

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION INSURANCE
DIVISION**

**APPLICATION FOR A RHODE ISLAND CERTIFICATE OF AUTHORITY
FOREIGN FRATERNAL SOCIETY**

Foreign Fraternal Societies contemplating applying for a Rhode Island Certificate of Authority should familiarize themselves with the RI General Law §27-25 (available online at <http://www.rilin.state.ri.us/Statutes/TITLE27/27-25/INDEX.HTM>). RI's Fraternal Code sets forth the requirements and standards to be considered for eligibility.

Specifically, §27-25-29 (available online at <http://www.rilin.state.ri.us/Statutes/TITLE27/27-25/27-25-29.HTM>) states guidelines for required documentation.

In addition, Fraternal Societies must submit to the Division the following:

- A Retaliatory Statement must be completed by the Society's domestic State Insurance Department (available online at <http://www.dbr.ri.gov/documents/divisions/insurance/foreign/RetaliatoryStatement.PDF>)
- A Power of Attorney, with an attached certification, must be completed appointing the RI Insurance Commissioner as the society's attorney for all service of process in RI. Our blank Power of Attorney and certification form should be requested from the Division
- The most recent Annual Statement and Actuarial Opinion
- The most recent Management Discussion and Analysis
- The most recent CPA Audited Financial Report
- The most recent Quarterly Statement;
- A detailed Business Plan for RI, which includes proposed lines of business and estimated RI direct written premiums for the next three years. The Business Plan must be certified by the society's Corporate Secretary

If, during the course of the application and review process any of the items above are updated, the Society is expected to keep its application current with copies of the new or updated items.

If the proposed lines of business for a Fraternal Society include variable life and/or variable annuity authority, the following additional materials and information are also required:

- A program or plan of operation for writing variable life and/or variable annuities, and a copy of the prospectus as filed with the SEC showing the SEC's effective date.
- Documentation showing that the Society has established a separate account(s).

If the regulation provided by your domiciliary state's laws provides a degree of protection to policyholders and the public which is substantially similar to that provided by RI General Law § 27-32, submit an affidavit attesting to that substantial similarity.

Applications received after November 1 of any year will be reviewed beginning in late winter or early spring of the following year. Subject to review approval, the company will be informed of final filing information, forms, and fee requirements.

<p>Fraternal Societies with questions regarding the application process should contact the department by phone directly to Jack Kearney at (401) 462-9626, by email at DBR.CompanyLicensing@dbr.ri.gov, or by fax at (401) 462-9602.</p>
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