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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December 16, 2010

To: INDIVIDUAL(S) RESPONSIBLE FOR STATE FILINGS

From: Bob Myers
Insurance Examiner-In-Charge

RE: Summary of Annual and Quarterly Filing Requirements for 2011,
Health Insurers (Formerly referred to as HMOs or HMDIs)

Domestic and foreign Health Insurers should review the following attached pages:

- The NAIC's "General Instructions" for Health Insurers;
- The NAIC's "Health Insurers Checklist", annotated for filing in R.I.;
- The R.I. Insurance Division's "Notes and Instructions".

FOREIGN Health Insurers are required to submit to the R.I. Insurance Division (or to the R.I. Division of Taxation for premium tax payments), on or before the dates indicated, only those items listed in the Checklist, Section V – State Required Filings.

- Do NOT file a printed copy of the Annual Statement;
- Do NOT file a PDF-formatted version of that statement on CD-ROM;
- DO send Premium Tax report and payment separately to the Division of Taxation;
- R.I. Renewal/Filing Fees, due on 04/01/11, should NOT be included with the above filings; our invoice will be mailed to the company on or about 03/01/11.

DOMESTIC Health Insurers are required to submit the following items to the R.I. Insurance Division (or to the R.I. Division of Taxation for premium tax payments), on or before the dates indicated:

- **03/01/11**: Two copies of the complete Annual Statement, and one Risk-Based Capital Report, with original signatures on all Jurat Pages, on paper as well as in PDF format on CD-ROM; a copy of the Checklist with Column 1 completed; and any NAIC Supplements or R.I.-Required Filings listed in Sections II or V of the Checklist as due on this date.

Send Premium Tax reports and payments to the Division of Taxation.

- **04/01/11**: Any NAIC Supplements, on paper as well as in PDF format on CD-ROM; any R.I.-Required Filings listed as due on this date, including payment of R.I. Filing Fees due as per our 03/01/10 invoice.

- **05/15/11**: Two copies of 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 **08/15/11** and **11/15/11**.

- **06/01/11**: Audited Financial Statements, on paper as well as in PDF format on CD-ROM.

- Each domestic Health Insurer 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 Health Insurer, 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, or by FAX at (401) 462-9602, or by e-mail at Robert_Myers@dbr.ri.gov 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 <u>before</u> submitting a filing.

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HEALTH ENTITIES

COMPANY NAME: _____ **NAIC Company Code:** _____
Contact: _____ **Telephone:** _____
REQUIRED FILINGS IN THE STATE OF: **RHODE ISLAND** **Filings Made During the Year 2011**

(1) Check-list	(2) Line #	(3) REQUIRED FILINGS FOR THE ABOVE STATE	(4) NUMBER OF COPIES* Domestic State	Domestic NAIC	Foreign State	(5) DUE DATE	(6) FORM SOURCE**	(7) APPLICABLE NOTES
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 ½"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 ½" x 14")	1	EO	xxx	5/15, 8/15, 11/15	NAIC	
		II. NAIC SUPPLEMENTS						
	10	Accident & Health Policy Experience Exhibit	1	EO	xxx	4/1	NAIC	
	11	Actuarial Opinion	1	EO	xxx	3/1	Company	
	12	Investment Risk Interrogatories	1	EO	xxx	4/1	NAIC	
	13	Life Supplemental Data due March 1	1	EO	xxx	3/1	NAIC	
	14	Life Supp Statement non-guaranteed elements –Exh 5, Int. #3	1	EO	xxx	3/1	Company	
	15	Life Supp Statement on par/non-par policies – Exh 5 Int. 1.1	1	EO	xxx	3/1	Company	
	16	Life Supplemental Data due April 1	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	Property/Casualty Supplement due March 1	1	EO	xxx	3/1	NAIC	
	22	Property/Casualty Supplement due April 1	1	EO	xxx	4/1	NAIC	
	23	Risk-Based Capital Report	1	EO	xxx	3/1	NAIC	
	24	Schedule SIS	1	N/A	N/A	3/1	NAIC	
	25	Supplemental Compensation Exhibit	1	N/A	N/A	3/1	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	Risk-Based Capital Electronic Filing	xxx	1	N/A	3/1	NAIC	
	53	Risk-Based Capital .PDF Filing	xxx	1	N/A	3/1	NAIC	
	54	Supplemental Electronic Filing	xxx	1	xxx	4/1	NAIC	
	55	Supplemental .PDF Filing	xxx	1	xxx	4/1	NAIC	
	56	June .PDF Filing	xxx	1	xxx	6/1	NAIC	
	57	Quarterly Electronic Filing	xxx	1	xzx	5/15, 8/15, 11/15	NAIC	
	58	Quarterly .PDF Filing	xxx	1	xxx	5/15, 8/15, 11/15	NAIC	
		IV. AUDITED FINANCIAL STATEMENTS						
	71	Accountants Letter of Qualifications	1	EO	xxx	6/1	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	Filings Checklist (with Column 1 completed)	1	0	1	3/1	State	
	102	State Filing Fees	1	0	1	4/1	State	Note C
	103	Signed Jurat	xxx	xxx	1	3/1	NAIC	Notes G, H & L
	104	Premium tax (R.I.G.L. §44-17-1)	1	0	1	3/1	State	Note D
	105							
	106							
	107							
	108							
	109							

***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.**
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		NOTES AND INSTRUCTIONS (A-K APPLY TO ALL FILINGS)	
	A	Required Filings Contact Person:	Matt DiMaio E-mail: Mdimaio@dbr.ri.gov Phone: (401) 462-9612 Bob Myers E-mail: Robert_Myers@dbr.ri.gov Phone: (401) 462-9627
	B	Mailing Address:	R.I. Insurance Division 1511 Pontiac Avenue, Bldg. 69-2 Cranston, RI 02920
	C	Mailing Address for Filing Fees:	Do NOT send fees prior to receipt of renewal invoice. Invoices will be mailed on March 1st; payment is due April 1st. Mailing address is the same as that for Note B.
	D	Mailing Address for Premium Tax Payments:	R.I. Division of Taxation, Corporate Taxes Section 1 Capitol Hill Providence, RI 02908 Charles J. Larocque, Chief Revenue Agent E-mail: Clarocque@tax.ri.gov Phone: (401) 574-8806
	E	Delivery Instructions:	All items must be postmarked no later than the indicated due date. If that due date falls on a weekend or a holiday, then that due date is extended to the next business day.
	F	Late Filings:	Insurance companies will be fined $100 per day for late filing pursuant to R.I.G.L. §27-12-1(c).
	G	Original Signatures:	Domestic insurers: Original signatures required for all filings. Foreign insurers: Facsimile signatures accepted as per the NAIC's "Annual Statement Instructions."
	H	Signature/Notarization/Certification:	The CEO/President, Secretary, and Treasurer are expected to sign the Jurat Page; those signatures must be notarized.
	I	Amended Filings:	Amended items should be filed within 10 days of their amendment, along with an explanation of the amendments. If there are signature requirements for the original filing, same should be followed for any amendment.
	J	Exceptions from normal filings:	Domestic insurers: Extensions, when necessary, may be requested in accordance with R.I.G.L. §27-12-1(c). Foreign insurers: File copy of domestic extension approval.
	K	Bar Codes (State or NAIC):	Please follow the NAIC's "Annual Statement Instructions."
	L	Signed Jurat:	Foreign insurers must complete and file one printed copy for each company; do **NOT** file a printed copy of the annual statement, nor a PDF-formatted version on CD-ROM.
	M	NONE Filings:	Please follow the NAIC's "Annual Statement Instructions."
	N	State of Rhode Island Information.	Foreign insurers: Pursuant to Rhode Island General Law §27-2-1.1, all insurers' doing business in RI are required to provide a toll free number or to accept collect calls from RI Residents.