

Reciprocal Jurisdiction Background

The federal Dodd-Frank Wall Street Reform and Consumer Protection Act authorized the U.S. Treasury Secretary and the U.S. Trade Representative to negotiate and enter covered agreements, which are international agreements relating to the recognition of prudential measures with respect to the business of insurance or reinsurance that achieve a level of protection for insurance or reinsurance consumers that is substantially equivalent to the level of protection achieved under state insurance or reinsurance regulation.

To date, the United States has entered into covered agreements with the European Union and United Kingdom. These Covered Agreements mandate credit for reinsurance ceded to certain reciprocal jurisdiction reinsurers and eliminate security requirements on certain assuming insurers domiciled in the E.U. or the U.K. that reinsure business from ceding insurers domiciled in the U.S., provided that certain regulatory criteria are met.

Requirements for licensing as a Reciprocal Jurisdiction Reinsurer (“RJR”) in Colorado

The Colorado Division of Insurance requires the following documents to be submitted with a Reciprocal Jurisdiction Insurer application for 2026:

1. Reciprocal Reinsurer application letter
2. An executed RJ-1
3. Completed checklist for Reciprocal Jurisdiction Reinsurers
4. Certification from the company's Domiciled Country's Regulatory Supervisor
5. Approval letter from the United States lead state for certified reinsurer or reciprocal status.
6. \$500 application fee payable to the Colorado Division of Insurance.

Note: If applying to Colorado as the Lead State, please include audited financial reports for the past two years and two years’ actuarial opinions. If actuarial reports are not available companies may substitute two years’ Financial Condition Reports (‘FCR’).

- If you need help with any of the forms you can find everything here: https://content.naic.org/cmte_e_reinsurance_certified_reciprocal_reinsurers.htm
- Once qualified, please resubmit the forms and information by July 31st of each year.
- Companies that wish to apply for RJR status in Colorado should contact:

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Current Colorado Reciprocal Reinsurers and Reciprocal Jurisdictions

Reciprocal Reinsurer #	Certified Reinsurer	Reciprocal Jurisdiction	Effective date of renewal approval in Colorado	Lines of Business
AA- 3194168	Aspen Bermuda Limited	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 3191400	Convex Re Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 1120191	Convex Insurance UK Ltd.	UK	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 3194122	DaVinci Reinsurance Ltd	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 3190339	Renaissance Reinsurance Ltd	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 1460023	Renaissance Re Europe AG	Switzerland	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 3191238	Renaissance Re Specialty U.S. Ltd	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 1122000	Underwriters at Lloyd's	UK	Jan. 1. 2026 - Dec. 31, 2026	All lines of business
AA- 1460019	MS Amlin AG	Switzerland	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA- 3190871	Lancashire Insurance Company Ltd	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191352	Ascot Bermuda Limited	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-1460100	New Reinsurance Company Ltd.	Switzerland	Jan. 1. 2026 - Dec. 31, 2026	Life & Annuity reinsurance Natural catastrophe reinsurance
AA-1120159	Trans Re London	UK	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty

AA-1120175	Fidelis Underwriting Limited	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty Life & Annuity, A&H
AA-1780078	Partner Re Europe	Ireland	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty Life & Health
AA-3191485	Fortitude Re Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty Life & Annuity reinsurance
AA-3191388	Vermeer Re Limited	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191289	Fidelis Insurance Bermuda Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3140125	Hannover Ruck	Germany	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty Life & Health
AA-3194126	Arch Reinsurance Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life, annuities, accident & health, marine, and property/casualty
AA-3191332	Somerset Re Bermuda	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life and Annuities
AA-1320152	Chubb European	France	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3190686	Partner Re Ltd. Bermuda	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty, Life & Annuities, Accident & Health
AA-3191437	Group Ark Re Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191250	Somers Re Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-1780044	Hannover Re Ireland	Ireland	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty Life & Health
AA-3191255	Hannover Life Re of America	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life, Health & Annuities

AA-3191275	RGA Americas Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life
AA-1840000	MAPFRE	Spain	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191540	Athene Annuity Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Fixed Annuity Reinsurance
AA-3190982	Athene Life Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Fixed Annuity Reinsurance
AA-1370048	Liberty Mutual	Lux.	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3194130	Endurance Specialty	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3194101	Everest Re Ltd	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-9350006	VIG Re	Czech.	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty, Life & Health
AA-1120660	Aviva	UK	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-1340028	DEVK	Germany	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3190913	Canopus Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191476	Resolution Re Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life & Annuity
AA-3190917	Liberty Specialty Markets	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191165	Aspida Life Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life & Annuity

AA-3190060	Hannover Re Bermuda	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191525	Fortitude International Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Life & Annuity, A&H, P/C
AA-1780072	XL Europe SE	Ireland	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-1340106	HDI Global SE	Germany	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-1340041	HDI Specialty SE	Germany	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-1340033	HDI Global Network AG	Germany	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191454	AXA XL	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/Casualty
AA-3191615	Hagerty Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/casualty
AA-3191413	Brit Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/casualty
AA-3191435	Conduit Re	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	Property/casualty
AA-3191416	QBE Capital Ltd.	Bermuda	Jan. 1. 2026 - Dec. 31, 2026	All Lines of business
AA-1440076	Sirius Point International	Sweden	Jan. 1. 2026 - Dec. 31, 2026	Life; Accident & Health

