



STATE OF RHODE ISLAND
Insurance Division
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Annual Contracted Producer Report – FAQ's

What is the purpose of this report?

[RI Gen. Laws 27-2.4-4\(b\)\(3\)](#) and [230-RICR-20-50-5](#) requires the filing and payment of applicable fee for the Annual Contracted Producer Report (ACPR). The ACPR is a substitute for the insurance producer appointment process that is widely used across states but not required in RI as we are not a state that tracks traditional insurance producer appointments. ***This report and fee are in lieu of tracking appointments.*** This report and fee are due in *OPTins* no later than March 1st annually; prior calendar year information is reported.

Who is required to submit this report?

In accordance with 230-RICR-20-50-5, each licensed insurer in a group must submit a report and fee separately. "Insurer" is [defined](#) as "(5) "Insurer" means a person entering into arrangements or contracts of insurance or reinsurance and who agrees to perform any of the acts set forth in subdivision (4) of this section or fraternal benefit societies, medical and hospital service corporations, dental service corporations and/or health maintenance organizations. A person is an insurer regardless of whether the person is acting in violation of laws requiring a certificate of authority or regardless of whether the person denies being an insurer."

How do I submit the report and pay the fee?

The report and fee shall be submitted via [OPTins](#). If you are not currently set up to use this tool, please contact the *OPTins* marketing team at 816-783-8787.

What type of producers need to be listed on the reports?

All *individual appointed producers* must be included on the reports. "Appointed" means an insurance producer acting as an agent of an insurer. The report must include each individual's name, NPN, and license number (do not include any business entities).

How do I calculate my payment?

A \$30 fee is due for *each individual appointed producer* who was paid \$100 or more in commission in the prior calendar year. If the insurer paid bulk commission to an agency instead of paying each individual producer in that agency directly, then the insurer shall pay \$30 for each individual in that agency who are part of the insurer's contract with the agency. The template is pre-loaded into *OPTins* and can be accessed using their filing wizard; the template can also be found on our website [here](#).

How do I know if my company is exempt from this report because it is not applicable?

If your company has no new written premium in the prior calendar year and zero appointed insurance producers, then this filing is not applicable. **Do not submit an *Optins* filing** and instead, submit a note to dbr.acpr@dbr.ri.gov indicating such and our market conduct team will verify the financial information on your company's MCAS.