



**State of Rhode Island and Providence Plantations
Department of Business Regulation
Insurance Division**

**ADDING NEW LINE(S) OF BUSINESS TO
AN EXISTING CERTIFICATE OF AUTHORITY**

Adding new lines of business to a company's existing Rhode Island Certificate of Authority will vary for Variable Lines and for Fraternal Societies. Generally, however, the following items must be submitted:

- A copy of the Certificate of Authority issued by the domiciliary state showing that the company is licensed to write the requested line(s) of business. If that certificate cites laws or codes, please provide a copy of the cited law(s) for our reference.
- The company's continuous Rhode Island Certificate of Authority, issued on or after April 1, 1988, to be replaced by a new Certificate effective as of the date of the addition.

Variable Lines

If the line(s) of business to be added are variable life and/or variable annuity, the company must also submit the following:

- A statement indicating that the company has established a separate account(s)
- A certified copy of the resolution of the Board of Directors authorizing the officers to undertake this additional line of business
- A written opinion as to whether the regulation provided by the domiciliary state provides a degree of protection to policyholders and the public which is substantially equal to that provided by [RIGL §27-32](#)

Any contracted producer offering variable products must be properly registered by the National Association of Securities Dealers as required by federal law, as well as licensed as an insurance producer by the R.I. Insurance Division. It is the company's responsibility to ascertain that its producers maintain proper status. There are no special form filing requirements for variable contracts other than those already applicable to fixed-benefit contracts.

Fraternal Societies

A Fraternal Society's R.I. Certificate of Authority does not stipulate specific lines of business. As a result, a Fraternal Society need not submit its current RI Certificate of Authority, issued on or after May 1, 1988, to be replaced by a new Certificate. Other filing requirements, as noted above however, must still be met.

Upon receipt of the required materials, we will add the requested line(s) of authority. All fees will be billed on a retaliatory basis upon completion of the process. Once the added authority has been granted, the company may submit policy forms, together with filing fees, to the Life, Accident and Health Section or to the Property & Casualty Section for review and approval.

Completed filings and related questions should be directed to:

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