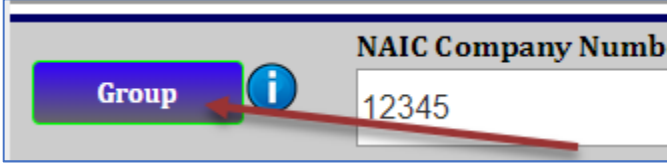


Detailed Instructions for the 2018 Report of Premium Submissions

Reporting Premium

The member company will select [Single] if reporting for one company. When reporting with the single option, only one Annual Statement, Exhibit of Premiums and Losses (Statutory page 14) MUST be uploaded and is required before the form can be submitted.

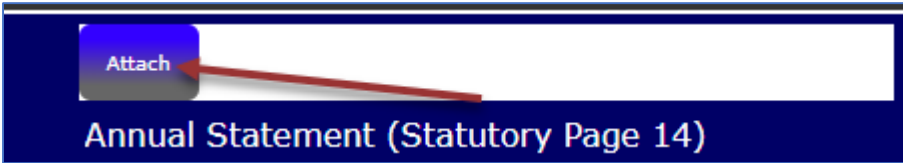
Select the [Group] button if you are submitting your company's report of premium as a group.



Select the [Print] button if you want a printable copy of the Report of Premium submission.



An Annual Statement (Statutory Page 14) must be uploaded for each company reported in the Report of Premium submission. Press [Attach] to search through your computer files and upload the Annual Statement.



Select the [Save] button if you would like to save the Report of Premium form, but not yet submit the form to PIAL. Saving the form will send a link to get back to the form via email notification sent to email provided.



Select the [Submit] button when the Report of Premium form is complete.



Line of Business

The question mark on each side of the line of business listed, when pressed, will display a definition of the line of business, in relation to reporting your premium to PIAL.

From your Annual Statement (Statutory page 14), only report on the below five lines of business:

- 1.0 Fire
- 2.0 Allied Lines
- 3.0 Farmowners Multi Peril
- 4.0 Homeowners Multi Peril
- 5.1 Commercial Multi Peril
- 12.0 Earthquake

Detailed Instructions for the 2018 Report of Premium Submissions

Determining the Reporting Category

If you are unsure of how to report, press the [Determine the Reporting Category] button. A list of questions will display, and if you answer “Yes” to any of the questions, regarding each Line of Business you are reporting premium, then the amount should be reported under a PIAL Program.

If you answer "Yes" to any of these questions, in regard to each Line of Business you are reporting premium, then the amount should be reported under a PIAL Program

1. Does your company (member company employees or agent representatives) utilize PIAL Fire Protection Classification Ratings for underwriting eligibility or premium calculations?
2. Does your company use fire jurisdiction mapping and/or fire department rating information?
3. Are PIAL building or contents loss costs (limits of insurance or non-limits of insurance versions) utilized in the pricing for any products?
4. Is the PIAL Building Code Effectiveness Grading Schedule (BCEGS) code enforcement classification system utilized?
5. Does your company utilize the PIAL GIS mapping and location risk information system in your underwriting process?
6. Does your company utilize any PIAL / ISO (Insurance Services Office) fire or allied line product line coverage forms (or any portion of the filed forms) approved by the Louisiana Department of Insurance for use in your issued policy forms?
7. Does your company utilize PIAL building sprinkler reports, underwriting reports, or loss cost survey reports in the underwriting process?
8. Does your company request PIAL support in the calculation of blanket average rates / loss costs?
9. Has your company signed up for a log-in access for member services on the PIAL website?

Close

Format

Each numeric field on the premium reporting page is formatted for positive and negative numbers. **Each amount MUST be rounded to the nearest thousand when reporting.**

Adjustments for Deviations to PIAL programs

If the premiums reported for PIAL programs are based on rates which deviate from those published by PIAL, select “Yes” to the question, “Do you have adjustments for deviations to PIAL programs to report?”. Once the drop-down changes to “Yes”, the button [Enter Deviation Adjustments] will be visible. Press the [Enter Deviation Adjustments] button to be navigated to a separate screen where you will enter deviation amounts.

You will return to the premium reporting screen after you enter the deviation adjustment amounts.

Reported Amounts not Subject to Assessment by PIAL

Should any portion of the amounts reported from selected line items not be subject to assessment by PIAL, select “Yes” to the question, “Should any portion of the amounts reported not be subject to assessment by PIAL?”. Once the drop-down changes to “Yes”, the button [Show Explanations] will be visible. Press the [Show Explanations] button to display a separate pop-up screen where you will enter amounts not subject to PIAL assessment under each line of business.

Submission

When the form is completed, press the [Submit] button. The form will not be submitted, and the user will receive an error message if any of the below criteria is true:

- The Total Group Premium amounts do not equal the Total amounts
- The drop-down selected answers to the questions are not answered
- An Annual Statement (Statutory page 14) for each reported company is not attached
- All the fields in the Authorization Signature pop-up box are not filled in

Detailed Instructions for the 2018 Report of Premium Submissions

Authorization Signature

After pressing the [Submit] button a pop-up box will display. The form cannot be submitted unless a name, telephone number and electronic signature (your initials) is entered. You can click on the checkbox [Hide Signature Box] to minimize the Authorization Signature box. When the signature box is minimized, click on the checkbox [View Signature Box] to view and redisplay the Authorization Signature box.

Authorization Signature

I certify that the premiums reported herein are to the best of my knowledge correct and in accordance with the instructions covering this form.

Name:

Telephone Number:

Electronic Signature:

(Enter initials as your authorization)

Hide Signature Box

Detailed Instructions for the 2018 Report of Premium Submissions

Appendix A:

Example results from an example electronic report of premium for XYZ Insurance:

REMEMBER TO ROUND TO THE NEAREST THOUSAND

In 2018, XYZ Insurance reported on its Annual Statement the following amounts under Direct Premiums Written.

Direct Premiums Written:

Example Rounded:

1.0	Fire	\$75,498.00	75
2.1	Allied Lines	\$990,225.00	990
3.0	Farmowners M/P	\$50,333.00	50
4.0	Homeowners M/P	\$2,090,214.00	2,090
5.1	Commercial M/P	\$115,250.00	115
12.0	Earthquake	\$2,800.00	3

Additional Details:

Dwelling and Farm Policies

Fire:	\$43,352.00	Based on PIAL rates - with a deviation	43
	\$1,935.00	Deviation – higher than PIAL rates	2
Allied Lines:	\$840,350.00	Based on PIAL rates – no deviation	840
Earthquake:	\$2,800.00	Based on PIAL rates – no deviation	3

Commercial Monoline Policies

Fire:	\$25,321.00	Independent Programs – Schedule-Rated Class-Rated	25
	\$6,825.00		7
Allied Lines:	\$95,350.00	Independent – Schedule-Rated	95
	\$54,525.00	Independent – Class-Rated	55

Multiple Peril Policies

Farmowners:	\$50,333.00	Independent Programs	50
Homeowners:	\$1,490,112.00	Based on PIAL rates – with a deviation	1,490
	\$387,745.00	Deviation – higher than PIAL rates	388
	\$600,102.00	Independent Programs	600
Commercial:	\$115,250.00	Independent Programs	115