



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: January 14, 2020

RE: Premium Tax and Other Filing Forms Due to be Filed in 2020

IMPORTANT NOTICE: *Many of the 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 2019 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. 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.

Tax forms must be accessed and filed online by the statutory due date.

The Ohio Department of Insurance's (ODI) online premium tax filing application is using the more secure and efficient ODI Gateway to process user accounts and manage access.

Appropriate company representatives who do not have an ODI Gateway account will need to create one and current users have to make a slight account adjustment. To assist you through the transition the [user guide](#) is available at

http://insurance.ohio.gov/Company/Documents/FRTAX_GatewayAccount%20Creation.pdf which provides specific ODI Gateway account management instructions.

Only a personalized single confidential user ID is required to access multiple companies assigned to you. Further, companies are capable of having multiple users assigned to a single company eliminating sharing of confidential user information.

The ODI Gateway is the only way to access the upcoming year-end tax filing. If you have questions or need assistance regarding this change please email taxes@insurance.ohio.gov or call 614-728-1076.

Regarding access authorization, initially we will approve only the current user or contact person of record within the active database. Any additional users – or if users are unable to reset their passwords – will have to be approved following current established procedures. One of the three officers listed on your company's most recent NAIC financial statement filing are required to submit a signed, notarized letter.

Lastly, it is critical that we are notified when a name needs removed to prevent unauthorized access to your company accounts. Without this notification unauthorized people will be able to access your tax returns.

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 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 tax preparer will need to go to <https://gateway.insurance.ohio.gov> and create their own personal user account. Once their account is confirmed they will then need to create their personal password, sign into the Gateway, select the Premium Tax Application and maneuver to the tax forms screen and “Request New Affiliations for their ID. Once the user establishes their account, please refer to **the Q&A within the Premium Tax Application.**

IMPORTANT NOTICE

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.

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 Office of Risk Assessment at Risk.Assessment@Insurance.ohio.gov or (614) 644-2647. *To minimize response time, tax questions should be e-mailed to our tax return staff at 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.

All payments need to be made to the Treasurer of State by ACH Credit or ACH debit.

The website to register for ACH Payments is:

<https://eft.tos.ohio.gov/>

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

<https://eft.tos.ohio.gov/EFT/FAQ>

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.

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. Please direct other forms filing questions to Office of Risk Assessment at Risk.Assessment@Insurance.ohio.gov or (614) 644-2647.

Please DON'T FORGET

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 foreign insurance companies that filed an Ohio premium tax return and any domestic insurers that filed a 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 15th of each year. Invoices for advance payments are automatically calculated and are available through the Ohio Gateway in September. To print the advance payment invoice, go to <https://gateway.insurance.ohio.gov> and use your User ID and Password in order to access companies assigned directly to you. 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.