

**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@dbi.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>