



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

**FOREIGN FRATERNAL BENEFIT SOCIETY
APPLICATION FOR A RHODE ISLAND CERTIFICATE OF AUTHORITY**

Foreign Fraternal Societies contemplating applying for a Rhode Island Certificate of Authority should familiarize themselves with [Rhode Island's Fraternal Code](#), which sets forth the requirements and standards to be considered for eligibility. Specifically, [RIGL 27-25-29](#) states guidelines for required documentation.

In addition, Fraternal Societies must submit to the Division the following:

- A Power of Attorney, with an attached certification, must be completed appointing the RI Insurance Commissioner as the society's attorney for all service of process in RI. Our blank Power of Attorney and certification form should be requested from the Division
- The most recent Annual Statement and Actuarial Opinion
- The most recent Management Discussion and Analysis
- The most recent CPA Audited Financial Report
- The most recent Quarterly Statement;
- A detailed Business Plan for Rhode Island, which includes proposed lines of business and estimated Rhode Island direct written premiums for the next three years. The Business Plan must be certified by the society's Corporate Secretary

If the proposed lines of business for a Fraternal Society include variable life and/or variable annuity authority, the following additional materials and information are also required:

- A program or plan of operation for writing variable life and/or variable annuities, and a copy of the prospectus as filed with the SEC showing the SEC's effective date.
- Documentation showing that the Society has established a separate account(s).
- If the regulation provided by your domiciliary state's laws provides a degree of protection to policyholders and the public which is substantially similar to that provided by [RIGL 27-32](#), submit an affidavit attesting to that substantial similarity.

If, during the course of the application and review process any of the items above are updated, the Society is expected to keep its application current with copies of the new or updated items.

Completed applications and any questions regarding the filing requirements and applications, should be directed to:

Petr Petrik
(401) 462-9634
Petr.Petrik@dbr.ri.gov

Mailing Address:
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Cranston, RI 02920