



STATE OF RHODE ISLAND
Department of Business Regulation
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.*

When is the report and fee due?

This report and fee are due 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.

How do I calculate my payment?

To streamline the payment and report process, all ACPR filings must be submitted in OPTins [using a department required template](#). 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](#). 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.

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 *individual appointed insurance producers* (not licensed business entities).