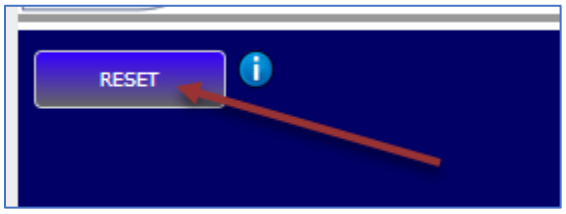
Detailed Instructions for Report of Premium Submissions

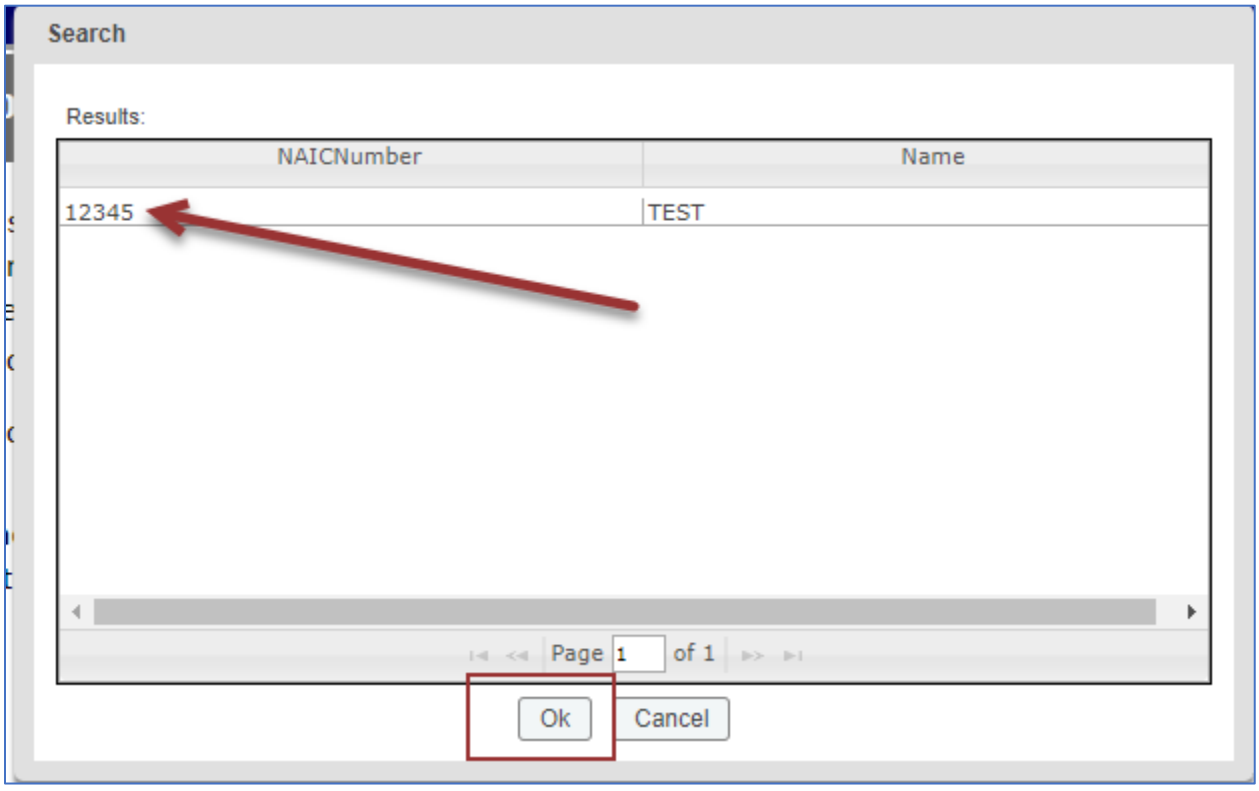
Cover Page

Pressing the [Refresh] button will set the fields below to blank.

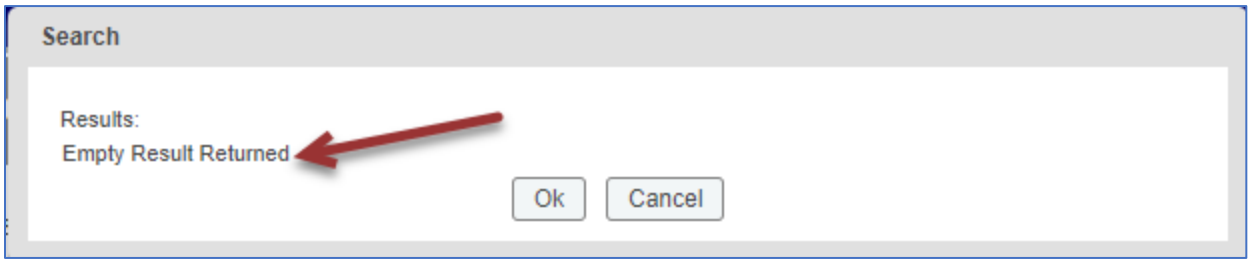


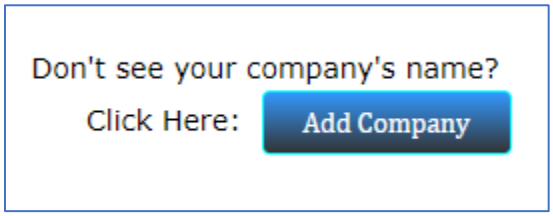
Enter your NAIC Company Number and Email Address in the fields below and press the [Search Company] button.

Select the company name associated with the NAIC number from the search results and press [ok].



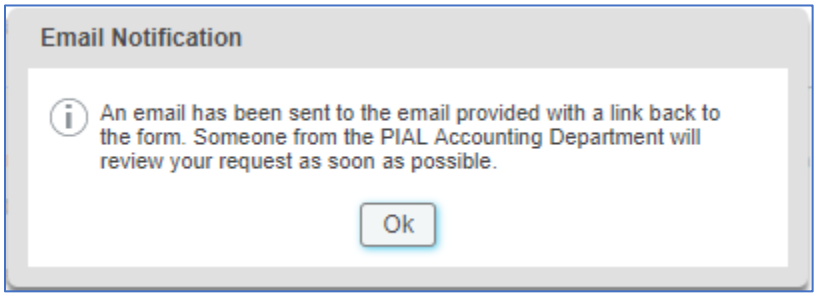
If you don't see your company's name, click the [Add Company] button to get your company's name added to the list.





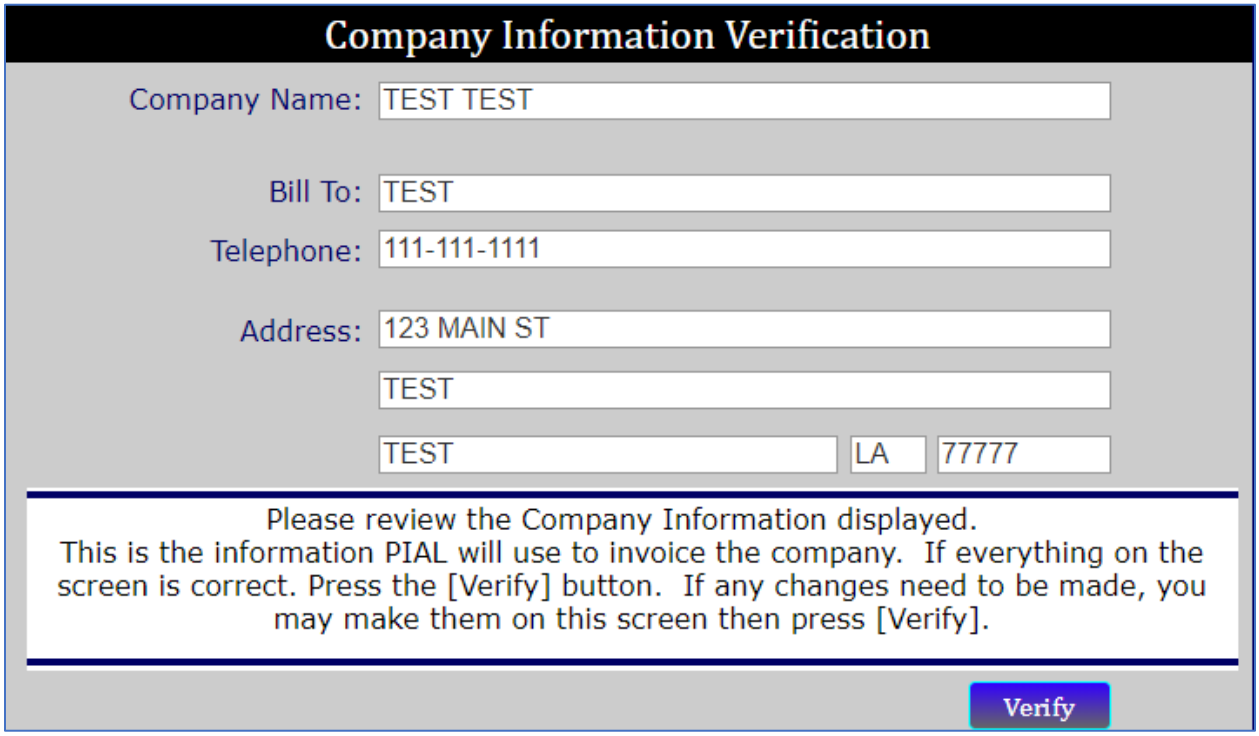
Add the information to the fields that are shown on the screen. When all the fields have been filled in, press [Submit].

PIAL management will review the request and add the company to the search list as soon as possible. Notification will be sent, via email, to the email address entered, when your company has been added to the company search drop-down list.



After reading the information regarding your email notification, press [ok] and the form will close. When you receive your emailed response from PIAL management, you will be given instructions on how to proceed with reporting your company's premium to PIAL.

If you did search and find your company's information, your next step is to verify your company's information. You will see the Company Name, Bill To, Telephone and Address of your company that we currently have on file. Please review the information and update it as needed then press [Verify]. This information will be used when invoicing your company.



When your company information is verified, select how you will report your company's premium.

- Single
- Group

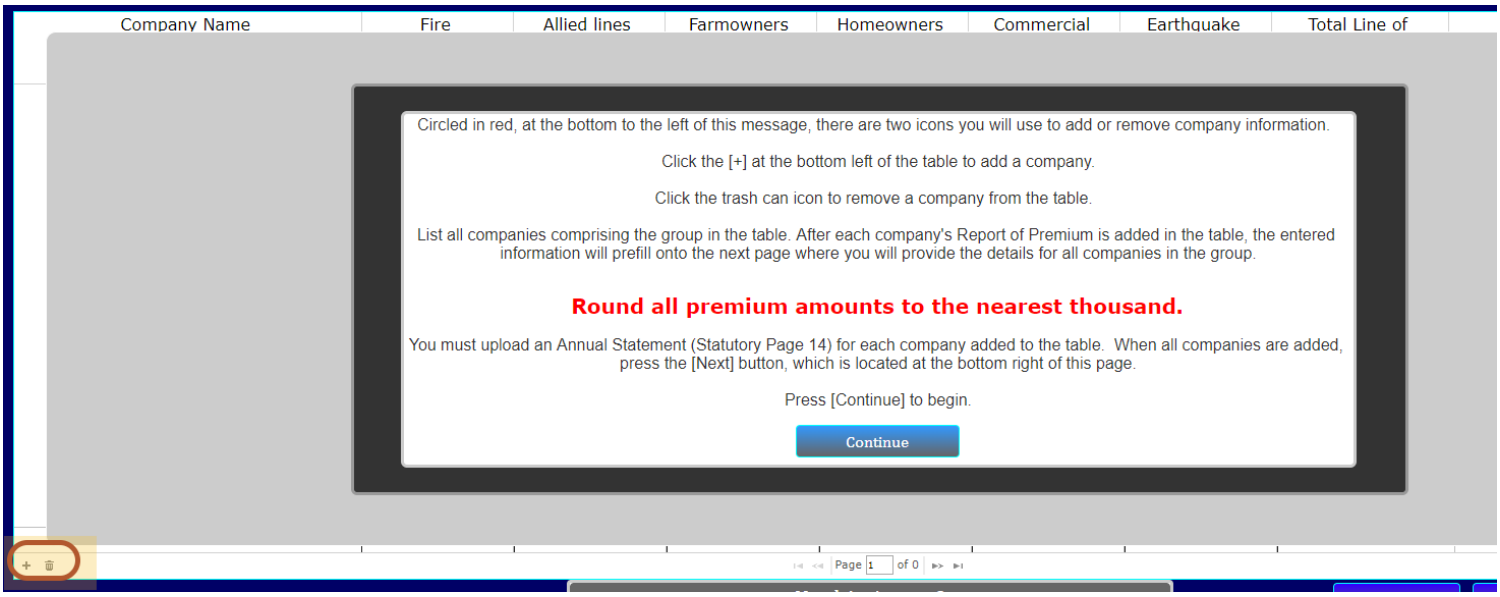
Select [Single] if reporting for one company. When reporting with the single option, only one Annual Statement, Exhibit of Premiums and Losses (Statutory page 14) MUST be uploaded and is required before the form can be submitted.

Select [Group] if combining two or more companies. On the Group page, you will follow on-screen instructions on how to enter companies into the table. You must upload an Annual Statement, Exhibit of Premium and Losses (Statutory page 14) for each company added.

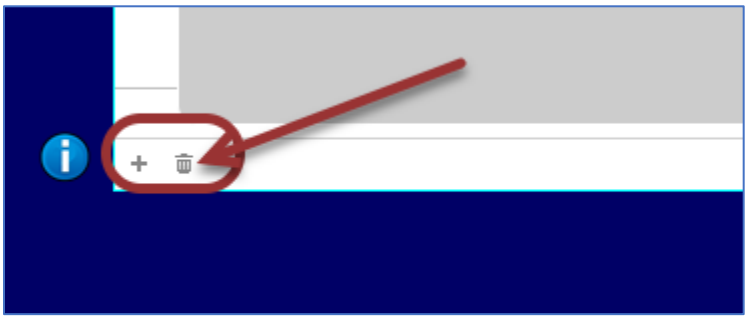
Group

Group member companies under common management may submit a group report. Companies will select [Group] if combining two or more companies. You must upload an Annual Statement, Exhibit of Premium and Losses (Statutory page 14) for each company added.

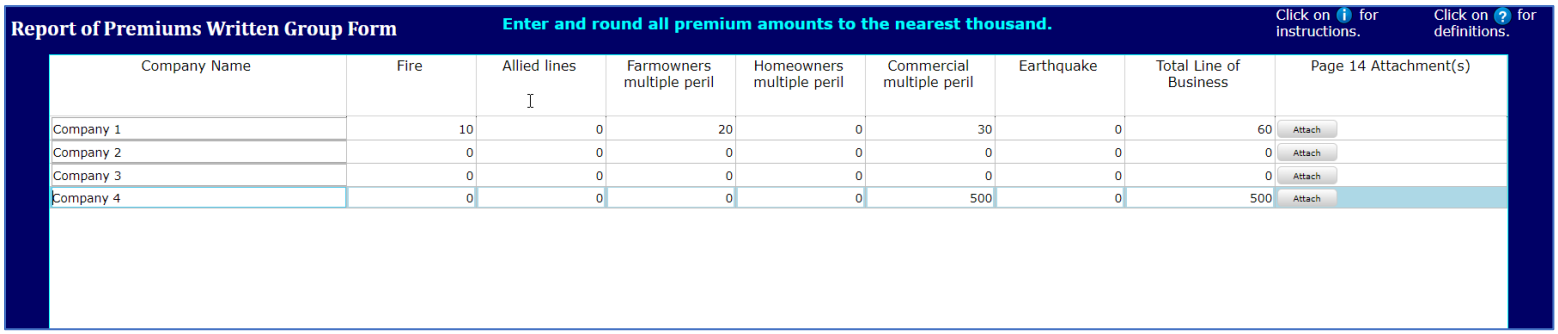
During your introduction to the group page, you will see on screen instructions.



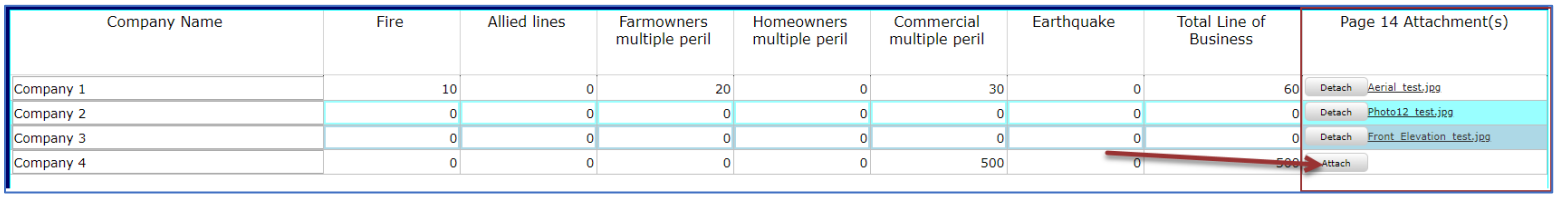
Circled in red, at the bottom to the left of the onscreen instructions, there are two icons which you will use to add or remove company information. Click the [+] at the bottom left of the table to add a company. Click the trash can icon to remove a company from the table.



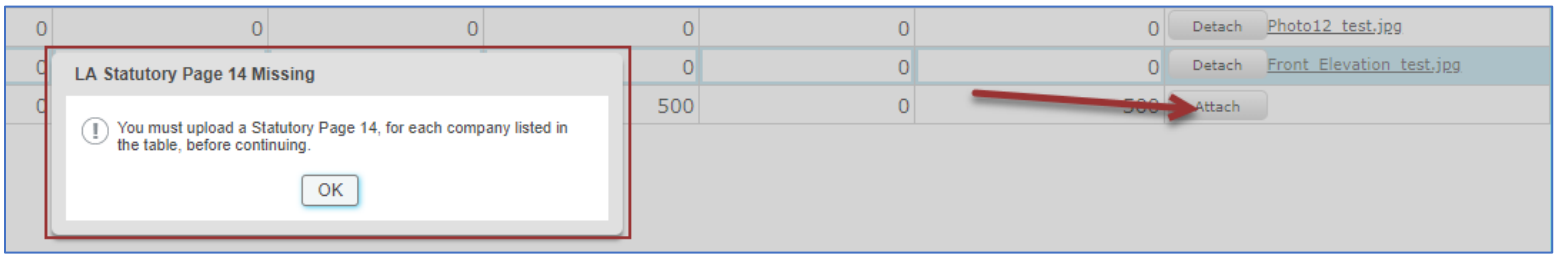
List all companies comprising the group in the table. After each company's Report of Premium is added in the table, the entered information will prefill onto the next page where you will provide the details for all companies in the group. **All premium amounts added, must be rounded to the nearest thousand.**



An Annual Statement (Statutory Page 14) for each company must be uploaded for each company added to the table.

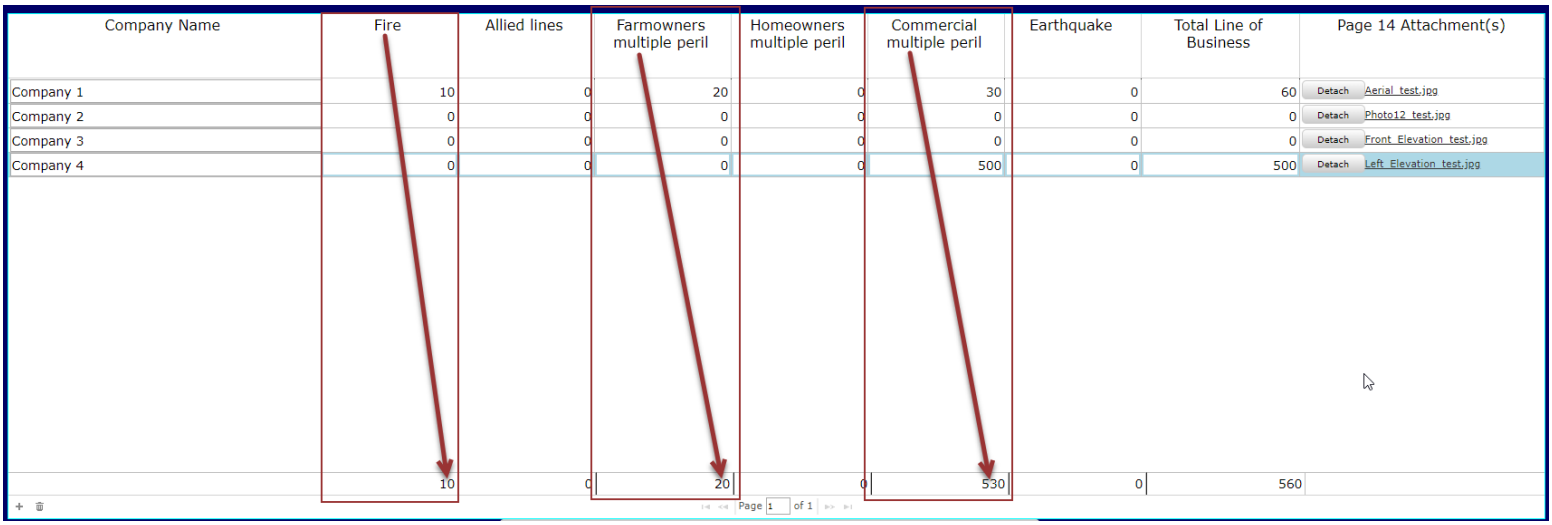


You will not be able to go to the next screen until you have uploaded an Annual Statement (Statutory Page 14) for each company.



After all companies are added, hit the [Next] button. Pressing [Next] will bring you to the form where you will report all premiums for programs based on PIAL rates and premiums for programs not based on PIAL rates, premium for programs which deviate from published PIAL rates and adjustments, and to report any portion of these amounts not subject to assessment by PIAL.

The total premium for each line of business that was entered in the group table will be displayed to the left of the ROP form. The entered amounts on the ROP form must match what was entered in the group table before submission is allowed.



Company Name	Fire	Allied lines	Farmowners multiple peril	Homeowners multiple peril	Commercial multiple peril	Earthquake	Total Line of Business	Page 14 Attachment(s)
Company 1	10	0	20	0	30	0	60	Detach Aerial_test.jpg
Company 2	0	0	0	0	0	0	0	Detach Photo12_test.jpg
Company 3	0	0	0	0	0	0	0	Detach Front_Elevation_test.jpg
Company 4	0	0	0	0	500	0	500	Detach Left_Elevation_test.jpg
	10	0	20	0	530	0	560	

Page 1 of 1

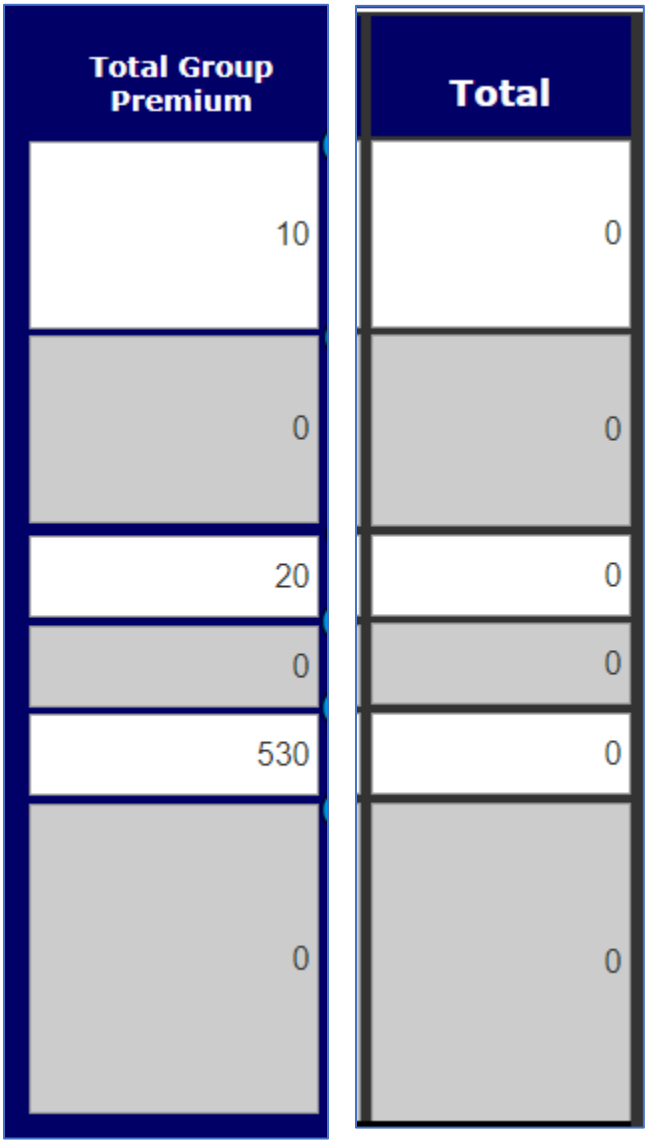
Fire	Allied lines	Farmowners multiple peril	Homeowners multiple peril	Commercial multiple peril	Earthquake	Total Line of Business
10	0	20	0	30	0	60
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	500	0	500
10	0	20	0	530	0	560

Press [Back] to go back to the previous webpage

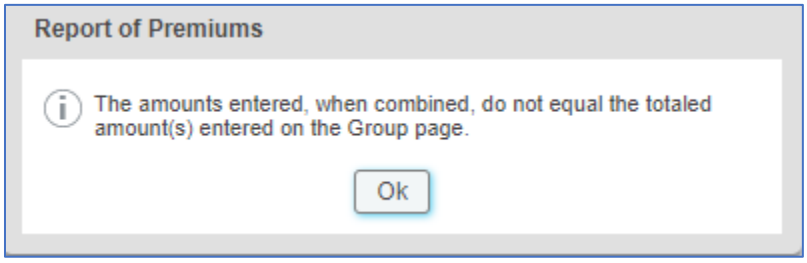
Select the [Save] button if you would like to save the Report of Premium form, but not yet submit the form to PIAL. Saving the form will send a link to get back to the form via email notification sent to email provided.

Press [Next] to continue to the next page where you will break out the reported premium amounts into categories.

When on the next page, the Total Group Premium amounts must equal the total amounts combined after breaking out the reported premium amounts into categories.



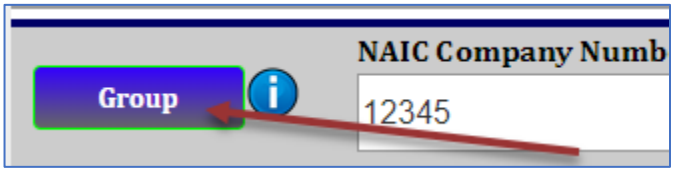
Fire	Allied lines	Farmowners multiple peril	Homeowners multiple peril	Commercial multiple peril	Earthquake	Total Line of Business
10	0	20	0	30	0	60
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	500	0	500
10	0	20	0	530	0	560



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.

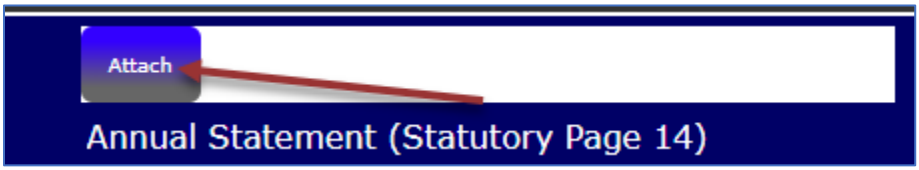
Select the [Group] button if you are submitting your company's report of premium as a group.



At this point in the process:

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.

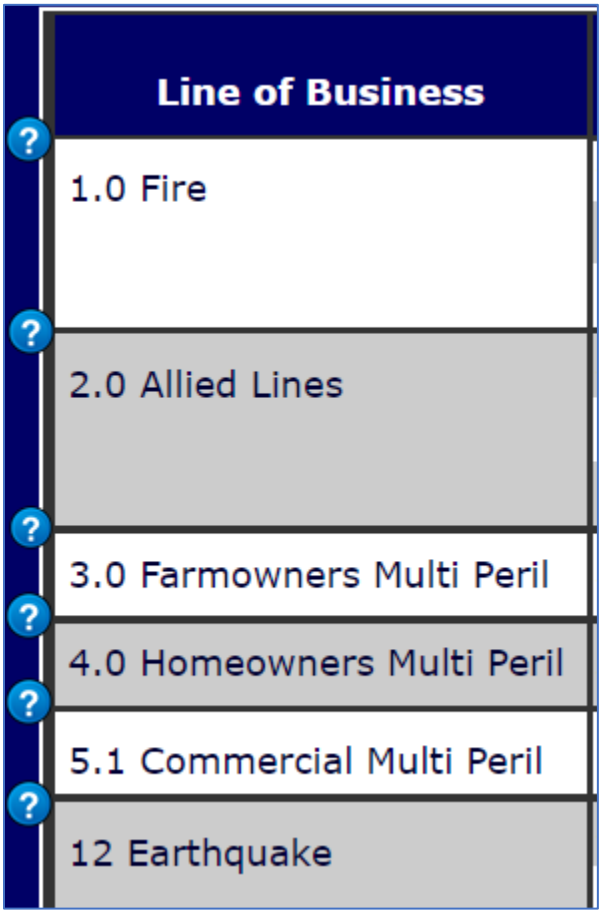
Select the [Submit] button when the Report of Premium form is complete.

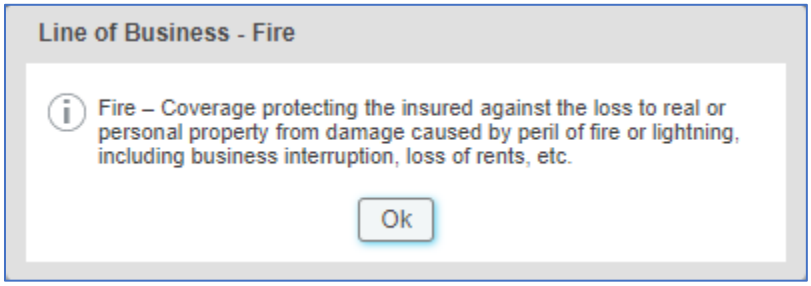
Line of Business

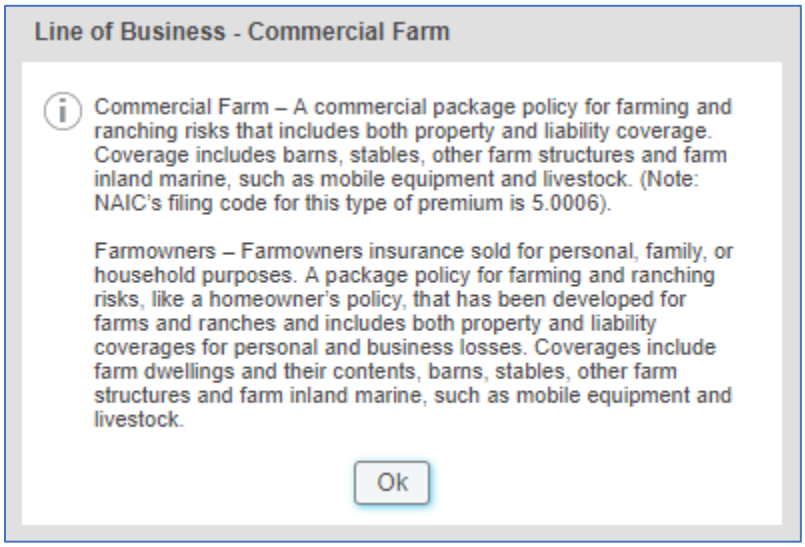
The question mark on each side of the line of business listed, when pressed, will display a definition of the line of business, in relation to reporting your premium to PIAL.

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







Category

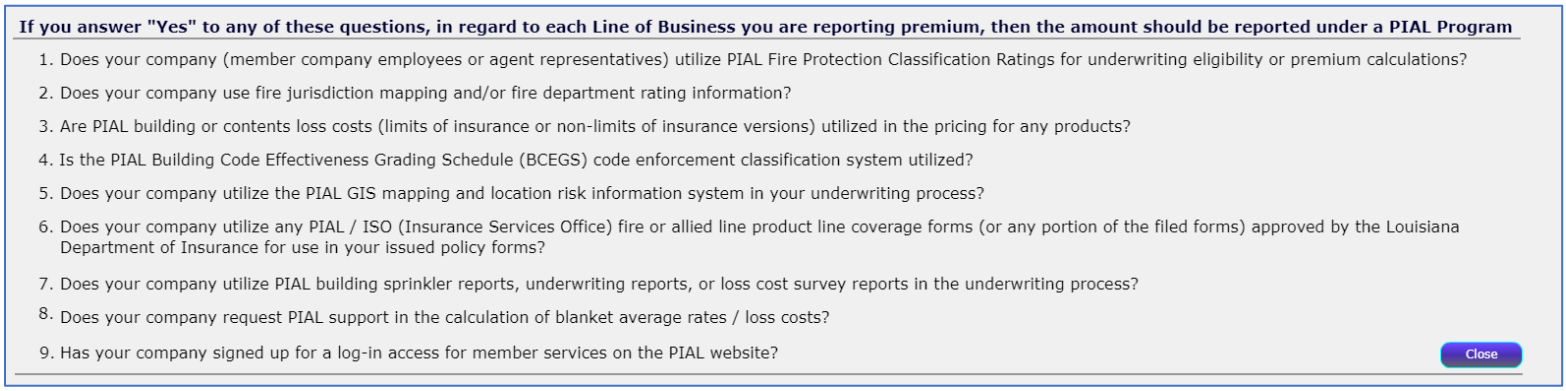
Report Dwelling and Farm Monoline policies written from Fire, Allied Lines, and Earthquake lines under the appropriate column and row. Commercial Monoline Report Commercial Monoline policies written from Fire, Allied Lines, and Earthquake under the appropriate row and column. The columns are delineated by Commercial Schedule-Rated properties and Commercial Class-Rated properties, as well as PIAL Programs and Independent Programs. Louisiana identification codes are: 1 and 4 for Commercial Schedule-Rated, and 2 for Commercial Class-Rated. Multiple Peril Lines Report multiple peril policies written from Farmowners, Homeowners, Commercial (nonliability portion), and Earthquake.

Category
Dwelling & Farm
Commercial Schedule-Rated
Commercial Class-Rated
Farmowners
Homeowners
Commercial (non-liability premium only)

PIAL Programs	PIAL Programs (with ISO)	Independent Programs	Independent Programs (with ISO)
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	

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 Programs**.



PIAL Programs

If the member company uses any of PIAL services (i.e. RAPID). That includes From and Filings, PPC, Specific Rate Look up, ProSpect, or the API.

PIAL Programs (with ISO)

If a member uses any of PIAL Programs described above in as well as ISO services (i.e. CLM, Location, PPC or Rates, Forms and filings).

Independent Programs

Use these columns to report all premiums NOT based on PIAL rates. Columns for reporting these premiums are:

- Independent Programs (Fire and Allied Lines) - Dwelling and Farm Lines
- Independent Programs (Fire and Allied Lines) - Commercial Lines (Schedule-Rated Properties)
- Independent Programs (Fire and Allied Lines) - Commercial Lines (Class-Rated Properties)
- Independent Programs - Homeowners & Farmowners Lines
- Independent Programs - Commercial Lines (Non-ISO Members)
- Independent Programs (with ISO) - Commercial Lines (ISO Members)

Independent Programs (with ISO)

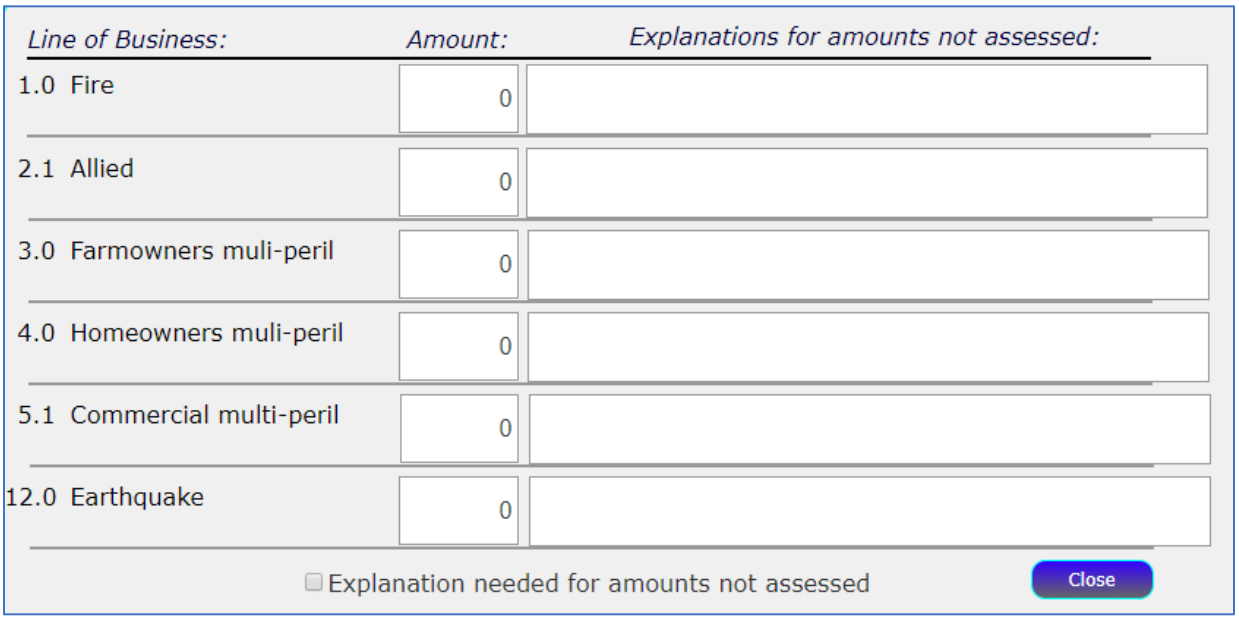
If a member uses any of ISO services described above in conjunction with another third party vendor that provides insurance services (i.e. Forms and Filings, PPC, Specific Rate Look up, ProSpect, or the API) other than PIAL.

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.**

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.



If the checkbox "Explanation needed for amounts not assessed" is checked then an explanation must be entered for each amount listed for each line of business. If the amount, for each line of business, is greater than zero, an explanation must be listed in the column to the right of the line of business amount entered.

Once an explanation is entered for each line of business amount entered, the check box will display unchecked and you will need to press the [Close] button to minimize the pop-up screen.

If you need to adjust these amounts, press the [Show Explanations] button to display the pop-up screen where you will be able to adjust the amounts.

Adjustments for Deviations to PIAL programs

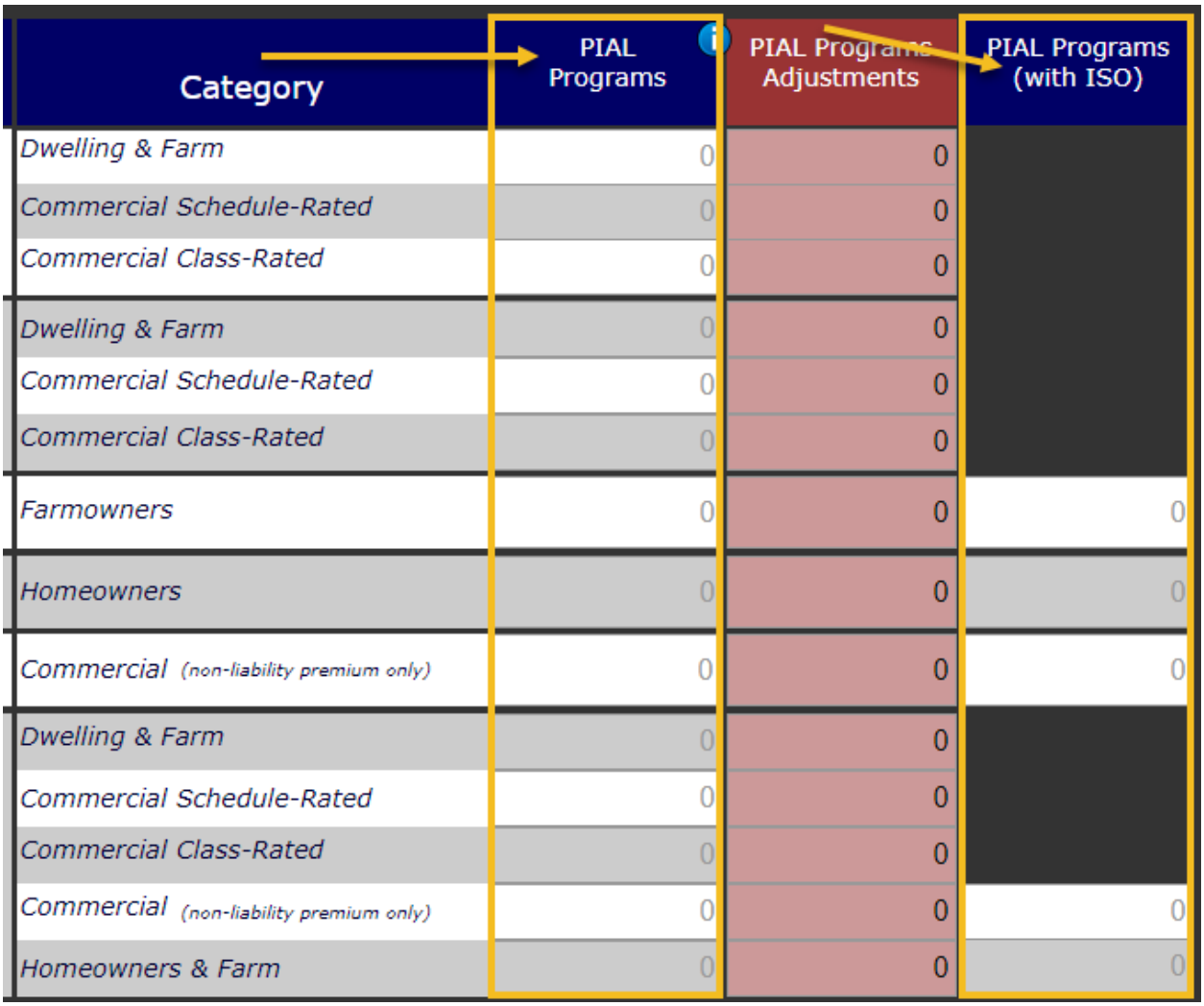
If the premiums reported for PIAL programs are based on rates which deviate from those published by PIAL, select "Yes" to the question, "Do you have adjustments for deviations to PIAL programs to report?". Once the

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.

Upon introduction to the Deviation Adjustment page, you will see instructions on how to report these deviations.

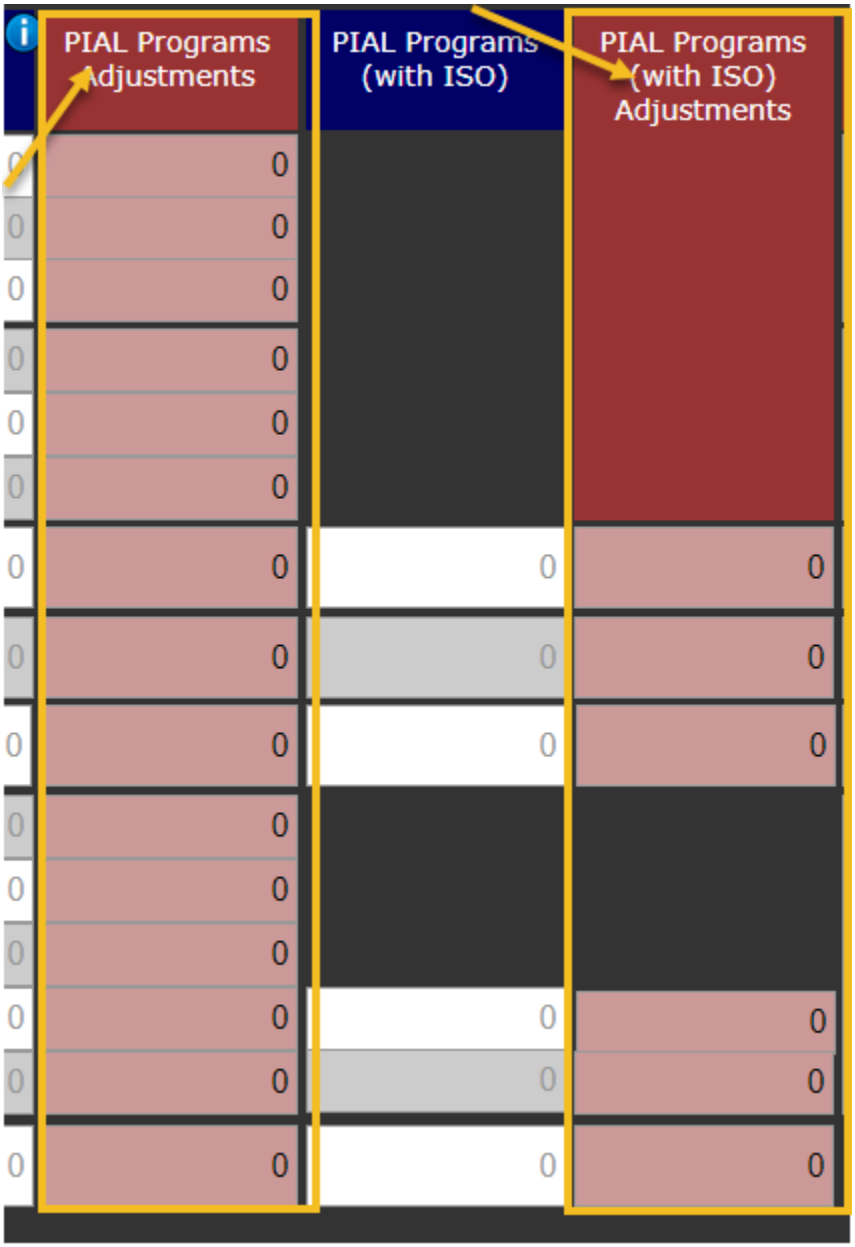
You will return to the premium reporting screen after you enter the deviation adjustment amounts, and at any time before submission, if the amounts entered on the adjustment page need to be altered, press the [Enter Deviation Adjustments] button.

The PIAL Programs and PIAL Programs (with ISO) columns will display the amounts entered on the Premium Reporting page and these two columns are read-only columns and cannot be edited on this page. These columns can only be edited on the Premium Reporting page.



Category	PIAL Programs	PIAL Programs Adjustments	PIAL Programs (with ISO)
Dwelling & Farm	0	0	
Commercial Schedule-Rated	0	0	
Commercial Class-Rated	0	0	
Dwelling & Farm	0	0	
Commercial Schedule-Rated	0	0	
Commercial Class-Rated	0	0	
Farmowners	0	0	0
Homeowners	0	0	0
Commercial (non-liability premium only)	0	0	0
Dwelling & Farm	0	0	
Commercial Schedule-Rated	0	0	
Commercial Class-Rated	0	0	
Commercial (non-liability premium only)	0	0	0
Homeowners & Farm	0	0	0

Enter amounts in the red columns labeled, “PIAL Programs (with ISO) Adjustments” and/or “PIAL Programs Adjustments”. Enter amounts to show the adjustments (either positive or negative), to the amount reported to bring the total premiums to the amount which would have been received using the PIAL rates.



After entering the adjustment amounts, press the [Return to Form] button and you will be brought to the Premium Reporting form. The adjustments will be automatically calculated in the Total column.

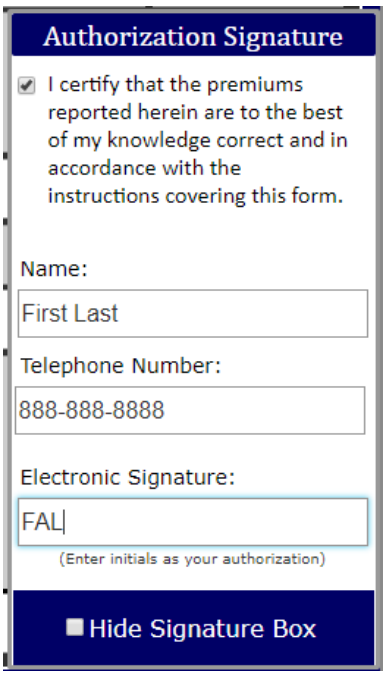
Submission

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

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.



Appendix A:

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

REMEMBER TO ROUND TO THE NEAREST THOUSAND

In 2017, 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