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**TO:** All Insurers Authorized to Transact Business in the State of Ohio  
**FROM:** Cam Piatt, Assistant Chief – Taxes, Admissions and Foreign Analysis  
Office of Risk Assessment  
**DATE:** December 19, 2013  
**RE:** Premium Tax and Other Filing Forms Due to be Filed in 2014

***IMPORTANT NOTICE:*** *Many of the 2014 annual and interim filings are now paperless, including tax returns, and must be filed electronically ONLY. Please see the instructions below and the Checklists on our website for additional details.*

The Office of Risk Assessment has posted 2014 filing forms and information on the Ohio Department of Insurance (ODI) website. As indicated in the filings *Checklists*, some forms must be obtained from outside sources or provided by the company. All state-supplied forms, other than tax forms, can be viewed and printed using Adobe Acrobat Reader version 8.0 or higher. Alternatively these forms can be filled in and printed using Microsoft Word.

*For annual as well as quarterly and interim filings, we encourage you to follow the guidance contained in the filings Checklists on our website at [www.insurance.ohio.gov](http://www.insurance.ohio.gov). To view your *Checklist*, simply go to our website and click on ODI Services, Risk Assessment, Annual Filing Requirements, and then on the appropriate company type (P&C, L&H, etc.). Clicking on a form within a *Checklist* will take you directly to the selected form or, in the case of tax forms, to our secured logon. Alternatively, you can access forms, other than tax forms, directly by clicking on “*Insurers – How do I*” on our homepage, and then “*Obtain forms for insurers*”.*

*Except for Tax Summary forms INS7214 and INS7215 and tax payments* (see “Payment of Tax Return Balances Due” below), send all required hardcopy filings listed on your *Checklist* to:

**Ohio Department of Insurance  
Office of Risk Assessment  
50 W. Town St., Suite 300  
Columbus, OH 43215**

**DO NOT SEND HARDCOPY TAX RETURNS TO ODI OR THE TREASURER OF STATE**

### **FILING TAX RETURNS**

**Hardcopy tax returns are no longer accepted for current year taxes. DO NOT FILE HARDCOPY TAX RETURNS.**

Once again this year, tax forms must be accessed and filed online by the statutory due date *through our secured logon using the unique User ID previously assigned to your company by ODI, and your current password*. Enter the secured logon on the upper left-hand side of the ODI homepage at [www.insurance.ohio.gov](http://www.insurance.ohio.gov). Then scroll down the page and select “**Premium Tax Filings/Forms - ADMITTED INSURERS ONLY**” to file premium taxes or to view and print October advance payment

### **Filing Tax Returns-Continued**

invoices. See “Instructions for Filing Tax Returns Online”, which is the third bullet point on the webpage containing the “Checklist”.

#### **New Companies**

If this is the first year for your company to file an Ohio premium tax return, your User ID and password will be mailed to your company treasurer in early January. It is your company treasurer’s responsibility to maintain the security and confidentiality of this User ID and password. Once you obtain your User ID and password, please refer to “**Instruction for Filing Tax Returns Online**”, which is the third bullet point on the webpage containing the “Checklist”.

#### **Lost Password**

If you have your User ID, but not your password, enter our secured logon and answer the challenge question. The system will send your password to the e-mail address last recorded in our system. If that email address is no longer valid, you will need to email [taxes@insurance.ohio.gov](mailto:taxes@insurance.ohio.gov) for instructions.

#### **What is my User ID?**

Your Company’s User ID was previously sent to the company treasurer and begins with the letters “FRTAX” followed by a series of numbers.

#### **Lost User ID**

If you do not have the User ID for premium tax processing, please do not try to create one. Contact your company treasurer and the previous premium tax return preparer first. If they have lost the User ID, please email [taxes@insurance.ohio.gov](mailto:taxes@insurance.ohio.gov) as soon as possible for the necessary instructions. Do not try to use any other User ID for taxes. Please see the “IMPORTANT NOTICE” below.

### **IMPORTANT NOTICE**

**Please do not try to create a User ID for premium taxes. It is not possible for you to create your own User ID online or via telephone. User IDs can only be obtained by emailing [taxes@insurance.ohio.gov](mailto:taxes@insurance.ohio.gov). Replacement of a lost User ID requires the completion of notarized forms and can take longer than a day, depending upon the company’s turnaround time. Do not wait until the last minute to test your ability to logon to our premium tax system.**

**Do not use “EPAY” for premium tax processing or the payment of premium taxes.**

A User ID and password generated online through **any** secured logon will not work for this application. If you call in and request a User ID and/or password or attempt to have your password reset, you will be unsuccessful. The Department of Insurance utilizes several portals for entry into numerous online systems. **CAUTION:** Any User ID or password you obtain by calling the Department of Insurance or by going through any source other than [taxes@insurance.ohio.gov](mailto:taxes@insurance.ohio.gov) will be for a different system and will not work for taxes. Password resets will arrive via email from a different Gateway address, but will be valid. See “Instructions for Filing Tax Returns Online”.

### Save Data Frequently to Avoid Being Timed Out

When logged on to our secured website, remember that the system locks your document automatically after a period of several minutes of inactivity. You may receive a “system unavailable” message, which means you have been locked out of our system and *all unsaved data has been lost*. To avoid being locked out, be sure to “save” or “enter” at least once every ten minutes. Also, be sure to update your secured logon with your current user information, including you email address, or you will not be able to submit your tax return and you will not be able to access your challenge questions in the event you forget your password in the future.

### Attachments

Required documentation must be attached to your tax return electronically using the “Attachment” button on the last page of the return. Select the attachment button multiple times for multiple attachments. Do NOT submit state pages, Schedule T, or copies of the Ohio tax return. For foreign insurers, it is NOT necessary to attach a copy of your home state tax return unless it is needed to justify a specific deduction taken on the Ohio return. Most electronic format types are acceptable.

### Questions

Should you have any questions on filing requirements or forms, you can contact Risk Assessment at (614) 644-2647 or [Risk.Assessment@insurance.ohio.gov](mailto:Risk.Assessment@insurance.ohio.gov). *To minimize response time, tax questions should be e-mailed to our tax return staff at [taxes@insurance.ohio.gov](mailto:taxes@insurance.ohio.gov)*. Please do not call us during tax season unless it is absolutely necessary. Please use email, as our email is continually monitored from 7:00 a.m. to 5:30 p.m. during the work week.

### **Payment of Tax Return Balances Due**

**Foreign and alien authorized insurers subject to tax:** Show your October 15th advance payments on form INS7215, **Foreign/Alien Insurance Tax Summary**, under “advance payments” when submitting payment to the Treasurer of State for the balance due on your annual premium tax return. **DO NOT ENTER YOUR ADVANCE PAYMENT ON YOUR TAX RETURN**. To access Tax Summary and other forms, select “*Insurers – How do I*” on the left-hand side of the ODI homepage and then “*Obtain forms for insurers*”.

**Ohio domestic insurers subject to tax:** No payment is due with your franchise tax return. You will be invoiced for the amount due. Show your October 15th advance payments on form INS7214, **Domestic Insurance Tax Summary**, under “advance payments” when submitting payment to the Treasurer of State for the balance due on your annual Fire Marshal Tax Return. **DO NOT ENTER YOUR ADVANCE PAYMENT ON YOUR TAX RETURN**. To access Tax Summary and other forms, select “*Insurers – How do I*” on the left-hand side of the ODI homepage and then “*Obtain forms for insurers*”.

### **PAYMENT REQUIREMENTS**

Please be aware of the new administrative rules for all insurance premium tax payments. Ohio Administrative rule 113-4-01 which reads as follows:

*The payment of any tax bill issued by the treasurer of state or the superintendent of insurance upon the mutual agreement of the superintendent and the treasurer pursuant to section 5725.22 of the Revised Code shall be made in accordance with the provisions of this rule.*

***(A) Method of payment***

***Payments must be made by electronic funds transfer and payable in United States dollars.***

***(B) Timeliness of payment***

***Regardless of the method of payment used, the payment must be made to the treasurer on or before the due date specified on the tax bill or by the end of the first business day immediately following the due date, if such due date falls on a Saturday, a Sunday or a holiday. For purposes of determining the timeliness of a payment and the imposition of any penalty for late payment, as may be provided for by law, payment is considered to be made when it is received by the treasurer, irrespective of any United States postal service marking or other stamp or mark indicating the date on which the payment may have been mailed.***

This rule will be in affect starting the last week of January 2013 and all payments starting on January 28th, 2013 will need to be made to the Treasurer of State by ACH Credit or ACH debit.

The website to register for ACH Payments is:

<http://eft.tos.ohio.gov/DownloadPage.aspx>

Once you have registered for one of the ACH payment options the Treasurer's office will e-mail you the instructions for making payments, which are also included in this letter.

If you have any questions about this process you may contact the Treasurer's office directly regarding this process at 614-752-8484 or view the FAQ's from the following web address <http://eft.tos.ohio.gov/#/FaqView>.

**Payment of Tax Return Balances Due—Continued**

**DO NOT SEND TAX PAYMENTS OR TAX FORMS TO THE DEPARTMENT OF INSURANCE.**

Please direct questions regarding invoices and account balances to Kelly Alvis at (614) 752-8483, via fax at (614) 485-6874 or via e-mail at [kelly.alvis@tos.ohio.gov](mailto:kelly.alvis@tos.ohio.gov).

For ACH Payment registration and related questions, please call toll-free 614-752-8484.

**ALL** tax return questions should be directed to [taxes@insurance.ohio.gov](mailto:taxes@insurance.ohio.gov). Please direct other forms filing questions to Kelly Maynard at [kelly.maynard@insurance.ohio.gov](mailto:kelly.maynard@insurance.ohio.gov).

**Please DON'T  
FORGET**

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**TAX RETURNS ARE TOTALLY PAPERLESS. DO NO FILE HARDCOPY TAX RETURNS.**

**ALL TAX PAYMENTS** must be made via EFT to the Treasurer of State of Ohio, and mail Tax Summary (INS7214 and INS7215) to Treasurer of State of Ohio. **Do NOT send a copy of the Tax Summary to the Department of Insurance. Do NOT send Tax Summary forms to the Treasurer of State if no balance is due. Do NOT send tax payments to the Department of Insurance.** Checks received by the Department of Insurance may be returned and subject to penalties.

**Estimated Taxes-Authorized Insurers**

Ohio does **NOT** require authorized insurance companies to make **quarterly** estimates of premium, franchise or fire marshal taxes. However, all insurance companies filing an Ohio premium and/or fire marshal tax return for the previous year must submit an advance payment via ACH Debit or Credit along with a copy of the advance payment invoice to the Treasurer of State by October 15<sup>th</sup> of each year. Invoices for advance payments are automatically calculated and placed on the Ohio Department of Insurance website in September. To print the advance payment invoice, enter the secured logon at the top of the ODI homepage and logon to the premium tax database (Premium Tax Filings/Forms – ADMITTED INSURERS ONLY) using your Company's previously-assigned premium tax logon User ID and password (the same ones you used when you filed the company's tax return due March 1). Once inside the premium tax database, go to the Tax Forms Index page and select "Ohio Treasurer October Advance Payment Invoice". Ohio does not require any other estimated payments.

**You must return a copy of your invoice with your payment to the Treasurer of State or your check will be returned. Do not send your check or a copy of your invoice to the Department of Insurance.** Penalties and interest may be assessed for late payments.