



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Industry Alert 2012 - 1

Electronic Submissions Special Reporting Requirements and Company Adjuster Licensing

To further our commitment to enhancing efficiencies and streamlining filing and licensing requirements, the Insurance Division issues this Alert to remind licensees of the following initiatives recently adopted in RI:

1. [Special Reporting Requirements](#). Effective 2012, all special reports must be filed electronically. Please see the attached detailed information. Except for Reports #1 and #8, a zero report is not required. Also, please note that there are certain reports that are no longer required to be filed.
2. [Insurance Bulletin 2011-8](#). Effective March 1, 2012, all adjusters employed by insurance companies must utilize the electronic processing of adjuster applications through NIPR. Hard copy applications from insurance companies received after March 1, 2012 will be returned with instructions to apply online. While the Department encourages all adjuster applicants to apply on-line, public and independent adjusters that choose not to elect this option may continue to file hard copy applications. Again, company adjusters will no longer have this option.

Please forward this Alert to all staff responsible for filing special reports and/or adjuster licensing activities.

Joseph Torti III
Superintendent of Insurance
January 30, 2012

DEPARTMENT OF BUSINESS REGULATION
INSURANCE DIVISION
1511 Pontiac Ave., Bldg 69-2
Cranston, RI 02920
www.dbr.ri.gov

RHODE ISLAND SPECIAL REPORTING REQUIREMENTS

- Fraternal Organizations should respond to # 2 only.
- Life Insurers should respond to # 2 and # 4 only.
- Property and Casualty Insurers should respond to all reports, #1 through #7.
- Surplus Line Insurers should respond to #3 and #7 only.
- Surplus Line Brokers should respond to #1 and #8 only.
- Health Insurers (aka HMOs, or HMDIs), Risk Retention Groups, Title Companies and Accredited or Approved Reinsurers are exempt from the filing requirements listed on this page.

NOTES:

- 1. For Reporting Requirements 3 through 5 and 7: 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 statute and/or Regulations;**
- 2. 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 and #8).**
- 3. NEW FOR 2012: All reports, except for #2 and #5, must be submitted electronically to dbr.specialreports@dbr.ri.gov. Please see #2 and #5 for specific filing requirements.**
- 4. 2012 – Please note there are several reports (listed on page 2) that are no longer required due to a change in statute and/or regulation.**

- 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 submitted electronically to dbr.specialreports@dbr.ri.gov.
- 2. Contracted Insurance Producer Report: Due March 1**
Insurers contracting with insurance producers are required to file an annual report regarding those producers, and pay appropriate fees. Insurers are required to submit the Report electronically through [OPTins](#). Insurers with no reportable business are required to report “zero” to the Department. Further instructions may be found on the Departments’ website. For any questions, contact Donna Arabian, Administrative Officer at 401-462-9603 or 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. Please see [R.I. Gen. Laws § 42-14-2.1\(c\)](#) for detailed reporting requirements. Please submit reports electronically to dbr.specialreports@dbr.ri.gov.
- 4. Credit Life/Accident & Health Filing (R.I. Insurance Regulation 9) Due June 1**
[Insurance Regulation 9](#), Section 9, enumerates filing requirements. Please submit on an individual company basis, under separate cover, electronically to dbr.specialreports@dbr.ri.gov.
- 5. Labor Rate Survey Due June 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. 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.ri.gov who may be reached at 401-462-9616. A hard copy must also be submitted to Ms Pallozzi's attention at the address noted above.

- 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. The form along with pertinent filing information is available through the NCCI. Please submit reports electronically to dbr.specialreports@dbr.ri.gov .
- 7. Professional Liability Claim Settlement Reports: 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. Please submit reports electronically to dbr.specialreports@dbr.ri.gov .
- 8. Surplus Line Broker Annual Reports 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. Surplus line brokers with no reportable business are required to submit a “zero” report to the Department. Please submit reports electronically to dbr.specialreports@dbr.ri.gov

Reports no longer required due to changes in RI statute and/or regulation:

- **Assigned Risk Plan Report (R.I. Gen. Laws § 31-3-8)**
- **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)**
- **Automobile Insurance Annual Report (R.I. Gen. Laws § 27-9-55 and Insurance Regulation 74)**

PLEASE FORWARD TO APPROPRIATE AREAS WITHIN YOUR COMPANY