



Department of Insurance

QUESTIONS AND ANSWERS FOR FILING PREMIUM, FRANCHISE, AND FIRE MARSHAL TAX RETURNS

ALL TAX QUESTIONS NOT ANSWERED HERE MUST BE SUBMITTED BY EMAIL TO:
taxes@insurance.ohio.gov.

To view these questions within the Premium Tax Application, please go to [Ohio OH|ID Portal](#), select Insurance Application Gateway, then Premium Tax Application – External.

INDEX

- A. HOW DO I FILE A PREMIUM OR FRANCHISE TAX RETURN?
- B. I NEED INFORMATION ABOUT USERIDS AND PASSWORDS
- C. ELECTRONICALLY ATTACHING DOCUMENTS TO A TAX FILING
- D. I NEED INFORMATION ON MAILING MY DOCUMENTS AND PAYMENT
- E. WHAT ARE THE TAX RETURN FILING REQUIREMENTS AND DUE DATES?
- F. HOW DO I HANDLE TAX FILINGS FOR MERGED COMPANIES?
- G. WHERE DO I FILE MY SURPLUS LINES AND RISK RETENTION GROUP TAXES?

A. HOW DO I FILE A PREMIUM OR FRANCHISE TAX RETURN?

Q. How do I contact someone with premium tax questions?

A. Please send an email to taxes@insurance.ohio.gov. Emails take top priority, and the mailbox is monitored throughout the day. Voice mail is only handled when all emails are cleared from the mailbox.

Q. Can I file a manual Premium Tax Return?

A. NO. All companies must file their premium and franchise tax using our secure online site.

Q. Can I file third party premium tax form with the Ohio Department of Insurance?

A. NO. A proper filing is one that is filed online through our secured online site.

Q. Can I upload third party vendor tax forms data directly to the Ohio Department of Insurance database?

A. NO. The Ohio Department of Insurance does not allow third party vendors to upload onto our databases.

Q. I submitted my tax return in error, how can I undo it?

A. ODI can reset your tax return to DRAFT mode which will allow you to modify your data. Please send an email to taxes@insurance.ohio.gov providing your company name, NAIC number, and the tax form that needs reset.

B. I NEED INFORMATION ABOUT USER IDS AND PASSWORDS

Q. How do I contact someone with premium tax questions?

A. Please send an email to taxes@insurance.ohio.gov. Emails take top priority, and the mailbox is monitored throughout the day. Voice mail is only handled when all emails are cleared from the mailbox.

Q. How do I get a UserID and Password to file premium tax returns?

A. UserIDs and Passwords are now created on an individual-by-individual basis by creating your own personal account through the ODI Gateway application at gateway.insurance.ohio.gov.

Q. Can I create my own User ID and Password?

A. Yes. Please do this by going to gateway.insurance.ohio.gov.

Q. I am a newly licensed company doing business in the state of Ohio, how do I get a UserID and Password?

A. See above on creating individual user accounts.

Q. Can we have more than one person assigned to an individual company?

A. Yes and we recommend you have more than one person assigned to each of your companies. However, each user must have their own ODI Gateway account.

Q. Can an individual be assigned to more than one company?

A. Yes. Under the Gateway login process an individual can be assigned to multiple companies.

Q. How do I get assigned to a company?

A. Once you sign into the Gateway, you need to select the Premium Tax Application, click Next on the Q&A page, then click the button to request a 'New Affiliation' and enter the NAIC number(s) needed. Instructions are provided on the screen.

Q. I forgot my UserID or Password, what can I do?

A. Please go to gateway.insurance.ohio.gov and follow the options and procedures.

Q. I misplaced or forgot both my UserID and Password, or I cannot recall or answer the challenge questions, what can I do?

A. Send an email to taxes@insurance.ohio.gov. DO NOT CALL the Ohio Department of Insurance. We will send detailed instructions for reacquiring your UserID and resetting Password.

C. ELECTRONICALLY ATTACHING DOCUMENTS TO A TAX FILING

Q. How do I contact someone with premium tax questions?

A. Please send an email to taxes@insurance.ohio.gov. Emails take top priority, and the mailbox is monitored throughout the day. Voice mail is only handled when all emails are cleared from the mailbox.

Q. What documentation should I attach to our filing?

A. You should attach ONLY supporting documentation for writing in items on the tax forms or explanatory items outside the ordinary. For example: support for blended rates for agent fees, blended rates for tax calculation.

Q. What documents should NOT be attached?

A. PLEASE DO NOT ATTACH ANY OF THE FOLLOWING DOCUMENTS:

1. Schedule T
2. State Page
3. Guaranty Fund Certificate of Contribution
4. Documents just showing your state's standard premium tax rate
5. Copy of third-party vendor's tax form

D. MAILING OF DOCUMENTS and PAYMENT

Q. How do I contact someone with premium tax questions?

A. Please send an email to taxes@insurance.ohio.gov. Emails take top priority, and the mailbox is monitored throughout the day. Voice mail is only handled when all emails are cleared from the mailbox.

Q. What tax documents do I mail to the Ohio Department of Insurance for year-end tax filings?

A. You should NOT mail any hard copy documentation unless specifically contacted by this department to do so. Please follow the instructions in ELECTRONICALLY ATTACHING DOCUMENTS TO A TAX FILING above.

Q. Where should I mail my premium tax payments?

A. DO NOT MAIL any checks. ALL premium tax remittances are to be sent to the Ohio Treasurer of State. All payments must be made electronically.

Q. Will the Ohio Treasurer of State accept ACH/EFT payments for premium taxes?

A. YES. The Treasurer of the State requires ACH/EFT "ONLY".

Q. COVER LETTERS: Are they needed?

A. Since tax forms and attachments are filed electronically and ACH/EFT payments are required, there is no need for cover letters. If the Ohio Department of Insurance requested documentation, the email will give directions on how to supply that documentation.

E. WHAT ARE THE TAX RETURN FILING REQUIREMENTS AND DUE DATES?

Q. How do I contact someone with premium tax questions?

A. Please send an email to taxes@insurance.ohio.gov. Emails take top priority, and the mailbox is monitored throughout the day. Voice mail is only handled when all emails are cleared from the mailbox.

Q. Does the state of Ohio have quarterly premium tax filing requirements?

A. NO. Ohio only has a single year-end filing requirement.

Q. Does the state of Ohio require an advance payment?

A. YES. The state of Ohio has an Advance Premium tax payment for foreign insurance companies and domestic companies that pay Fire Marshal tax. The invoice for these charges will be available on September 1 of each year on the Ohio Department of Insurance secured online premium tax site. Payment is due by October 15th. Invoices are no longer mailed to the company by the Treasurer of State. Payment by ACH/EFT is required, no checks should be sent to Ohio, Treasurer of State.

Q. When is tax filing due?

A. March 1st is the filing due date.

Q. I am a New York domiciled company, when and what do I have to file?

A. Even though your filing date for tax returns is typically October 15th, you are required to file a good faith estimated form CT-33 and CT-33M on the Ohio Basis and mark it as either ESTIMATED or FINAL which is due by March 1st. If the CT-33/CT-33M amounts were estimated, the Ohio return must be amended once those returns are filed.

Q. I am an Illinois domiciled company, when and what do I have to file?

A. Even though your filing date for tax returns is typically October 15th, you are required to file a good faith estimated IL-1120 on the Ohio Basis and mark it as either ESTIMATED or FINAL which is due on March 1st. If the IL-1120 amounts were estimated, the Ohio return must be amended once those returns are filed.

Q. We write OCEAN MARINE TAX premiums, how does Ohio tax for these types of premiums?

A. Ohio taxes Ocean Marine premium as regular direct-written premium. However, if your state does not tax the Ocean Marine premium but instead has an income tax typically based on underwriting income, you must provide a good faith estimate when filing your tax return. Companies that do not provide a good faith estimate will have a tax amount calculated for you and additional tax payments will be required.

F. HOW DO I HANDLE TAX FILINGS FOR MERGED COMPANIES?

Q. How do I contact someone with premium tax questions?

A. Please send an email to taxes@insurance.ohio.gov. Emails take top priority, and the mailbox is monitored throughout the day. Voice mail is only handled when all emails are cleared from the mailbox.

Q. If we have a company involved in a merger what do we need to do?

A. Proper UCAA notification of a merger should be completed, and the Ohio Department of Insurance must be notified.

Q. How should we report the premiums and taxes for a company that has been merged out of existence?

A. The surviving company should report the entire year's premiums of both companies on their Schedule T with the NAIC. You should not file a tax return for the non-surviving company.

Q. We are a life insurance company that has remaining Guaranty Fund Credits, what happens to these credits when the company is merged?

A. Provided the Ohio Department of Insurance has received proper notification of the merger, the credits of the non-surviving company will be automatically transferred over to the surviving company.

G. WHERE DO I FILE MY SURPLUS LINES AND RISK RETENTION GROUP TAXES?

Q. Where can I find information about filing my Surplus Lines and Risk Retention Group taxes?

A. Surplus Lines and Risk Retention Group taxes are not filed through the Premium Taxes application. Please go to the [Surplus Lines](#) web page for more information.