

DEPARTMENT OF BUSINESS REGULATION  
INSURANCE DIVISION  
1511 Pontiac Ave., Bldg 69-2  
Cranston, RI 02920  
<http://www.dbr.state.ri.us/divisions/insurance/>

~ RHODE ISLAND SPECIAL REPORTING REQUIREMENTS 2017 ~

**RESPOND ACCORDINGLY**

**Fraternal Organizations** #2 only  
**Life Insurers** #2 and #5 only  
**Property and Casualty Insurers** #1, #2, #3 and #5 through #8  
**Surplus Line Insurers** #3 and #8 only  
**Surplus Line Brokers** #1 and #4 only  
**Self-Insured Entities** #3 & #8 only

INSURERS WHO DO NOT HAVE TO RESPOND:

**Health Insurers (HMO's or HMDI's)**  
**Risk Retention Groups**  
**Title Companies**  
**Accredited or Approved Reinsurers**

**INSTRUCTIONS FOR FILING EACH REPORT IS DETAILED BELOW**

Zero reports are NOT required to be filed, except for report #2.

- #1 Lead Liability Coverage Report** **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. Exhibit A and Exhibit B are now form-fillable; when done completing, save a copy to your computer and then email the saved copy. The reports must be submitted electronically to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). If there is nothing to report, do not submit a report – the absence of a filed report will be deemed to be a “none” report.
- #2 Contracted Insurance Producer Report** **Due March 1**  
Insurers contracting with insurance producers are required to file an annual report regarding those producers the company paid \$100.00 or more in commission for Rhode Island business during the prior calendar year and pay the appropriate fees. NEW in 2017 - Insurers are required to also report insurance producers to which less than \$100.00 was paid in commission during the prior calendar year, including zero. The Report must be in excel format and submitted electronically through OPTins., . Filing instructions may be found on the Department's [website](#). For any questions, contact 401-462-9613 or [dbr.acpr@dbr.ri.gov](mailto:dbr.acpr@dbr.ri.gov).
- #3 Professional Liability Annual Report** **Due March 1**  
All entities, including self-insured entities, providing professional liability insurance coverage to licensed healthcare professionals or licensed healthcare facilities are required to submit annual reports. [R.I. Gen. Laws § 42-14-2.1\(c\)](#) enumerates the filing requirements. Reports must be submitted electronically to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). There is no specific form required for this report. The Department suggests that the report be filed on company letterhead utilizing the guidance enumerated in the statute and/or Regulation. If there is nothing to report, do not submit a report – the absence of a filed report will be deemed to be a “none” report.
- #4 Surplus Line Broker Annual Report** **Due April 1**  
[R.I. Gen. Laws §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 B. Exhibit B is now form-fillable; when done completing, save a copy to your computer and then email the saved copy. Reports must be submitted electronically to

[dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). If there is nothing to report, do not submit a report – the absence of a filed report will be deemed to be a “none” report. Do not send Form T-71A to the Department of Business Regulation. This form is required by the RI Division of Taxation and should be sent to that agency for proper reporting/filing.

- #5 Credit Life/Accident & Health Filing (R.I. Insurance Regulation 9) Due June 1**  
[Insurance Regulation 9](#), Section 9 enumerates the filing requirements. Please submit on an individual company basis, under separate cover, electronically to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). There is no specific form required for this report. The Department suggests that the report be filed on company letterhead utilizing the guidance enumerated in the statute and/or Regulation. If there is nothing to report, do not submit a report – the absence of a filed report will be deemed to be a “none” report.
- #6 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. Gen. Laws § 27-9-51](#)(a) to file an annual excess profit report on the form prescribed by the Department. Reports must be submitted electronically to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). The form along with pertinent filing information is available through the NCCI. If there is nothing to report, do not submit a report – the absence of a filed report will be deemed to be a “none” report.
- #7. Labor Rate Survey Due Sept 1**  
[R.I. Gen. Laws § 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 (>1% market share). Please visit the Department’s website yearly to determine if your insurer is required to submit a filing based upon market share. The Bulletin will also provide information for insurers with <1% market share to file its adopted labor rate(s) of another insurer, or to voluntarily conduct a survey. Insurers may submit reports on a group basis. For those licensees subject to filing with the Department, reports must be submitted electronically to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). A hard copy is no longer required.
- #8 Professional Liability Claim Settlement Report Due: See below**  
Requires all entities, including self-insured entities, providing professional liability insurance coverage to licensed healthcare professionals or licensed healthcare facilities to report within thirty (30) days after notice of the claim, settlement, judgment or arbitration award. Please see [R.I. Gen. Law § 42-14-2.1](#)(a) for detailed reporting requirements. Reports must be submitted electronically to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov). There is no specific form required for this report. The Department suggests that the report be filed on company letterhead utilizing the guidance enumerated in the statute and/or Regulation. If there is nothing to report, do not submit a report – the absence of a filed report will be deemed to be a “none” report.

Repealed reports:

**The following reports are no longer required to be filed due to changes in RI statute and/or regulation:**

- Assigned Risk Plan Report (R.I. Gen. Laws § 31-33-8)
- Automobile Insurance Annual Report (R.I. Gen. Laws § 27-9-55 and Insurance Regulation 74)
- Liquor Liability Report (R.I. Gen. Laws § 3-14-14)
- Workers’ Compensation Annual Report (R.I. Gen. Laws § 27-7.1-7.2 and Insurance Regulation 54)

To stay current on department updates, any person wishing to be included on the interested parties list should send an email request to [DBR.InsNotice@dbr.ri.gov](mailto:DBR.InsNotice@dbr.ri.gov).

**PLEASE FORWARD TO APPROPRIATE AREAS WITHIN YOUR COMPANY**