

MAINE BUREAU OF INSURANCE
PAYROLL REPORT INSTRUCTION SHEET

Per Title 39-A § 409, all self-insurers are required to file with the Bureau of Insurance a report specifying the annual standard premium that would have been paid during the previous calendar year. This form facilitates the reporting of payroll data by employment classification so annual standard premium can be calculated by the Bureau.

1. To access the online reporting form, go to <https://pfr.maine.gov/Insurance/Filing.aspx>. Enter your license number and access code and click on the Submit button.
2. Click on Self-Insurer Annual Payroll Form in the list of available forms. This brings you to the Form Status and Periods Available screen. You will see three categories: Submitted Forms (Those already completed and submitted to our database), Forms Currently in Process (Forms that you have worked on and saved but have not submitted to our database. These are not complete until you submit them), and Forms Available for Completion (Forms that you have not yet worked on. These are not complete until you enter the information and submit them).
3. Select a Contact name from the drop down box and click on the Attach Contact button or click the Add/Update Contacts button to add a contact. After the new contact has been added and you have returned to the reporting form, select a contact from the drop down box and click on the Attach Contact button.
4. **If combining information for more than one individual self-insurer, list other company license numbers in the appropriate space.**
5. Type in the six-digit North American Industry Classification System (“NAICS”) number.
6. **If the self-insurance plan ended in the reporting year, provide the effective date the self-insurance plan terminated. Payroll information must be reported for the period January 1 of the reporting year until the date of termination.**
7. Use the drop down box to select whether the data that is being provided is based upon the **actual payroll for the calendar year** or upon an **estimated payroll** basis. All self-insurers with non-calendar fund years should include a narrative explanation of how payroll is estimated.
8. Maine statute requires all self-insurers to develop an experience rating factor. The experience modification means the **intrastate experience rating factor** calculated in accordance with the rules of the National Council of Compensation Insurance. For group self-insurers the experience rating procedure is that which has been approved by the Superintendent of Insurance. If no rating has been developed for you, a default of 1.000 will be used. Group self-insurers should calculate an aggregate experience rating factor for the entire group.
9. Type in the **Workers' Compensation Classification Code Number**. The code should be that used by the National Council on Compensation Insurance.
10. Type in the **total number of employees in each classification**. This information is not mandatory.
11. Type in the **gross payroll** for each classification.
12. The basis for computing workers' compensation premium is remuneration, which means all salary, wages and bonuses. However, there are some exceptions or so called modifications (reductions) of payroll regarding overtime paid and the salaries of executive officers that can and should be made pursuant to the rules of the National Council on Compensation Insurance.
13. Total payroll will be calculated as gross payroll minus payroll modifications.
14. Grand totals for Number of Employees, Gross Payroll, Payroll Modifications, and Total Payroll will be calculated by the reporting form. You can click on the Calculate button at any time to see the total amounts.
15. Click one of the “Add Row” buttons if more space is needed.
16. Click on the Save button to save the information that had been entered. You may return at a later time to complete any remaining information.
17. Click on the Submit button to submit the data once all data has been finalized. Once the data has been submitted, it cannot be modified. If you need to update the data after it has been submitted, contact Brad Brown at Bradford.L.Brown@maine.gov or 207-624-8478.