



Alabama Department of Insurance
Preneed Section
201 Monroe Street, Suite 502
Montgomery, AL 36130-3351

ONLINE RENEWAL INSTRUCTIONS

All Preneed COA and Branch Registration renewals must be submitted online. Upon clicking the link for [ALDOI - Preneed Online](#) you will see the below screen. You must enter your Company # which is your Certificate of Authority number. Your password was originally provided in an e-mail. If you did not receive a password or have forgotten it, contact the Preneed Section at (334)240-4420 or preneed@insurance.alabama.gov.

ALDOI Preneed Online

The Alabama Department of Insurance requires Preneed and Endowment Care reports, Preneed renewal applications, and payment of Preneed renewal invoices to be submitted through ALDOI - Preneed Online, as applicable, by Preneed Certificate Holders (active/inactive) and Endowment Care Cemetery Authorities.

Please enter your company number and password below to login.

Company #:
Password:

Preneed

Annual renewals and preneed sales agent renewals may be submitted beginning May 1 and are due July 1.

ENDOWMENT REPORTING
[Endowment Reporting Information](#)
[Endowment Branch Reporting Information](#)

Renewals

[Submit Renewal Information](#)

If you have any questions, please contact the Preneed Section at (334)240-4420 or by email at Preneed@insurance.alabama.gov

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Submit Renewal Information: Click this link to submit the renewal application for your COA, and pay the renewal fees for your COA and Branch Registrations. When your COA is renewed, so long as the invoice is paid, your Branch Registrations, if any, will also be renewed, provided all reports and exam responses have been received and there are no other outstanding balances or administrative actions.

After Clicking "Submit Renewal Information," verify the Company listed is the correct Certificate Holder and the correct year is displayed.

Preneed Renewal

You are entering information for the current year renewal of your Preneed Certificate of Authority. All sections must be completed before submission. Applications are late after July 1st, at which time a penalty will automatically begin to accrue. Before you submit this renewal you will be asked to certify that the information provided is true and correct with the understanding that submitting fraudulent information is a felony under Alabama law.

Company Number: 12345
Company Name: XYZ Preneed Company
Address: P.O. Box 1234
City/State/Zip: Hometown, AL 78910
Phone: 123-456-7890
Email: Email@domain.com

This Preneed Certificate Holder is a:

- Funeral Establishment
- Cemetery Authority
- Combination Funeral/Cemetery

Preneed Certificate Holder Type: Funeral Establishment and Cemetery Authority are self-explanatory. Combination Funeral/Cemetery - entities that operate a combined funeral home/cemetery as one entity. Usually, the combination operation is one in which the funeral home and cemetery are located physically near each other, with a shared name and a common owner.

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Type of Organization: Select the Certificate Holder's Organizational Structure. Most are organized as an LLC or C-Corporation. If you are unsure, check the Secretary of State's website:

<p>TYPE OF ORGANIZATION:</p> <p><input type="radio"/> Individual</p> <p><input type="radio"/> Partnership</p> <p><input type="radio"/> LLC</p> <p><input type="radio"/> LLP</p> <p><input type="radio"/> C Corp</p> <p><input type="radio"/> S Corp</p>

Preparer Information: Use the dropdown to indicate type of individual who prepared the financial figures. Provide the individual's contact information so we may contact the preparer with any questions.

Preparer Information:	<input type="text" value="Select Preparer Type"/> <input type="text" value="Company Representative"/> <input type="text" value="CPA/Bookkeeper"/> <input type="text" value="Other"/>	Preparer Name:	<input type="text"/>
Preparer Position:		Preparer Email:	<input type="text"/>
		Preparer Phone:	<input type="text"/>

Financial Information

The annual financial statement required by the Preneed Funeral and Cemetery Act has been incorporated into the online Certificate of Authority renewal application. The financial information requested in this section should be obtained from the Certificate Holder's financial statements covering its fiscal year most recently ended. The key financial numbers are calculated in the same manner as in previous years and in accordance with Preneed Regulation Chapter 482-3-003. The only change is the format (electronic) in which the information is reported, and the form which has eliminated all but the key numbers related to preneed and certain totals. The following financial figures must be entered for the renewing Certificate Holder (combined with its branches) in the "Financial Information" section of the online Certificate of Authority renewal application:

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Assets:

Financial Information:

Pre-law Receivables:

Post-law Receivables:

Your Preneed Receivables should be divided into Pre-law (Prened written prior to May 1, 2002) and Post-Law (Prened Contracts written May 1, 2002 through the end of the company's last fiscal year). The amount recorded for the receivable depends on the funding method.

Trust Funded – total of future preneed payments due from preneed purchasers **plus** the amount already in trust. An annual statement of trust activity must be submitted with the financial statement.

Insurance/Annuity Funded –total face amount of life insurance/annuity purchased to fund the preneed contracts.

Letter of Credit or Surety Bond- total of future preneed payments by preneed purchasers at the date of the financial statement. Add all funding methods for Pre-law (enter "0" if none) and all for Post-law.

Total Assets:

Total Assets should be the sum of all of your assets (cash, investments, inventory, property, Prened Receivables, etc.)

This should NOT include any funds held in an Endowment Care Account other than earnings that may be used by a cemetery for the upkeep of a cemetery.

Liabilities:

Pre-law Deferred Revenue:

Pre-Law Deferred Revenue - Regardless of the funding method, the current cost to fulfill all outstanding Pre-law preneed contracts (sold prior to May 1, 2002).

If you have no unfulfilled pre-law contracts, enter "0".

Post-law Deferred Revenue:

Post-Law Deferred Revenue - Regardless of the funding method, the retail value of the unfulfilled preneed contracts sold May 1, 2002, and later.

Total Liabilities:

Total Liabilities -

The total of all liabilities (including, but not limited to accounts payable, loans and other debt, taxes, Deferred Prened Revenue, etc.). Exclude endowment Care funds unless there is an amount due to be trusted in endowment care for interment rights sold/paid in full.

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Equity/Surplus:

Equity/Surplus: Assets – Liabilities = Equity/Net Worth

This amount includes retained earnings, stock, additional paid-in capital, etc. Depending on the type of company, this may be unassigned or unrestricted funds. This should not include any endowment care funds held in trust. **It may be called Net Worth on the financial statement.**

Net Income:

Net Income – All sources of Income less costs of sales and other expenses, including employee expenses, merchandise, taxes, etc. This is the amount reported on the Income Statement or Tax Return.

Renewal Questions

1. What accounting method was used to prepare this financial data?
 GAAP DOI Form
2. Has this accounting method changed since your last financial statement?
 No Yes

Pursuant to Alabama Preneed Regulation 482-3-003-.10(2) (a) & (b), a certificate holder must submit financial statements prepared according to GAAP or the Department Financial Statement Form (DOI Form). The DOI Form must be completed in its entirety and it can be downloaded from our website.

Proper notes must be included with all financial statements.

3. Has there been a change in ownership of the entity holding the preneed certificate of authority?
 No Yes

*You must contact the Preneed Division of the Alabama Department of Insurance.

You must contact the Department regarding changes in ownership. This may be as simple as one shareholder sold their shares or passed away and the stock has been divided between the heirs or other shareholders, etc.

4. Since filing last year's renewal application, has the name, address, telephone number or email address of the Certificate Holder or Branches Changed?
 No Yes

*You must contact the Preneed Division of the Alabama Department of Insurance to obtain a change of address form.

If any contact information has changed including, but not limited to, representatives, phone numbers, mailing or e-mail addresses, you must notify the Department.

Renewal Instructions continued on next page.

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5. Has the Certificate Holder been the subject of any bankruptcy proceeding or had a judgement filed against it since the date of the last application?

No Yes

*You must submit a statement of the facts (including date(s), together with the case: style, number, name and location of the court(s) in which the proceedings were held or are pending. [Upload here](#)

If you have filed bankruptcy, you are required to notify the Department. You will be required to file the details of that bankruptcy before you will be allowed to proceed with the renewal. Click the hyperlink "Upload here" to file the bankruptcy details.

6. Does the Certificate Holder have a secondary location operating as a common business enterprise, using the same name, but without its own Certificate of Authority or branch registration?

No Yes

You will be asked about additional locations that operate under the same name, but do not hold a separate COA or Branch Registration. The Department receives calls from consumers regarding licensing, so we would like to have the correct answer as to whether the location is legally allowed to sell Preneed. We will also use this information to post a list on our website for consumers. If you respond "Yes," a place to enter the information for the additional location(s) will appear. Enter the appropriate information regarding the location's name, address and type. Then, once the information is correct, click "Save Location."

Provide the name, address and telephone number of each additional location and indicate the type (whether it is a funeral establishment, cemetery authority, or combination operation).

Name:

Address:

City/State/Zip: ALABAMA

Type of Organization: Funeral Establishment Cemetery Authority Combination Funeral/Cemetery

Save Location

Cancel Location

Renewal Instructions continued on next page.

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Financial Statements Requirement

7. Certificate Holders will be required to submit formal and separate financial statements to the Department. They may be submitted via email, fax, mail, or through Document Upload on the website.

7. Has a complete copy of the financial statement been submitted to the department that reflects the above financial information?

Yes No

The Alabama Preneed Regulation 482-3-003.10 states that the applicant must demonstrate... *“its ability to discharge its liabilities as they become due in the normal course of business, and must have sufficient funds available to perform its obligations under its existing preneed contracts.”*

Other requirements dictated by the Preneed Regulation 482-3-003-.10 are (a) a financial statement accompanied by a compilation, review or audit report from a licensed certified public accountant prepared in conformity with GAAP and (b)(3). The financial statement must be signed by the certificate holder or applicant and, if prepared by a certified public accountant or public accountant, by the accountant.

Once the online renewal application and financial statement has been approved, a letter will be mailed to the certificate holder. New “certificates” will NOT be issued. Please keep the letter on file for proof of renewal.

8. The renewal is not considered complete until the online application AND financial statement have been received by the Department. Please indicate how your financial statement will be submitted.

8. How was or will the financial statement be submitted?

- Email
- US Mail
- Document upload via website

Preneed Sales Agent

In accordance with ALA. CODE § 27-17A-11(h) *ANY PRENEED SALES WITHOUT A VALID CERTIFICATE OF AUTHORITY OR PRENEED SALES AGENT REGISTRATION IS A VIOLATION OF ALA. CODE § 27-17A-22(a)(1) AND MAY SUBJECT THE VIOLATOR(S) TO CRIMINAL ACTION.*

9. Date the Preneed Sales Agent(s) renewed in NIPR:

PSAs must be renewed through [NIPR](#) before the COA renewal can be approved.

Trust Statement Requirement

Pursuant to The Act 27-17A-11 (g) & (h), certificate holders that fund preneed contracts with a trust are required to submit an “Annual Statement of Trust Activity” by July 1st of every year. Failure to file the trust statement will result in a \$50/day fine.

Renewal Instructions continued on next page.

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Final Steps

Submission

Submit renewal and pay invoice

Once you have completed all blanks in the renewal application, click the "Submit renewal and pay invoice" button.

If your application has passed all of our checks, you will be re-directed to the Preneed Invoice screen to see your renewal invoice, which includes your COA, any Branch Registrations, and late fees. After July 1, the invoice will automatically be adjusted to include a \$50 per day late fee until the financial statement (and trust statement, if applicable) is submitted and the invoice is paid.

*****If the Certificate Holder funds any preneed contracts by a trust, an annual statement of trust activity must be submitted with the financial statement.*****

Renewal Instructions continued on next page.

