The procedures to be followed when two insurance companies merge will depend on the statuses of the merging companies, as outlined below:

**IF BOTH COMPANIES ARE LICENSED IN RHODE ISLAND**

When two Rhode Island licensed companies merge, the following items must be filed with this Division:

- A certified copy of each domestic Insurance Department’s Order of Approval;
- A copy of the merger agreement, certified by the surviving company’s domestic Insurance Department;
- The continuous R.I. Certificate of Authority which was issued on or after April 1, 1988 to the insurance company that will cease to exist; and
- A completed information update form for the surviving company

Upon receipt of the required material, we will process the transaction. All fees will be billed on a retaliatory basis upon completion of that process.

Policy forms and/or rates previously approved for a non-surviving company, may be filed for use in the surviving company, subject to the following instructions:

- **Property & Casualty Policy Forms and/or Rates**: See Item F of Instructions for Property & Casualty Rate, Rule & Form Filings. If additional information is needed on forms or rates, please contact Beth Vollucci, Chief of Consumer and Filing Services at (401) 462-9610..

**IF ONLY THE SURVIVING COMPANY IS LICENSED IN RHODE ISLAND**

If a company not licensed in Rhode Island is merging with and into a Rhode Island licensed company that will continue as the surviving company, only a certified copy of the Merger Agreement must be filed with this Division.

**IF THE SURVIVING COMPANY IS NOT LICENSED IN RHODE ISLAND**

If a company licensed in Rhode Island is merging with and into a non-licensed company, one of the following two criteria must first be satisfied before this Division will approve the merger:

1. The non-licensed company must apply for a Rhode Island Certificate of Authority.
2. The Rhode Island licensed company must transfer all of its Rhode Island policies to another duly licensed insurer. See Assumption Reinsurance filing requirements and RIGL 27-53.1.

Upon its meeting of one of these two above criteria, the non-surviving company will be required to surrender its RI Certificate of Authority.

Completed applications and related questions should be directed to:

Deb Almeida  
(401) 462-9542  
Debra.Almeida@dbr.ri.gov

Mailing Address:  
Rhode Island Insurance Division  
1511 Pontiac Avenue Bldg 69-2  
Cranston, RI 02920