



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Business Regulation
INSURANCE DIVISION
1511 Pontiac Ave., Bldg. 69-2
Cranston, RI 02920

TEL #: (401) 462-9520
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November 3, 2009

To: INDIVIDUAL(S) RESPONSIBLE FOR STATE FILINGS

From: Bob Myers
Insurance Examiner-In-Charge

RE: Summary of Annual and Quarterly Filing Requirements for 2010,
Fraternal Societies

Domestic and foreign Fraternal Societies should review the following attached pages:

- The NAIC's "General Instructions" for Fraternal Societies;
- The NAIC's "Fraternal Societies Checklist", annotated for filing in R.I.;
- The R.I. Insurance Division's "Notes and Instructions";
- The R.I. Insurance Division's "Special Reporting Requirements" (Fraternal Societies need to respond only to Special Reporting Requirement #2); and
- The R.I. Insurance Division's "Contracted Producer Report".

FOREIGN Fraternal Societies are required to submit to the R.I. Insurance Division, on or before the due dates indicated, only those items listed in the Checklist, Section V - State Required Filings.

- Do NOT combine multiple Societies on the same Affidavit of Filing;
- Do NOT file a printed copy of the Annual Statement nor any Separate Accounts Statement;
- Do NOT file a PDF-formatted version of those statements on CD-ROM;
- R.I. Renewal/Filing Fees, due on 05/01/10, should NOT be included with the above filings; our invoice will be mailed to the Society on or about 04/01/10.

DOMESTIC Fraternal Societies are required to submit the following items to the R.I. Insurance Division on or before the dates indicated:

- **03/01/10:** A complete Annual Statement, a Separate Account Statement (if appropriate), on paper as well as in PDF format on CD-ROM, and a Risk-Based Capital Report, with original signatures on Jurat Pages; a copy of the Checklist with Column 1 completed; and any NAIC Supplementals or R.I.-Required Filings listed in Sections II or V of the Checklist as due on this date.
- **04/01/10:** Any NAIC Supplements, on paper as well as in PDF format on CD-ROM; and any R.I.-Required Filings listed as due on this date.
- **05/01/10:** Payment of R.I. Filing Fees due as per our 04/01/10 invoice.
- **05/15/10:** A Quarterly Statement, with original signatures on the Jurat Page, on paper as well as in PDF format on CD-ROM. This filing requirement repeats on **08/15/10** and **11/15/10**.
- **06/01/10:** Audited Financial Statements, on paper as well as in PDF format on CD-ROM.
- **06/30/10:** The Supplement to Valuation Report.
- Each domestic Fraternal Society must also file electronically with the NAIC via CD-ROM, diskette, or the Internet as part of the NAIC's total filing requirements.

Whether a domestic or foreign Fraternal Society, please read "Notes and Instructions" before submitting any material. Thank you in advance for your cooperation. Feel free to contact me directly at (401) 462-9627, by FAX at (401) 462-9602, or by e-mail at Robert_Myers@dbr.state.ri.us if you have any questions regarding these filing requirements.

General Instructions For Companies to Use Checklist

Please Note: This state's instructions for companies to file with the NAIC are included in this Checklist. The NAIC will not be sending their own checklist this year.

Electronic filing is intended to include filing via the Internet or filing via diskette with the NAIC. Companies that file with the NAIC via the Internet are not required to submit diskettes to the NAIC. Companies are not required to file hard copy filings with the NAIC.

Column (1) (Checklist)

Companies may use the checklist to submit to a state, if the state requests it. Companies should copy the checklist and place an "x" in this column when mailing information to the state.

Column (2) (Line #)

Line # refers to a standard filing number used for easy reference. This line number may change from year to year.

Column (3) (Required Filings)

Name of item or form to be filed.

The **Annual Statement Electronic Filing** includes the annual statement data and all supplements due March 1, per the *Annual Statement Instructions*. This includes all detail investment schedules and other supplements for which the *Annual Statement Instructions* exempt printed detail.

The **March .PDF Filing** is the .pdf file for annual statement data, detail for investment schedules and supplements due March 1.

The **Risk-Based Capital Electronic Filing** includes all risk-based capital data.

The **Risk -Based Capital .PDF Filing** is the .pdf file for risk-based capital data.

The **Supplemental Electronic Filing** includes all supplements due April 1, per the *Annual Statement Instructions*.

The **Supplemental .PDF Filing** is the .pdf file for all supplemental schedules and exhibits due April 1.

The **Quarterly Statement Electronic Filing** includes the complete quarterly statement data.

The **Quarterly Statement .PDF Filing** is the .pdf file for quarterly statement data.

The **Combined Annual Statement Electronic Filing** includes the required pages of the combined annual statement and the combined Insurance Expense Exhibit.

The **Combined Annual Statement .PDF Filing** is the .pdf file for the Combined annual statement data and the combined Insurance Expense Exhibit.

The **June .PDF Filing** is the .pdf file for the Audited Financial Statements.

Column (4) (Number of Copies)

Indicates the number of copies that each foreign or domestic company is required to file for each type of form. The Blanks (E) Task Force modified the 1999 *Annual Statement Instructions* to waive paper filings of certain NAIC supplements and certain investment schedule detail, if such investment schedule data is available to the states via the NAIC database. The checklists reflect this action taken by the Blanks (EX4) Task Force. XXX appears in the "Number of Copies" "Foreign" column for the appropriate schedules and exhibits. **Some states have chosen to waive printed quarterly and annual statements from their foreign insurers and to rely upon the NAIC database for these filings. This waiver could**

include supplemental annual statement filings. The XXX in this column might signify that the state has waived the paper filing of the annual statement and all supplements.

Column (5) (Due Date)

Indicates the date on which the company must file the form.

Column (6) (Form Source)

This column contains one of three words: "NAIC," "State," or "Company," If this column contains "NAIC," the company must obtain the forms from the appropriate vendor. If this column contains "State," the state will provide the forms with the filing instructions. If this column contains "Company," the company, or its representative (e.g., its CPA firm), is expected to provide the form based upon the appropriate state instructions or the NAIC *Annual Statement Instructions*.

Column (7) (Applicable Notes)

This column contains references to the Notes to the Instructions that apply to each item listed on the checklist. The company should carefully read these notes before submitting a filing.

FRATERNAL SOCIETIES

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: RHODE ISLAND **Filings Made During the Year 2010**

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES*			(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
			Domestic		Foreign			
			State	NAIC				
I. NAIC FINANCIAL STATEMENTS								
	1	Annual Statement (8 1/2"x14")	1	EO	xxx	3/1	NAIC	Notes G, H & L
	1.1	Printed Investment Schedule detail (Pages E01-E27)	1	EO	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 1/2" x 14")	1	EO	xxx	5/15, 8/15, 11/15	NAIC	
	3	Separate Accounts Annual Statement (8 1/2"x 14")	1	EO	xxx	3/1	NAIC	
II. NAIC SUPPLEMENTS								
	10	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	
	11	Actuarial Certification Related Annuity Nonforfeiture Compliance	1	EO	xxx	3/1	Company	
	12	Actuarial Opinion on X-Factors	1	EO	xxx	3/1	Company	
	13	Actuarial Opinion on Separate Accounts Funding	1	EO	xxx	3/1	Company	
	14	Actuarial Opinion on Synthetic Guaranteed Investment Contracts	1	EO	xxx	3/1	Company	
	15	Interest Sensitive Life Insurance Products Report	1	EO	xxx	4/1	NAIC	
	16	Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	
	17	Long Term Care Experience Reporting Forms	1	EO	xxx	4/1	NAIC	
	18	Management Discussion & Analysis	1	EO	xxx	4/1	Company	
	19	Medicare Supplement Insurance Experience Exhibit	1	EO	xxx	3/1	NAIC	
	20	Medicare Part D Coverage Supplement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
	21	Reasonableness of Assumptions Certification	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
	22	Reasonableness & Consistency of Assumptions Cert.	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
	23	Reasonableness of Assumptions Cert. for Implied Guaranteed Rate Method	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
	24	Reasonableness & Consistency of Assumptions Cert. (Updated Average Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
	25	Reasonableness & Consistency of Assumptions Cert. (Updated Market Value)	1	EO	xxx	3/1, 5/15, 8/15, 11/15	Company	
	26	Risk-Based Capital Report	1	N/A	xxx	3/1	NAIC	
	27	RBC Certification required under C-3 Phase I	1	N/A	xxx	3/1	Company	
	28	RBC Certification required under C-3 Phase II	1	N/A	xxx	3/1	Company	
	29	Statement of Actuarial Opinion	1	EO	xxx	3/1	Company	
	30	Statement on non-guaranteed elements – Exhibit 5 Inter. #3	1	EO	xxx	3/1	Company	
	31	Statement on participating/non-participating policies – Exhibit 5, Inter. #1	1	EO	xxx	3/1		
	32	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	NAIC	
	33	Trusted Surplus Statement	1	EO	xxx	3/1, 5/15, 8/15, 11/15	NAIC	
III. ELECTRONIC FILING REQUIREMENTS								
	50	Annual Statement Electronic Filing	xxx	1	xxx	3/1	NAIC	
	51	March .PDF Filing	xxx	1	xxx	3/1	NAIC	
	52	Separate Accounts Electronic Filing	xxx	1	xxx	3/1	NAIC	
	53	Separate Accounts .PDF Filing	xxx	1	xxx	3/1	NAIC	
	54	Supplemental Electronic Filing	xxx	1	xxx	4/1	NAIC	
	55	Supplemental .PDF Filing	xxx	1	xxx	4/1	NAIC	
	56	Quarterly Statement Electronic Filing	xxx	1	xxx	5/15, 8/15 & 11/15	NAIC	
	57	Quarterly .PDF Filing	xxx	1	xxx	5/15, 8/15 & 11/15		
	58	June .PDF Filing	xxx	1	xxx	6/1	NAIC	
IV. AUDITED FINANCIAL STATEMENTS								
	71	Accountants Letter of Qualifications	1	N/A	N/A		Company	
	72	Audited Financial Statements	1	EO	xxx	6/1	Company	
	73	Audited Financial Statements Exemption Affidavit	1	N/A	N/A		Company	
	74	Independent CPA	1	N/A	N/A		Company	
	75	Notification of Adverse Financial Condition	1	N/A	N/A		Company	
	76	Report of Significant Deficiencies in Internal Controls	1	N/A	N/A		Company	
	77	Request for Exemption to File	1	N/A	N/A		Company	
V. STATE REQUIRED FILINGS								
	101	Certificate of Compliance	xxx	0	1	3/1	State	
	102	Certificate of Deposit	xxx	0	1	3/1	State	
	103	Certificate of Valuation	xxx	0	1	3/1	State	
	104	Filings Checklist (with Column 1 completed)	1	0	1	3/1	State	
	105	Premium tax	1	0	1	3/1	State	Note D
	106	State Filing Fees	1	0	1	4/1	State	Note C
	107	Signed Jurat	xxx	xxx	1	3/1	NAIC	Notes G, H & L
	108	Contracted Insurance Producer Report (R.I.G.L. §27-2.4-4)	1	0	1	3/1	Company	

*If XXX appears in this column, this state does not require this filing, if hard copy is filed with the state of domicile and if the data is filed electronically with the NAIC. If N/A appears in this column, the filing is required with the domiciliary state. EO (electronic only filing).

**If Form Source is NAIC, the form should be obtained from the appropriate vendor.

**DEPARTMENT OF BUSINESS REGULATION
INSURANCE DIVISION
RHODE ISLAND SPECIAL REPORTING REQUIREMENTS**

- Fraternal Organizations should respond to # 2 only.
- Life Insurers should respond to # 2 and # 8 only.
- Property and Casualty Insurers should respond to all reports, #1 through #11.
- Surplus Lines Carriers should respond to #5 only.
- Surplus Line Brokers should respond to #1 and #12 only.
- Health Insurers (aka HMOs, or HMDIs), Risk Retention Groups, Title Companies and Accredited or Approved Reinsurers are exempted from the filing requirements listed on this page.

NOTES for Reporting Requirements 3 through 9 and 11: Special forms do not exist for those reports. It is suggested that the company file the required report(s) on company letterhead utilizing the guidance enumerated in the Regulations;

The absence of a filed report will be deemed to be a “NONE” report, unless a “zero” report is specifically required to be filed as noted below.

- 1. Lead Liability Coverage Reports** **Due February 1**
Insurance Regulation 101, Section 10 enumerates the filing requirements. Property and Casualty Insurers shall file reports on an individual company basis utilizing the respective form provided in Exhibit A. Surplus Line Brokers shall file on an individual licensee basis utilizing the respective form provided in Exhibit B. Insurers and surplus line brokers with no reportable business are required to submit a “zero” report to the Department. The reports shall be sent to the attention of Candace Casala, Senior Insurance Rate Analyst who may be reached at 401-462-9607.
- 2. Contracted Insurance Producer Report** **Due March 1**
Companies contracting with insurance producers are required to file an annual report regarding those producers, and pay appropriate fees. Beginning March 1, 2008 Companies are required to submit the Report electronically. Companies with no reportable business are required to report “zero” to the Department. A Bulletin will soon be issued providing instructions on electronic filing. For any questions, contact Donna Arabian, Administrative Officer at 401-462-9603.
- 3. Professional Liability Insurance Report** **Due March 1**
Insurers writing liability insurance for health care professionals, dentists, or dental hygienists are required to file an annual report regarding that activity. See R.I.G.L. §42-14-2.1(c) for detailed reporting requirements. Please submit reports to the attention of Raymond Boisse, Insurance Rate Analyst who may be reached at 401-462-9604.
- 4. Assigned Risk Plan Report** **Due April 1**
Insurers participating in an Automobile Liability and/or Physical Damage Assigned Risk are required by R.I.G.L. §31-33-8 to file an annual report of the total amount of premiums written and total losses incurred during the most recent calendar year in such plan(s). Please reply on an individual company basis, under separate cover to Matt DiMaio, Principal Licensing Insurance Examiner, who may be reached at 401-462-9612.
- 5. Liquor Liability Report** **Due April 1**
Insurers writing liquor liability insurance are required by R.I.G.L. §3-14-14 to file an annual report of the total number of policies and dollar amount of premiums written, and the number and amount of claims paid under Liquor Liability Insurance policies. Please reply on an individual company basis, under separate cover to Matt DiMaio, Principal Licensing Insurance Examiner, who may be reached at 401-462-9612.
- 6. Workers' Compensation Annual Report (R.I.G.L. §27-7.1-7.2)** **Due May 15**
R.I. Insurance Regulation 54, Section 4 enumerates filing requirements. Please submit reports on an individual company basis, under separate cover, to the attention of Teresa P. DeLuca, Licensing Aide who may be reached at 401-462-9610.

- 7. Automobile Insurance Annual Report (R.I.G.L. §27-9-55) Due May 15**
R.I. Insurance Regulation 74, Section 4 enumerates filing requirements. Please submit reports on an individual company basis, under separate cover, to the attention of Teresa P. DeLuca, Licensing Aide who may be reached at 401-462-9610..
- 8. Credit Life/Accident & Health Filing (R.I. Insurance Regulation IX) Due June 1**
See Regulation 9, Section 9, which enumerates filing requirements. Please submit on an individual company basis, under separate cover, to Phil Sheridan, Senior Insurance Rate Analyst (Life, A & H Section) who may be reached at 401-462-9618.
- 9. Labor Rate Survey Due June 1**
RIGL 27-29-4.4 and Insurance Regulation 108, section 7 enumerate the filing requirements. Prior to May 1 the Department will publish a Bulletin on its website providing a list of those insurers that are required to submit reports. Please visit the Department's website yearly to determine if your insurer is required to submit a filing based upon market share. Insurers may submit reports on a group basis. For those licensees subject to filing with the Department, please submit reports electronically to the attention of Paula M. Pallozzi, Chief Property & Casualty Insurance Rate Analyst at paula.Pallozzi@dbr.state.ri.us who may be reached at 401-462-9616.
- 10. Workers' Compensation & Employers' Liability Excess Profits Report: Due July 1**
Each insurance group writing workers' compensation and/or employers' liability insurance is required by R.I.G.L. §27-9-51(a) to file an annual excess profit report on the form prescribed by the Department. The form along with pertinent filing information is available through the NCCI. Please submit reports to the attention of Teresa P. DeLuca, Licensing Aide who may be reached at 401-462-9610.
- 11. Professional Liability Claim Settlement Reports Due: See below**
Reports due within thirty (30) days after service of such award or notice of the claim, settlement, judgment, or arbitration award.
RIGL §42-14-2.1 requires every insurer providing professional liability insurance to licensed physicians, dentists, or dental hygienists shall send a complete report as to any claim, notice, settlement, judgment, or arbitration award of a claim or action for damages for death or personal injury caused by such person's negligence, error, or omission in practice or his or her rendering of unauthorized professional services. Please submit reports to the attention of Raymond Boisse, Insurance Rate Analyst who may be reached at 401-462-9604.
- 12. Surplus Line Broker Annual Reports Due April 1**
R.I.G.L. §27-3-38 (d) and Insurance Regulation 11, Section 7 requires every licensed surplus line broker to report the total number of policies and premium issued in the preceding calendar year utilizing the form provided in Regulation 11, Exhibit C. Please submit reports to the attention of Teresa P. DeLuca, Licensing Aide who may be reached at 401-462-9610.

PLEASE FORWARD TO APPROPRIATE AREAS WITHIN YOUR COMPANY

R.I. Laws are available on-line at: <http://www.rilin.state.ri.us/Statutes/Statutes.html>
R.I. Insurance Regulations are available at: <http://www.dbr.state.ri.us/rules/index.php#insurance>
R.I. Insurance Bulletins are available at: <http://www.dbr.state.ri.us/news/index.php#insurance>

2009 Annual Contracted Producer Report – due March 1, 2010

All licensed insurance companies must file an Annual Contracted Producer Report if the company paid an insurance producer(s) \$100.00 or more in commission for Rhode Island business during calendar year 2009. If the company did not pay any insurance producer(s) \$100.00 or more in commission for Rhode Island business then the company must still file a report indicating that they have a “zero” reporting. *This requirement does not apply to approved surplus lines insurers, risk retention groups or approved or accredited reinsurers.*

The instructions for the filing of the report are as follows:

1. The report must list each producer to which \$100.00 or more was paid for Rhode Island business during calendar year 2009 and must be filed by using OPTins.
2. Payment of \$30.00 must be made for each producer listed.
3. Each insurance company within an insurance group must file separately.
4. An insurance company that did not pay any insurance producer \$100.00 or more in commission for Rhode Island business must still file a report listing “zero” by emailing your statement of “zero” filing to acpr@dbr.state.ri.us

This report must be filed by using OPTins which is product provided by the NAIC. If you are not currently setup to use this marketing tool please contact the OPTins marketing team at 816-783-8787.

If you have any questions regarding this bulletin please contact Donna Arabian at (401) 462-9603.