

## Fraternal Benefit Society Guidelines

The guidelines below outline the requirements for filings submitted to the Department by a Fraternal Benefit Society.

1. All filing submitted by Fraternal Benefit Societies must include a "Certificate of Compliance" substantially similar to that of Exhibit A of 50 IL Adm. 1705.40 in addition to the "Certificate of Compliance" required by 50 IL Adm. 916.50 and Exhibit A.
2. Fraternal Benefit Society applications must include the disclosure language outlined in 215 ILCS 5/297.1 (c). The language as stated in this section must appear in the society's membership application or certificate or policy application, in uppercase and bold type or boxed immediately above the applicant's signature.
3. Fraternal Benefit Society's Certificates/Policies must include language regarding assessments if the society's reserves as to all or any class of certificates become impaired and must be similar to the language stated in 215 ILCS 5/300.1 (d).
4. Fraternal Benefit Society filings are not exempt from the following: (a) Sections 1, 2, 2.1, 3.1, 117, 118, 132, 132.1, 132.2, 132.3, 132.4, 132.5, 132.6, 132.7, 133, 134, 136, 138, 139, 140, 141, 141.01, 141.1, 141.2, 141.3, 143, 143c, 144.1, 147, 148, 149, 150, 151, 152, 153, 154.5, 154.6, 154.7, 154.8, 155, 155.04, 155.05, 155.06, 155.07, 155.08 and 408 of this Code; and (b) Articles VIII 1/2, XII, XII 1/2, XIII, XXIV, and XXVIII of this Code. 215 ILCS 5/131.1 et.seq., 215 ILCS 5/180 et.seq., 214 ILCS 5/185.1 et.seq., 215 ILCS 5/401 et. Seq., and 215 ILCS 5/441 et. seq.]. pursuant to 215 ILCS 5/315.6.
5. Products types permitted are outlined in 215 ILCS 5/297.1 (a).
6. In addition to this checklist filings must include an appropriate Review Requirement Checklist for the product being submitted. Any requirement not required for a fraternal society shall provide a reason as to why the form does not have the provisions listed in the checklist. See 215 ILCS 5/315.6.

Contact: Arlene Mehsling

[Arlene.Mehsling@Illinois.gov](mailto:Arlene.Mehsling@Illinois.gov)

(217) 785-9022

Illinois Department of Insurance

320 West Washington Street

Springfield, IL 62767-0001