 58-7-35 as a condition for admission. An insurance company name must not so closely resemble the name of an existing insurance company doing business in this state as to be likely to mislead the public, and must be approved during the application process. North Carolina does not have a statutory provision allowing the reservation of an insurance company name. The approval of each applicant company name is accomplished during the application process. If the name of an applicant company does not satisfy the conditions of the statute, the company will be notified of the admission deficiency.</p>
ND	<p>A foreign company may not adopt a name that is so similar to a name already in use by an existing company organized or licensed in this state as to be confusing or misleading. Upon receipt of the application, the Department will automatically check the name for conformity and notify the applicant company of the Department's determination. N.D.C.C. §§ 26.1-11-01 and 26.1-12-27</p>
OH	<p>A foreign company will not be licensed if its name is the same as a name already is use by a company currently licensed in this state. Upon receipt of the application, the Department will automatically check the name for conformity and notify the applicant company of the Department's determination</p>
OK	<p>No names are reserved. Applicant name cannot be identical to a name already used or misleading or deceptive.</p>
✓OR	<p>Pursuant to ORS 731.430, name must not be same as or deceptively similar to any other insurer so formed or authorized. Name must not be deceptive or misleading as to the type of organization of the insurer or that does not indicate the insurer is transacting insurance. Any person may reserve a name for use as a corporate name or assumed business name by filing in writing. Contact <b>Lauren Bodine, Financial Filings Coordinator, (503) 947-7225</b>.</p>
PA	<p>The insurance department does not reserve or approve names for use by foreign insurance companies. 40 P.S. Section 421 prohibits the use of a name that is likely to confuse or mislead the public. Please contact Chief, Company Licensing Division at (717) 787-2735 or <a href="mailto:ra-in-company@pa.gov">ra-in-company@pa.gov</a> with any additional questions.</p>
PR	N/A

State	Name Approval Process
RI	<p>Primary App: R.I. will not approve an application from a company whose name is the same as or similar to a company already licensed in RI, nor will we approve an application from a company whose name, in our estimation, would tend to create confusion in the minds of policyholders. A company must obtain name clearance and approval through the RI Department of Business Regulation and the RI Secretary of State. The applicant company should obtain name clearance initially from the RI Secretary of State at (401) 222-3040.</p> <p>Expansion &amp; Corporate Amendments Apps: RI does not reserve names. Generally, RI will rely on the domestic state insurance department/division's acceptance of a company's name. However, we will not approve an application from a company whose current or proposed name is the same as or similar to a company already licensed in RI, nor will we approve an application from a company whose name, in our estimation, would tend to create confusion in the minds of policyholders.</p>
SC	The applicant's use of a name which is similar to another insurer previously authorized to do business in this state will not be considered (SC 38-5-100).
SD	The South Dakota DOI does not require this, but a company can reserve a name and approval will be given.
TN	Names are not reserved or approved. Applicant's name must meet similarity standard in that it is not considered misleading, deceptive, or deceptively similar to a licensed insurer.
TX	Texas requires a name reservation process prior to name approval. The name must not be similar to other licensed companies as to avoid customer confusion. A \$100 fee is required. Please contact Company Licensing & Registration at <a href="mailto:CLRFilings@tdi.texas.gov">CLRFilings@tdi.texas.gov</a> for submission.
UT	<p>The Utah Insurance Department does not reserve or register names for use by insurance companies. It does approve the use of a name. Utah Code Ann. § 31A-1-109 prohibits the use of a name that is the same or deceptively similar to the name of any corporate licensee of the department. Reservation or registration of a corporate name can be made by a proper filing with the:</p> <p>Utah Department of Corporations, Corporations Division, 160 East 300 South, Salt Lake City, UT 84111.</p>
VT	No name approval process.
VA	The Bureau of Insurance is not responsible for name approval or reservation. An applicant may request forms and instructions for name reservation from the Clerk of the State Corporation Commission, P. O. Box 1197, Richmond, VA 23218, (804) 371-9733. ( <a href="http://www.scc.virginia.gov/clk/formfee.aspx">www.scc.virginia.gov/clk/formfee.aspx</a> )
WA	Per RCW 48.05.190, every insurer must conduct business in its own legal name, and no insurer may assume or use a name deceptively similar to that of any other authorized insurer.
WV	The WV Offices of the Insurance Commissioner does not reserve or approve names, but WV Code §33-3-12 disallows a name which is "so similar to that of any insurer already so licensed as to cause uncertainty or confusion or which tends to deceive or mislead as to the type of organization of the insurer." In case of a conflict of names between insurers, the commissioner may permit or require supplementation or modification of names to avoid conflict.
WI	Name must be distinguishable from the name of any domestic or nondomestic company authorized to transact business in the state.

State	Name Approval Process
WY	The Wyoming DOI does not have a formal name approval procedure, and company names cannot be reserved. W.S. 26-3-106 sets forth the requirements regarding insurer's names: A company's name cannot be the same or deceptively similar to a company that is already authorized in Wyoming, and the name cannot be misleading as to the company's type of organization.