Prior to April 1, 1988, Rhode Island issued limited term Certificates of Authority to foreign insurance companies authorized to do business in this state; those Certificates were renewable each April 1. Since April 1, 1988, Rhode Island has issued continuous Certificates of Authority, which continue in effect for as long as the company continues to pay its annual renewal fees, or until this Division replaces or revokes the Certificate.

Until July 1, 2001, changes of a company’s name, city or state of domicile, and/or added lines of authorized business were effected on the original Certificate itself in the form of an amendment. Effective July 1, 2001, changes to a company’s Certificate of Authority and replacements of lost Certificates of Authority have been accomplished by issuing a replacement Certificate of Authority.

If an original continuous Certificate of Authority issued on or after April 1, 1988 has been lost, a written request for a replacement Certificate, accompanied by an Affidavit of Lost Certificate, is required by mail or email. Upon receipt of the above material, we will replace the company's Certificate of Authority. Appropriate fees will be billed on a retaliatory basis upon completion of the process.

Typically, a Certificate of Good Standing will meet the requirements of certain circumstances. In that situation, rather than requesting a replacement Certificate of Authority, a written request for a Certificate of Good Standing, accompanied by a check, is required. Certificates of Good Standing are $4.00 per copy.

Completed requests 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