CHAPTER FOUR

COMPANY INFORMATION

PREMIUM PRO WORKBOOK

To access the General Information and other various input schedules, click on the Company Information folder in the navigation tree located on the left side of the screen. All items under the Company Information folder will be displayed. To view a particular item, select the desired schedule.

All of the schedules, except the State Business Page, allow the user to enter tax data for all states on one schedule. For instance, the Gross Detail Schedule allows you to enter other additions for each state in a single location. To enter amounts in the State Business Page, however, you need to specify the state by using current state dropdown box located directly beneath the State Business Page tab.

Company Information Schedules

1. General Information
2. Login Schedule
3. State Business Pages
4. Schedule T
5. Detail Schedules
   - Gross
   - Detail
   - Qualified Life
6. GFA Schedule(s)
7. Prepayments
8. Fee Schedule
9. Rate Schedule
10. Fire Percentage Schedule
11. Ocean Marine Schedule
12. Retaliatory Input Schedule
13. Filing Info Schedule

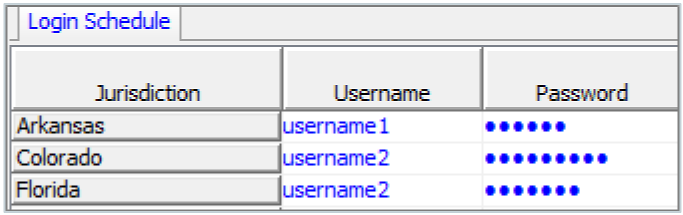
General Information

This screen has been designed for you to enter company specific information such as company name, address, telephone number, NAIC Code, Federal ID Number, officer names, signer names, notary information, preparer information, contact information, etc.

Company data only needs to be entered once and the data will flow to each return as needed. When all data has been entered and verified, click the Save icon located on the toolbar. Premium Pro will then transfer this information to all active returns. The General Information will also automatically transfer from year to year. Changes made to the company data in the Admin Tool, will populate the General Information as well.

Login Schedule

The Login Schedule provides a place for you to enter your company's usernames and passwords for various states that have online premium tax filings. By default, this schedule is only accessible to admin users. However, you can set the option to edit the Login Schedule and use the Online Filing Assistant through the Roles Wizard. The passwords are encrypted and are not displayed in plain text.

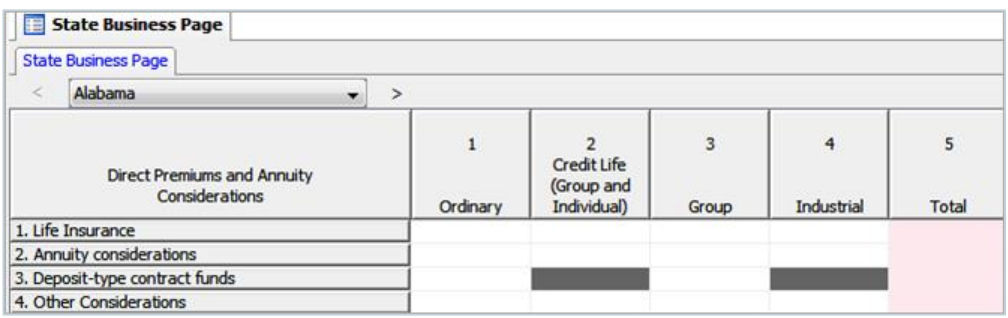

Login Schedule

Jurisdiction	Username	Password
Arkansas	username1	••••••
Colorado	username2	•••••••••
Florida	username2	•••••••

For the ability to see the passwords, you may go to Tools>Options>Administrator Options and check the option that says ‘Enable show password option for users with Edit Login Schedule Permission.’ Users will then be able to right click on the header column of the Login Schedule and choose Show Passwords in Plain Text if they have the appropriate rights.

State Business Page

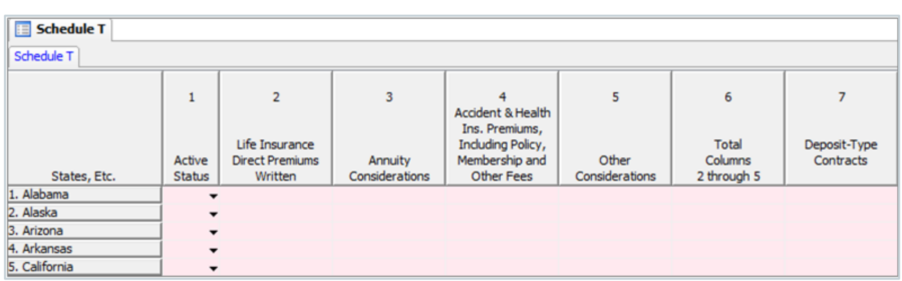
This schedule is used to enter premiums and dividends or import data from your Annual Statement software files. The State Business Page is the lowest level of input since most of the other schedules pull numbers from it. The current state dropdown box controls which State Business Page you are viewing. You may also use the arrows to navigate between state pages. When you select a state, the page repopulates with that state’s data. Select All States to view a total for all state business pages. You can use the grand total to reconcile your annual statement data.


State Business Page
State Business Page
< Alabama >

Direct Premiums and Annuity Considerations	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life Insurance					
2. Annuity considerations					
3. Deposit-type contract funds					
4. Other Considerations					

Schedule T

This schedule is a representation of the Schedule T located in the Blue and Yellow Annual Statement books. This schedule is calculated from the State Business Page(s).


Schedule T
Schedule T

States, Etc.	1 Active Status	2 Life Insurance Direct Premiums Written	3 Annuity Considerations	4 Accident & Health Ins. Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
1. Alabama							
2. Alaska							
3. Arizona							
4. Arkansas							
5. California							

The Active Status column will control the automatic activation of returns. If any numbers are entered, the Active Status will default to “L” for licensed and the return will be activated. If you are not licensed and do not want the return to be activated, change the Active Status to “N” for not licensed.

Detail Schedules

The Detail Schedules are comprised of three tabs for Life companies: Gross, Deduction and Qualified. There are two tabs for Property and Casualty companies: Gross and Deduction. These schedules enable you to enter a variety of different items for all states on one screen.

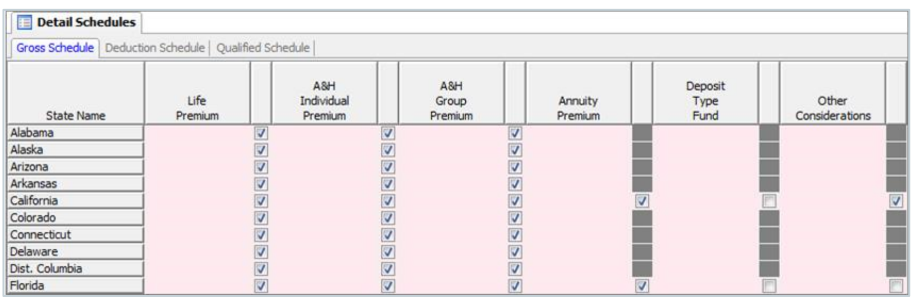
Life

Gross Schedule

The first six columns source in the amounts entered or calculated on the Schedule T. Here, you may separate A&H premiums into Individual A&H and Group A&H. These amounts are automatically calculated from the premiums entered on the State Business Page of each state. However, you may change the breakout of A&H on this schedule to affect all states. These columns are especially useful for states like Nebraska, which tax Individual and Group A&H at different rates. Please be advised that Federal Employee Benefits and Medicare premiums reported on the State Business Pages are automatically excluded from the Individual A&H amounts.

The next column will allow you to determine whether to include Dividends Applied to Paid Up Additions in your gross calculations.

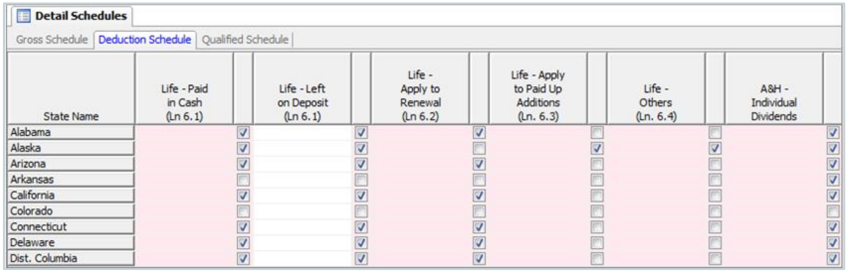
The remaining three columns are for any other additional premiums specific to Life, A&H, and Annuities.



The checkboxes following each column indicate whether the premium amount will be included in the state calculations. Checkboxes for Annuity Premiums, Deposit Type Funds, and Other Considerations have been defaulted and/or disabled based on state statutes. The Total column will sum all items checked to be included in the total gross calculation.

Deduction Schedule

The first five columns are designated for Life Dividends. The amounts for these columns are automatically calculated from the dividends entered on the State Business Page of each state. These columns are particularly useful if you do not have the State Business Page(s) available and you wish to enter the dividend amounts for all states in one location. You may also separate Dividends Left on Deposit and Dividends Paid in Cash.



The next two columns are used to separate A&H Dividends between Individual A&H and Group A&H. They are automatically calculated from the dividend amounts entered on the State Business Page(s) of each state. However, you may change the breakout of the A&H dividends on this schedule to affect all states. Please be advised that Federal Employee Benefits and Medicare dividends reported on the State Business Pages are automatically excluded from the Individual A&H dividends.

Columns 8 to 10 are used to enter Annuity Dividends. These amounts are also sourced from the dividends entered on the State Business Page(s) of each state. Again, if you do not have your State Business Page(s) available, you may enter the dividend amounts for all states in one location.

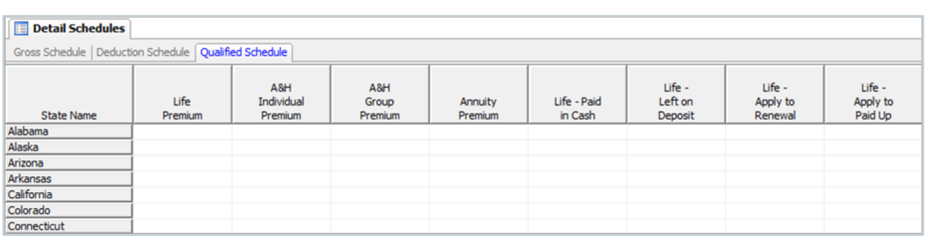
The next column provides a place to enter Return Premiums. Amounts entered in the Return Premiums column are deducted from the state's total gross premiums, unless the state law prohibits return premiums as a deduction. This is followed by columns that show the breakout for FEB Premiums and Medicare Premiums.

The remaining three columns are for any other premiums that need to be deducted from your gross premiums specific to Life, A&H, and Annuities. These columns are outlined in green designating that these fields contain adjustment schedules. Right click with your mouse to access the adjustment schedules in order to itemize your deductions with detailed descriptions.

The checkboxes following each column indicate whether the amounts will be deducted on the state return. If a checkbox is grayed out, the state does not allow this as an option. The Total column sums all items checked to be deducted from gross premiums.

Qualified Schedule

This schedule is unique to the Life module and it offers a location to enter Qualified Premiums and Qualified Dividends for all states. If permitted by state law, premiums entered on this schedule are deducted from gross premiums. It may also be used to separate premiums for states, like California, that tax qualified premiums at a different rate. If there is a need to separate the qualified portion of dividends at the state level, the dividends entered in this schedule will be particularly useful.



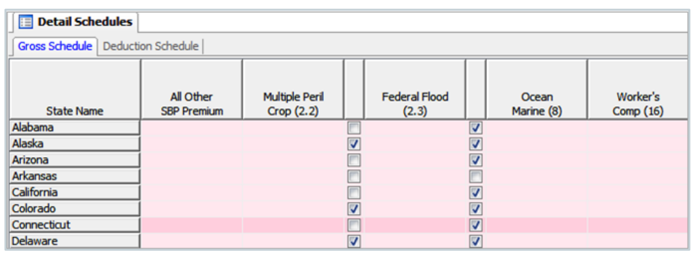
PC

Gross Schedule

The first five columns source in the amounts entered on the State Business Page for various lines of Property and Casualty business, such as Multiple Peril Crop, Federal Flood, Ocean Marine, and Worker's Compensation. For lines 2.2 and 2.3, you may select whether or not the premiums are taxable based on the check box selection immediately following the premium column. The inclusion of all other lines is based on state statutes. Changes made by the user to the default value of the checkboxes will transfer from year to year.

The next two columns are specific to Individual A&H and Group A&H premiums. These amounts are automatically calculated from the premiums entered on the State Business Page(s) of each state. However, you may change the breakout of A&H on this schedule to affect all states. These columns are especially useful for states like Nebraska, which tax Individual and Group A&H at different rates.

The following column is for Finance and Service Charges and is calculated from Column 8 of the Schedule T. Again, you may select whether or not this amount is taxable based on the check box selection immediately following the column.



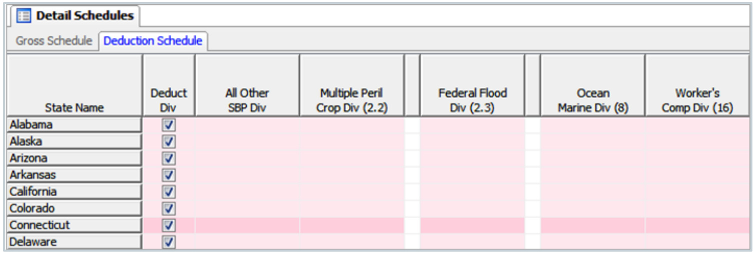
The Net Premiums column will include all previously checked items. The remaining two columns are for any other additional premiums specific to P&C and A&H. Amounts entered here will be included in gross premiums for a given state when applicable.

The Total column will include all items checked to be included in the gross premiums for a particular state.

Deduction Schedule

The columns on this schedule mirror the columns in the Gross schedule for the various lines of business. However, the amounts listed here are for dividend deductions. The check box for Deduct Dividends will determine if the state will take into account dividends when calculating taxable premiums. Changes made by the user to the value of the checkboxes will transfer from year to year.

The next column provides a place to enter Return Premiums. Amounts entered in the Return Premiums column are deducted from the state's total gross premiums, unless the state law prohibits return premiums as a deduction. This is followed by columns that show the breakout for FEB Premiums and Medicare Premiums. The next two columns are for P&C and A&H deductions. These columns are adjustment schedules. Right click with your mouse to access the adjustment schedules in order to itemize your deductions with detailed descriptions.



Detail Schedules

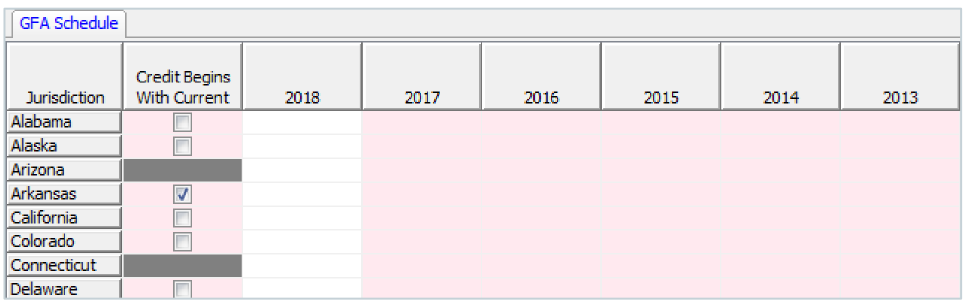
Gross Schedule | Deduction Schedule

State Name	Deduct Div	All Other SBP Div	Multiple Peril Crop Div (2.2)	Federal Flood Div (2.3)	Ocean Marine Div (8)	Worker's Comp Div (16)
Alabama	☑					
Alaska	☑					
Arizona	☑					
Arkansas	☑					
California	☑					
Colorado	☑					
Connecticut	☑					
Delaware	☑					

The Total Deductions column will include all applicable items that will be deducted on a given state return.

GFA Schedule

These schedules provide a centralized location to enter Guaranty Fund Assessments paid for all states over a twelve-year period. The assessment amounts entered for each year will be retained and rolled forward to the following year's software. Therefore, after the first year, you only need to enter the current year's assessments.



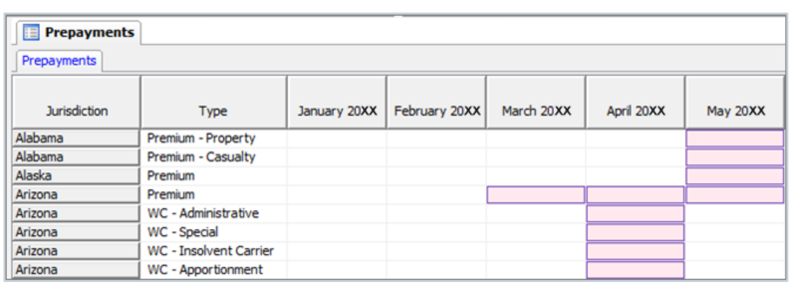
GFA Schedule

Jurisdiction	Credit Begins With Current	2018	2017	2016	2015	2014	2013
Alabama	☐						
Alaska	☐						
Arizona							
Arkansas	☑						
California	☐						
Colorado	☐						
Connecticut							
Delaware	☐						

The GFA credits are calculated for each state using the assessment amounts entered on this schedule and the state law concerning Guaranty Fund Assessments. Only the actual assessment amount you are eligible to take credit for should be entered in the schedule. You may also select to calculate the GFA credit beginning with the current year. Otherwise, the calculations will start from the year following the assessment. For Property and Casualty Companies, there are separate schedules for AH and PC GFA assessments.

Prepayment Schedule

This schedule allows you to review or enter the prepayments you made throughout the year.



Prepayments

Prepayments

Jurisdiction	Type	January 20XX	February 20XX	March 20XX	April 20XX	May 20XX
Alabama	Premium - Property					
Alabama	Premium - Casualty					
Alaska	Premium					
Arizona	Premium					
Arizona	WC - Administrative					
Arizona	WC - Special					
Arizona	WC - Insolvent Carrier					
Arizona	WC - Apportionment					

If you are a first time user, you can simply enter your prepayments on this schedule for all states. If you used Enterprise last year, you can review the amounts that carried over from the previous year. The amounts entered here will flow into the appropriate lines on the state returns. The pink fields for each state designate the month in which an estimated payment or return was potentially due.

Right click on any pink field with a blue outline to load a read-only copy of the actual estimate return associated with that amount from the prior year.

There is a Total column that sums the prepayment amounts in the preceding columns. The Total Credit column lists any prior year overpayment that was not refunded.

The Total Prepay & Credit column sums the Total Prepay & Total Credit columns.

Fee Schedule

This is where the Annual Statement Filing Fee, Certificate of Authority Fee, Fraud Fee, and any Other Fee for each state are located. The Fee Schedule also includes the Agent Fees for each state. Here, you may enter the number of agents for each category and the appropriate fee. You can distinguish between resident and non-resident agent information for appointment and renewal agents. You may also choose whether or not to include Agent Fees in your state calculations. Any overridden values/changes to default numbers will transfer from year to year.

Fee Schedule

Fee Schedule

	Filing Fee	Certificate of Authority	Fraud Fee	Other Fee	Include Agent Fees	Appointment Resident Agents	Appointment Resident Fee	Appointment Non-Resident Agents
Alabama	25	1,005	200	950	☑		30	
Alaska	100	2,250			☐			
Arizona	300	135			☑			
Arkansas	50	100			☐		20	
California	347	350			☑		24	
Colorado	3,345		2,165		☐			
Connecticut	50	200			☐		80	
Delaware	100	100	750		☑		25	

Rate Schedule

The Rate Schedule allows you to review and adjust any tax rate that a state may charge your company. It is recommended that you review these rates and, if necessary, adjust them on the Rate Schedule instead of on the return. In addition to state rates, this schedule also includes a column for minimum taxes if applicable for a given state. Any overridden values/changes to default numbers will transfer from year to year.

Rate Schedule

Rate Schedule

	PC	Individual AH	Group AH	Minimum Tax	Worker's Comp	Ocean Marine	Fire Marshal	Other Rates
Alabama	0.036	0.016	0.005		0.036	0.036		0.01
Alaska	0.027	0.027	0.027		0.027	0.0075		
Arizona	0.02	0.02	0.02		0.05	0.02	0.022	0.004312
Arkansas	0.025	0.025	0.025		0.0145	0.0075		0.005
California	0.0235	0.0235	0.0235		0.0235	0.05		
Colorado	0.02	0.02	0.02		0.02	0.02		0.01
Connecticut	0.0175	0.0175	0.0175		0.0175			
Delaware	0.02	0.02	0.02		0.02	0.05		

Fire Percentage Schedule

For P&C companies, there is an additional schedule for Fire percentages. You may adjust and modify your Fire Marshal percentages here. Some states may allow different taxable percentages on a company by company basis. For these states, you will need to enter the percentage that specifically applies to your company. For example, Arizona and Idaho require such entries before the proper calculations can take place. Also, the first two columns provide options as to whether lines 5.1 and / or 5.2 should be included in Fire Marshal tax calculations. Any overridden values/changes to default numbers will transfer from year to year.

Fire Percentage

Fire Percentages

State Name	5.1	5.2	Fire	Farm-owners	Home-owners	Commercial Multi Peril	Allied Lines	Ocean Marine	Inland Marine	Earthquake
Idaho	☐	☐								
Illinois	☐	☐								
Indiana	☑	☐	100.00%		35.00%	35.00%			15.00%	
Iowa	☐	☐								
Kansas	☐	☐	100.00%	35.00%	25.00%	55.00%		33.30%	15.00%	
Kentucky	☑	☑	100.00%		33.30%	50.00%			15.00%	
Louisiana	☑	☑	100.00%	45.00%	45.00%	45.00%				

Ocean Marine Schedule

The Ocean Marine Import Schedule is available only in the P&C module of the software. This schedule will allow you to import several pages of the Annual Statement for the completion of Ocean Marine Returns. There is a state specific schedule tab as well. The Ocean Marine Schedule will help reduce the amount of time spent entering data.

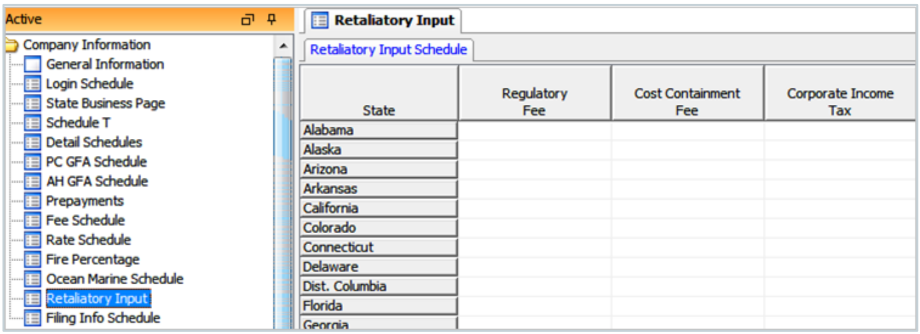
Ocean Marine Schedules

Annual Statement Schedule | State Schedule

Annual Statement Page and Line	Ocean Marine World Wide	All Classes World Wide	Ocean Marine Non-US	All Classes Non-US	Ocean Marine US	All Classes US
Underwriting and Investment Exhibit						
Net Premiums Written						
Unearned Premiums December 31 Prior Year						
Unearned Premiums December 31 Current						
Premiums Earned During Year						
Underwriting and Investment Exhibit						
Direct Business						
Reinsurance Assumed from Affiliates						
Reinsurance Assumed from Non-Affiliates						
Reinsurance Ceded to Affiliates						
Reinsurance Ceded to Non-Affiliates						
Net Premiums Written						
Underwriting and Investment Exhibit						
Losses Paid on Direct Writings (Salvage						
Losses Paid on Reinsurance Assumed						
Losses Recovered on Reinsurance						
Net Payments (Salvage Deducted)						
Net Losses Unpaid Current Year						
Net Losses Unpaid Prior Year						
Net Losses Incurred Current Year						
Part II Allocation to Lines of Business						
Expenses Incurred Defense and Cost						
Expenses Incurred Adjusting and Other						
Expenses Incurred Commission and						
Expenses Incurred Taxes, Licenses and						
Expenses Incurred Other Acq., Field						
Expenses Incurred General Expenses						
Other Income Less Other Expenses						
Total Expenses Incurred						
Statement of Income (Page 4)						
Net Underwriting Gain (Loss) Current Year						
Net Investment Gain (Loss) Current Year						
Federal and Foreign Income Taxes Incurred						

Retaliatory Input Schedule

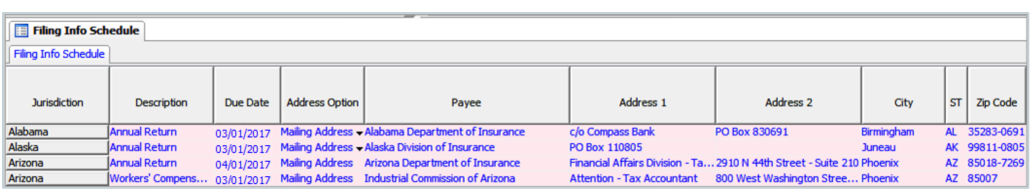
The Retaliatory Input Schedule is used to enter or adjust data specific to your retaliatory calculations. This schedule will only be enabled for specific states of domicile that may require additional entries to aid in the processing of your retaliatory calculations (i.e. IL, MI, MO, NY, SC, etc.).



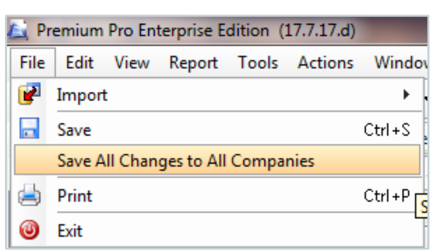
Filing Info Schedule

The Filing Info Schedule contains the due date, payee, and address information for all jurisdictions. In addition, the schedule also indicates whether or not a USPS postmark is accepted as timely filing for a particular return and whether a return is to be paid via EFT, as well as the EFT threshold information. The state contact information (name, phone, email, and web address) is also included.

You may change the address to which a return will be sent by selecting between the available addresses in the address option column. The company's mailing address will be selected by default and the Address Option you choose from the dropdown will rollover to the next year. The address selected on this schedule will determine the Payee Address that will be used on the Filing Information Form, Payment Request, and labels for that particular return. If you set the Address Option to an email address, you may send an email to the appropriate recipient by right clicking on the Address 1 field and choosing Mail To.



When you make changes to the Filing Info Schedule, you have the option to Save to the current company only, or if you go to *File > Save All Changes to All Companies*, the changes you made will be applied to all of your companies in Enterprise. *(Alt + right click)* !NEW



The Vendor Number column allows you to specify a unique vendor number for each payee. This information will flow to the Payment Request forms and schedules. It will also rollover from year to year. You may also right click on the contact email and select Mail To in order to generate an email message to that email address. Right click on the web address and select Go To in order to browse to that web page.

When the information in a field is changed from the default, the text will appear in red. You may right click on the field and choose Clear to revert to the default text.

Sorting and Filtering

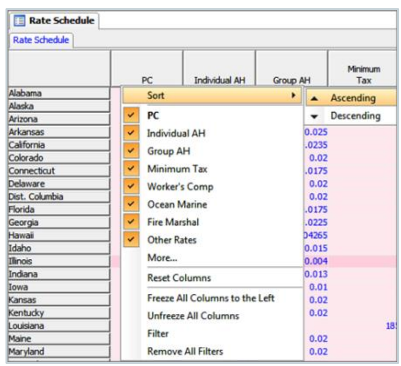
You can sort and filter schedules and reports so that you can easily access the specific information you are looking for at any given time.

Steps to Sort Schedules and Reports

You may sort all columns in all schedules and reports by ascending or descending order.

1. Open a schedule or report.

2. Right click on the column you would to sort. Then go to Sort and select Ascending or Descending.



3. The heading of the sorted column will display an up/down triangle in the corner indicating the sort action.

4. To revert to the original order, right click on the sorted column, go to Sort, and then select Reset.

The sorted schedule or report will NOT be saved. When you close the sorted schedule or report and then open it again, it will revert to the original. When you print, the sorted schedule or report that is displayed on your screen will print.

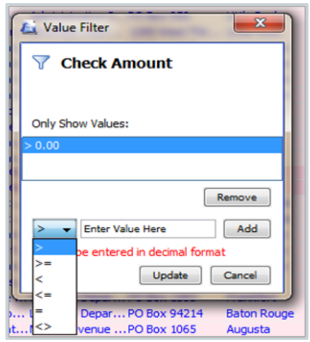
Steps to Filter Number Columns in Schedules

You may filter number columns in schedules to display items that are within certain value ranges.

1. Open any schedule that includes numbers.

2. Once the report is open, right click on the column heading for the number column you wish to filter, and then select Filter.

3. A Value Filter dialog box will appear, which allows you to filter items within a certain value range. From the dropdown box, choose the appropriate symbol (greater than, less than, equal to, etc.). Then type in the value in the text box and click Add.



4. When you have finished adding your value filters, click Update.

5. The column heading for columns that you apply filters to will be highlighted in blue.

6. To remove a value filter, right click on the filtered column and select Filter.

7. The Value Filter dialog box will appear. Select the filter you wish to remove under "Only Show Values:" and then click the Remove button.

8. Click the Update button to remove the value filter.

9. Or, to remove all filters at the same time, right click on the column heading for the filtered column and select Remove All Filters.

The filtered schedule will NOT be saved. When you close the filtered schedule and then open it again, it will revert to the original schedule. When you print, the filtered schedule that is displayed on your screen will print. The full schedule will not print. It is important to note that the total line will not be affected by filters. The total will always remain the same, regardless of the filters that are applied to the schedule.

Moving and Freezing Columns

Any column in any schedule can be reordered. To move a column, simply click the desired column heading and drag it to the new location on the schedule.

You can also freeze columns so that they are visible when you scroll your screen to the right. To freeze a column, right click on the desired column heading and select Freeze All Columns to the Left. When you scroll, the frozen column and all columns preceding the frozen column will always remain in view. The order of the frozen columns cannot be modified. To unfreeze columns, right click on any column heading and choose Unfreeze All Columns.

Fee Schedule

	Filing Fee	Certificate of Authority	Fraud Fee	Other Fee	Include Agent Fees	Appointment Resident Agents	Appointment Resident Fee	Appointment Non-Resident Agents
Alabama	25	1,005		850	☑		30	
Alaska	100	2,250			☐			
Arizona	300	135			☑			
Arkansas	50	100			☐		20	
California	315	318			☑		22	
Colorado	3,345		561		☐			
Connecticut	50	200			☐		80	
Delaware	100	100	550		☑		25	
Dist. Columbia		200			☐		25	
Florida	1,000	1,000			☑		60	
Georgia	200	500			☐			

Sum: 400.00 | Premium - 11.8.2

Tip: If you highlight multiple adjacent cells in a schedule, the sum will appear in the status bar in the lower portion of the screen.

Hiding Columns

You can hide any column by right clicking on a column heading and unchecking the column you would like to hide. If there is a hidden column you want to display, right click on any column heading and check that column name.