

Instructions for Policy in Force

All companies licensed to write insurance in the State of Illinois, pursuant to Section 4, Class 1 and Class 2, are subject to the Policy-In-Force requirements. Specifically, all companies meeting either of the following conditions are required to submit data.

- All insurers that file under the Life, Accident, & Health; Health; or Fraternal blank and reported premiums for Illinois (line 14) on their 2014 schedule T.
 - All insurers that file under the Property & Casualty blank and reported premiums on their Illinois 2014 State Page Exhibit for line 13, 14, 15.1, 15.2, 15.3, 15.4, 15.5, or 15.7.
1. Double click on the Policy In Force Application: PIF Data web app.mde. It is located on the Department website under Insurance Data Reporting Requirements – 3. Policy in Force Data Call at http://insurance.illinois.gov/regulatory_filings/regulatory_filings.asp.
 2. Save application to desktop or local drive.
 3. Double click the PIF Data web app.mde application to begin reporting process.
 4. Be sure to use this version, revisions to current application will prevent the use of prior versions.

The Company ID form should display when the application is opened. Below is a screen print of the required information. All information on the Company ID form must be provided prior to completing other forms. Clicking on the “Save Record” button before proceeding will eliminate the need to input your company FEIN on each form.

Company ID

The screenshot displays the 'Policy in Force Data' application interface. At the top, there is a header bar with the title 'Policy in Force Data'. Below this, the 'Company ID' form is presented. The form consists of several input fields: 'FEIN', 'NAIC CODE', 'DATA YEAR' (with '2015' entered), 'COMPANY NAME', 'Address', 'City, State, Zip Code', 'Company Contact', 'Telephone #', and 'Email Address'. A 'Save Record' button is positioned below the 'Email Address' field. To the left of the main form area is a vertical 'Navigation Pane' containing several buttons: 'All Life Data', 'Individual A and H', 'Small Group A and H', 'Large Group A and H', 'Association Trust Group A and H', 'MEWA Group A and H', 'Discretionary Group A and H', and 'Other Groups and Administrative Servs Plans'. The 'Other Groups and Administrative Servs Plans' button is currently selected, indicated by a blue border. To the right of the navigation pane, there is a button labeled 'Add New Record for Multiple Companies'. At the bottom center of the form area, there is a button labeled 'Close & Export data'.

Data Submission Procedure – please read

The following steps will produce a Microsoft Excel file containing the company data. By submitting data in an Excel format companies are no longer required to submit data through the State's secured web portal. These instructions are written based on the use of Access 2007 and Excel 2007 or newer version.

1. Once the Company ID form is completed, the user may select and complete policy count information for each applicable category.
2. It is important that you do not count a policy/certificate in more than one category.
3. Additional fields were added to each of the forms for "Other Policy" and/or "Other Certificate". These fields are for any policies within the categories that do not have a specific box.
4. See Answers to Frequently Asked Questions regarding submission of data for multiple companies within one data file.
5. Clicking on the "Close Form" button from any category form returns the user to the Company ID form.
6. Once all categories are completed, the user must click the "Close Export Data" button from the Company ID form.
7. Save in: The user may select any location to save the Excel file.
8. File name: **PLEASE NOTE** - For data file consistency the DOI requests that all file names reflect the company FEIN or NAIC # of one of the companies included in the data file. If you submit data for multiple companies in the same file simply pick one of the companies. Do not include spaces in file name. For example, the properly formatted data file would resemble 123456789.xls.
9. Save as type: Microsoft Excel file: (*.xls) or (*.xlsx)
10. The completed (*.xls)/ (*.xlsx) file must be submitted to the Department by email at: DOI.CostContainment@Illinois.gov. Please include "2015 Policy in Force" in the subject line of your email.
11. The Department strongly encourages the use of the Access application to complete this data call. However an excel template is also available. Companies must report each company individually if the excel template is used.

All data reported should reflect policy counts as of 12/31/2015. The Department will expect receipt of all data no later than **May 1, 2016**.

Screen Print for each Coverage Area All Life Data

Life					
FEIN	#Name?				
Ind Industrial Life			0		
Ind Ordinary Life			0		
Ind Term Life			0		
Ind Variable and or Interest Sensitive Life			0		
Ind COLI Life			0		
Ind Credit Life			0		
Ind Other Life:					
Ind Variable and or Interest Sensitive Annuity			0		
Ind Equity Annuity			0		
Ind Fixed Annuity			0		
Ind Other Annuity:					
Grp Life Policy		0	Grp Life Cert		0
Grp Life Descretionary Policy		0	Grp Life Descretionary Cert		0
Grp Life COLI Policy		0	Grp Life COLI Cert		0
Grp Credit Life Policy		0	Grp Credit Life Cert		0
Grp Life Other Policy:			Grp Life Other Cert:		
Grp Variable and or Interest Sensitive Annuity Policy		0	Grp Variable and or Interest Sensitive Annuity		0
Grp Equity Annuity Policy		0	Grp Equity Annuity Cert		0
Grp Fixed Annuity Policy		0	Grp Fixed Annuity Cert		0
Grp Other Annuity Policy:			Grp Other Annuity Cert:		
Close Form					

Individual A and H

Individual A&H					
FEIN	12-3212321				
Ind Cancer or Specified Disease			0		
Ind HosSurg			0		
Ind LTC			0		
Ind Comp Mjr Med Grandfathered			0		
Ind Comp Mjr Med Not Grandfathered			0		
On Exchange: Ind Platinum:		0	Off Exchange: Ind Platinum:		0
On Exchange: Ind Gold:		0	Off Exchange: Ind Gold:		0
On Exchange: Ind Silver:		0	Off Exchange: Ind Silver:		0
On Exchange: Ind Bronze:		0	Off Exchange: Ind Bronze:		0
On Exchange: Ind Catastrophic:		0	Off Exchange: Ind Catastrophic:		0
Ind Med Sup			0		
Ind Short Term			0		
Ind Credit Disability			0		
Ind Dental, Vision, or Other			0		
Ind DI			0		
Ind HSA			0		
Ind Hos Indemnity			0		
Ind Accident Only			0		
Ind Other					
Close Form					

Small Group A and H

Individual A&H		Small Group A&H	
FEIN		12-3212321	
Sml Grp Cancer or Specified Disease Policy	0	Sml Grp Cancer or Specified Disease Cert	0
Sml Grp HosSurg Policy	0	Sml Grp HosSurg Cert	0
Sml Grp LTC Policy	0	Sml Grp LTC Cert	0
Sml Grp Comp Mjr Med Policy Grandfathered	0	Sml Grp Comp Mjr Med Cert Grandfathered	0
Sml Grp Comp Mjr Med Policy Not Grandfathered	0	Sml Grp Comp Mjr Med Cert Not Grandfathered	0
On Exchange: Sml Grp Platinum	0	On Exchange: Sml Grp Platinum Cert	0
On Exchange: Sml Grp Gold	0	On Exchange: Sml Grp Gold Cert	0
On Exchange: Sml Grp Silver	0	On Exchange: Sml Grp Silver Cert	0
On Exchange: Sml Grp Bronze	0	On Exchange: Sml Grp Bronze Cert	0
On Exchange: Sml Grp Catastrophic	0	On Exchange: Sml Grp Catastrophic Cert	0
Off Exchange: Sml Grp Platinum	0	Off Exchange: Sml Grp Platinum Cert	0
Off Exchange: Sml Grp Gold	0	Off Exchange: Sml Grp Gold Cert	0
Off Exchange: Sml Grp Silver	0	Off Exchange: Sml Grp Silver Cert	0
Off Exchange: Sml Grp Bronze	0	Off Exchange: Sml Grp Bronze Cert	0
Off Exchange: Sml Grp Catastrophic	0	Off Exchange: Sml Grp Catastrophic Cert	0
Sml Grp Med Sup Policy	0	Sml Grp Med Sup Cert	0
Sml Grp Short Term Policy	0	Sml Grp Short Term Cert	0
Sml Grp Credit Disability Policy	0	Sml Grp Credit Disability Cert	0
Sml Grp Dental, Vision, or Other Policy	0	Sml Grp Dental, Vision, or Other Cert	0
Sml Grp DI Policy	0	Sml Grp DI Cert	0
Sml Grp HSA Policy	0	Sml Grp HSA Cert	0
Sml Grp Hos Indemnity Policy	0	Sml Grp Hos Indemnity Cert	0
Sml Grp Accident Only Policy	0	Sml Grp Accident Only Cert	0
Sml Grp Other Policy:	0	Sml Grp Other Cert:	0
<input type="button" value="Close Form"/>			

Large Group A and H

Individual A&H		Small Group A&H		Large Group A&H	
FEIN		12-3212321			
Lrg Grp Cancer or Specified Disease Policy	0	Lrg Grp Cancer or Specified Disease Cert	0		
Lrg Grp HosSurg Policy	0	Lrg Grp HosSurg Cert	0		
Lrg Grp LTC Policy	0	Lrg Grp LTC Cert	0		
Lrg Grp Comp Mjr Med Policy Grandfathered	0	Lrg Grp Comp Mjr Med Cert Grandfathered	0		
Lrg Grp Comp Mjr Med Policy Not Grandfathered	0	Lrg Grp Comp Mjr Med Cert Not Grandfathered	0		
Lrg Grp Med Sup Policy	0	Lrg Grp Med Sup Cert	0		
Lrg Grp Short Term Policy	0	Lrg Grp Short Term Cert	0		
Lrg Grp Credit Disability Policy	0	Lrg Grp Credit Disability Cert	0		
Lrg Grp Dental, Vision, or Other Policy	0	Lrg Grp Dental, Vision, or Other Cert	0		
Lrg Grp DI Policy	0	Lrg Grp DI Cert	0		
Lrg Grp HSA Policy	0	Lrg Grp HSA Cert	0		
Lrg Grp Hos Indemnity Policy	0	Lrg Grp Hos Indemnity Cert	0		
Lrg Grp Accident Only Policy	0	Lrg Grp Accident Only Cert	0		
Lrg Grp Other Policy:	0	Lrg Grp Other Cert:	0		
<input type="button" value="Close Form"/>					

Association Trust Group A and H

Individual A&H	Small Group A&H	Large Group A&H	Association Group A&H
<div style="display: flex; align-items: center;"> ▶ <div style="border: 1px solid #ccc; padding: 2px;">FEIN <input style="width: 80px;" type="text" value="12-3212321"/></div> </div>			
Assoc Grp Cancer or Specified Disease Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Cancer or Specified Disease Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp HosSurg Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp HosSurg Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp LTC Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp LTC Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Comp Mjr Med Policy Grandfathered	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Comp Mjr Med Cert Grandfathered	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Comp Mjr Med Policy Not Grand.	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Comp Mjr Med Cert Not Grand.	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Med Sup Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Med Sup Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Short Term Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Short Term Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Credit Disability Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Credit Disability Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Dental, Vision, or Other Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Dental, Vision, or Other Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp DI Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp DI Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp HSA Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp HSA Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Hos Indmenity Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Hos Indmenity Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Accident Only Policy	<input style="width: 40px;" type="text" value="0"/>	Assoc Grp Accident Only Cert	<input style="width: 40px;" type="text" value="0"/>
Assoc Grp Other Policy:	<input style="width: 40px;" type="text"/>	Assoc Grp Other Cert:	<input style="width: 40px;" type="text"/>
<input style="border: 1px solid #ccc; padding: 5px 15px;" type="button" value="Close Form"/>			

MEWA Group A and H

Individual A&H	Small Group A&H	Large Group A&H	Association Group A&H	MEWA Group A&H
<div style="display: flex; align-items: center;"> ▶ <div style="border: 1px solid #ccc; padding: 2px;">FEIN <input style="width: 80px;" type="text" value="12-3212321"/></div> </div>				
MEWA Grp Cancer or Specified Disease Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Cancer or Specified Disease Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp HosSurg Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp HosSurg Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp LTC Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp LTC Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Comp Mjr Med Policy Grandfathered	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Comp Mjr Med Cert Grandfathered	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Comp Mjr Med Policy Not Grand.	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Comp Mjr Med Cert Not Grand.	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Med Sup Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Med Sup Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Short Term Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Short Term Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Credit Disability Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Credit Disability Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Dental, Vision, or Other Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Dental, Vision, or Other Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp DI Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp DI Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp HSA Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp HSA Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Hos Indmenity Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Hos Indmenity Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Grp Accident Only Policy	<input style="width: 40px;" type="text" value="0"/>	MEWA Grp Accident Only Cert	<input style="width: 40px;" type="text" value="0"/>	
MEWA Other Policy:	<input style="width: 40px;" type="text"/>	MEWA Other Cert:	<input style="width: 40px;" type="text"/>	
<input style="border: 1px solid #ccc; padding: 5px 15px;" type="button" value="Close Form"/>				

Discretionary Group A and H

Discretionary Group A&H

FEIN	<input type="text" value="12-3212321"/>	
Disc. Grp Cancer or Specified Disease Policy	<input type="text" value="0"/>	Disc. Grp Cancer or Specified Disease Cert <input type="text" value="0"/>
Discretionary Grp HosSurg Policy	<input type="text" value="0"/>	Discretionary Grp HosSurg Cert <input type="text" value="0"/>
Discretionary Grp LTC Policy	<input type="text" value="0"/>	Discretionary Grp LTC Cert <input type="text" value="0"/>
Discretionary Grp Comp Mjr Med Policy Grand	<input type="text" value="0"/>	Discretionary Grp Comp Mjr Med Cert Grand <input type="text" value="0"/>
Discretionary Grp Comp Mjr Med Policy Not Grand	<input type="text" value="0"/>	Discretionary Grp Comp Mjr Med Cert Not Grand <input type="text" value="0"/>
Discretionary Grp Med Sup Policy	<input type="text" value="0"/>	Discretionary Grp Med Sup Cert <input type="text" value="0"/>
Discretionary Grp Short Term Policy	<input type="text" value="0"/>	Discretionary Grp Short Term Cert <input type="text" value="0"/>
Discretionary Grp Credit Disability Policy	<input type="text" value="0"/>	Discretionary Grp Credit Disability Cert <input type="text" value="0"/>
Discretionary Grp Dental, Vision, or Other Policy	<input type="text" value="0"/>	Discretionary Grp Dental, Vision, or Other Cert <input type="text" value="0"/>
Discretionary Grp DI Policy	<input type="text" value="0"/>	Discretionary Grp DI Cert <input type="text" value="0"/>
Discretionary Grp HSA Policy	<input type="text" value="0"/>	Discretionary Grp HSA Cert <input type="text" value="0"/>
Discretionary Grp Hos Indmenity Policy	<input type="text" value="0"/>	Discretionary Grp Hos Indmenity Cert <input type="text" value="0"/>
Discretionary Grp Accident Only Policy	<input type="text" value="0"/>	Discretionary Grp Accident Only Cert <input type="text" value="0"/>
Discretionary Other Policy:	<input type="text"/>	Discretionary Other Cert: <input type="text"/>

Other Groups and Administrative Servs Plans

Other Groups and Associations Groups

FEIN	<input type="text" value="12-3212321"/>	
School / Student Grp Policy	<input type="text" value="0"/>	School / Student Grp Cert <input type="text" value="0"/>
Combination Health Life Grp Policy	<input type="text" value="0"/>	Combination Health Life Grp Cert <input type="text" value="0"/>
Excess Stop Loss Grp Policy	<input type="text" value="0"/>	Excess Stop Loss Grp Cert <input type="text" value="0"/>
Travel Accident Grp Policy	<input type="text" value="0"/>	Travel Accident Grp Cert <input type="text" value="0"/>
Administrative Services Grp A & H Policy	<input type="text" value="0"/>	Administrative Services Grp A & H Certs <input type="text" value="0"/>
Administrative Services Grp Other Policy	<input type="text" value="0"/>	Administrative Services Grp Other Cert <input type="text" value="0"/>
Administrative Services Grp Disability Policy	<input type="text" value="0"/>	Administrative Services Grp Disability Cert <input type="text" value="0"/>
Admin Svcs Other Policy:	<input type="text"/>	Admin Svcs Other Cert: <input type="text"/>

Definitions:

1. **Policy:** A legally binding contract between an insurance company and the person who buys the policy, commonly called the "policyholder", who also is often the person insured.
2. **Certificate:** A statement issued to a member of a group certifying that an insurance contract has been written and containing a summary of the terms applicable to that member. Under group coverage, a master policy is issued to the company, association, or trust, and certificates of insurance are given to the individuals covered by the term of the policy.
3. **Affordable Care Act (ACA):** Affordable Care Act policy and certificate data should be reported on the "Individual A and H" and "Small Group A and H" forms.
4. **Grandfathered Plans:** Grandfathered plans are those that were in existence on March 23, 2010, and haven't been changed in ways that substantially cut benefits or increase costs for consumers
5. **Small Group:** Less than 50 certificates, coverage not otherwise defined or assigned to any other category provided.
6. **Large Group:** More than 50 certificates, coverage not otherwise defined or assigned to any other category provided.
7. **Association Group:** Are any health plans, regardless of the number of certificates, sponsored by an association. The programs are generally large groups. Insurers market & underwrite on an individual basis. Certificate holders are generally individually underwritten.
8. **MEWA (Multiple Employer Welfare Arrangement):** Provides benefits to employees of two or more private employers. The Employee Retirement Income Security Act (ERISA) most often regulates them.
9. **Discretionary Group:** Do not meet the requirements as a traditional group, such as employer/employee or association groups. The insured certificate holders do not have any association/affiliation with each other, as in employer/employee groups, other than being a holder of the same credit card. In addition, there could be a trust set up to be the master policyholder, such as a bank. If the group does not meet the definition under 215 ILCS 5/367 or 367a, they are considered a discretionary group. Certificate holders are generally individually underwritten.
10. **Administrative Services Plans:** Plans that are defined in Section 215 ILCS 5/511.100 of the Illinois Insurance Code. The specific definition of "Administrator", located in Section 511.101, identifies any person that adjusts or settles claims on behalf of a plan sponsor or insurer for a fee as an administrator.

Answers to Frequently Asked Questions:

1. Variable and or Interest Sensitive categories include all products where performance is dependent on an underlying security or interest index.
2. Companies participating in the Health Insurance Marketplace are now required to submit the Affordable Care Act policy data on the "Individual A and H" and "Small Group A and H" forms.
3. Medicare advantage plus programs are not collected at this time.
4. LHSO's and HMO's are not required to provide any data at this time.
5. Medicaid data is not currently collected.
6. Companies with no policy information must notify the Department to satisfy the reporting requirements by provide a letter or e-mail to the address below.
7. Submission of data for multiple companies within one data file is completed by clicking on "Add New Record for Multiple Companies" button on the Company ID form. This creates a blank new record in which you can provide data for your next company.

Saving data:

The data will be saved automatically when the application is closed.

Completion:

The Department strongly encourages the electronic submission of data by emailing your completed (*.xlxs or *.xls) file to **DOI.CostContainment@Illinois.gov**.

If you have any questions, please contact Sandra Armitage at 217-557-7305.