# OPT ins

Online Premium Tax *for Insurance*

# Industry User Manual

Version 4.6 - 9/26/2012

**OPT*ins* User Training Manual - Industry**

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## Introduction

OPT*ins*, Online Premium Tax for Insurance, facilitates the submission of premium tax, assessment, surplus lines tax, Annual Contracted Producer Reports, and other state-specific filings and payments. States can securely collect payments and review the submissions, electronically.

The NAIC has partnered with TriTech, allowing PREMIUM Pro software users the capability of submitting their premium tax forms and payments electronically, via OPT*ins*.

In addition to PREMIUM Pro users, standard users can log directly into OPT*ins*, upload the state-specific forms, enter the applicable taxes or fees, and click “Submit.” Funds are securely transmitted to the states via an EFT (Electronic Funds Transfer) ACH Debit transaction.

There are no license fees or special software to purchase, only a small, one-time transaction fee, per filing. OPT*ins* can be accessed securely via the web – anywhere – www.optins.org.

## About This Manual

This manual was developed to assist the industry create and submit premium tax, assessment, surplus lines, Annual Contracted Producer Report, and other state-specific filings via OPT*ins*.

## Using This Manual

We believe that teaching concepts is just as important as teaching procedures.
With this in mind each topic is introduced and background information provided.
Then details and procedures are presented in easy to absorb segments. Each topic will be reviewed with a step-by-step process. As an additional resource, please view the Industry OPT*ins* tutorial located here.

## Conventions Used In This Manual

The following special features are included in this manual to assist readers:

**Bold fonts** – are used to emphasize an idea or a representation.

➔ - The green pointer is used to let you know that there is something you must do.

➔ - The red pointer is used to let you know that there is something of importance.

# Lesson 1

OPT*ins* is a secure, web-based program accessed through your Internet browser.

System requirements dictate that users must log in through Internet Explorer 7 or higher. All versions of Firefox are system compliant.

**This lesson covers the following topics:**

- ➔ Browser Configuration
- ➔ User Role Overview

**Browser Configuration**

OPT*ins* performs optimally using either Microsoft Internet Explorer or Firefox.

Most NAIC applications are written using JavaScript 1.2 or higher and use cookies. Consequently, these applications perform optimally with browsers configured as follows:

- JavaScript 1.2 or higher enabled;
- Cookies accepted;
- Pop-up blockers disabled;
- SSL 3.0 enabled.

## ➔ User Role Overview

The User Roles are requested during initial implementation, but can be updated by submitting a request to the Help Desk using the OPT*ins* User Admin Forms in OPT*ins*.

- **Industry Filer:** This user can create a filing and save the filing as a Draft for the Schedule/Submit Filings user to submit at a later date. This user can also amend a Draft filing. This user ***will not*** have access to EFT or be able to submit a filing.

- **Schedule/Submit Filings**: This user can create a filing and save the filing as a Draft, but they also have the ability to Schedule a filing to be submitted at a later date or Submit a filing on the date created.

- **Industry Service User:** This role only applies to users who also use the TriTech PREMIUM Pro software. This role must be assigned in order to submit the PREMIUM Pro forms.

- **Filing Entity Administrator:** This role can be combined with any of the other roles. This role allows the user to make changes and additions to all Filing Entities (Business Entities / Companies / Producers).

- **EFT Report Reviewer:** This role can be assigned alone, or in conjunction with other roles. This role allows users to run an EFT report to reconcile their OPT*ins* transactions against their bank statement.

- **User Admin Request User:** This role allows users to request new users, update current user roles, and deactivate users on behalf of their Account.

- **Read-Only User:** This role can be assigned alone or in conjunction with other roles. This role allows users to have read-only access to search/view filings. This user will *not* have access to create, submit or amend filings.

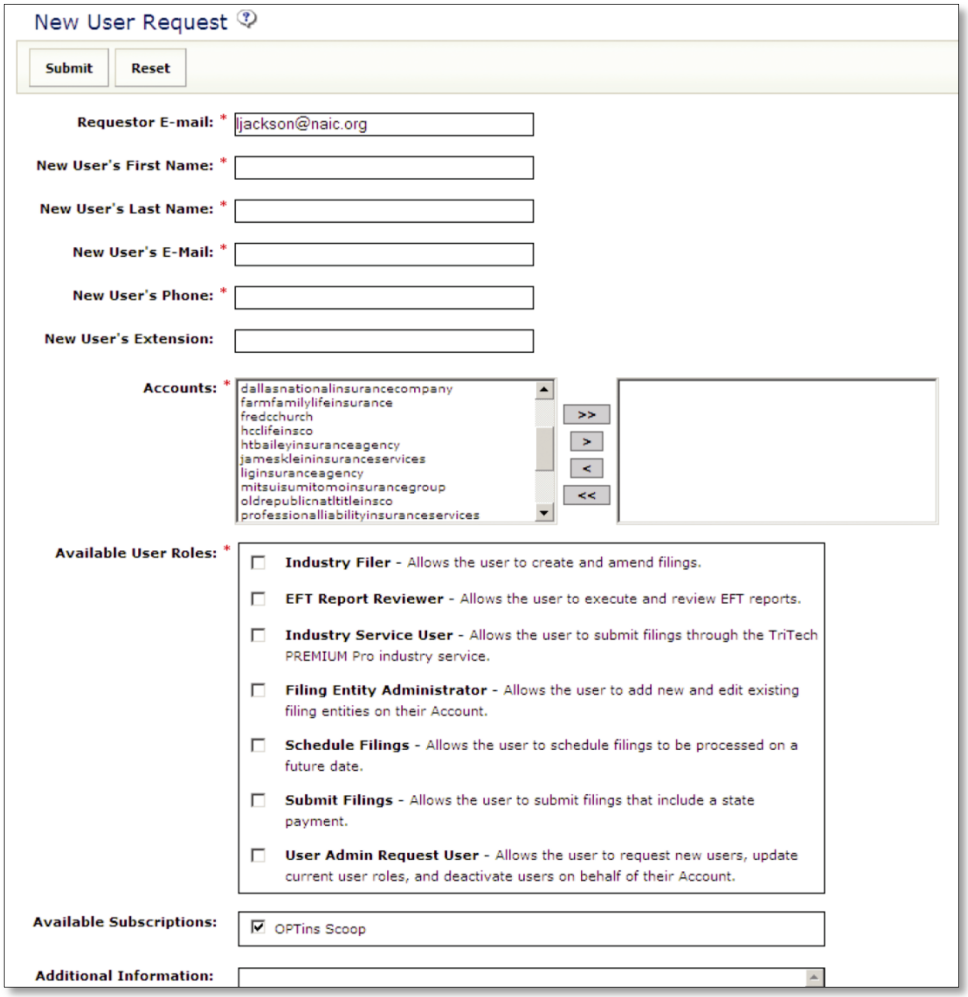
 

## ➔ User Admin Forms

To make changes to the Users who have access to OPT*ins*, a User Admin request must be submitted to the Help Desk using the User Admin Forms in OPT*ins*. Current users who have the 'User Admin' role will see the following User Admin links across the top of the 'Settings' tab - 'Request New User', 'Request User Update', and 'Request User Deactivate'. All User Admin requests will be directed to the Help Desk for processing. The User will be notified once the request has been completed.

### ➔ Request a New User

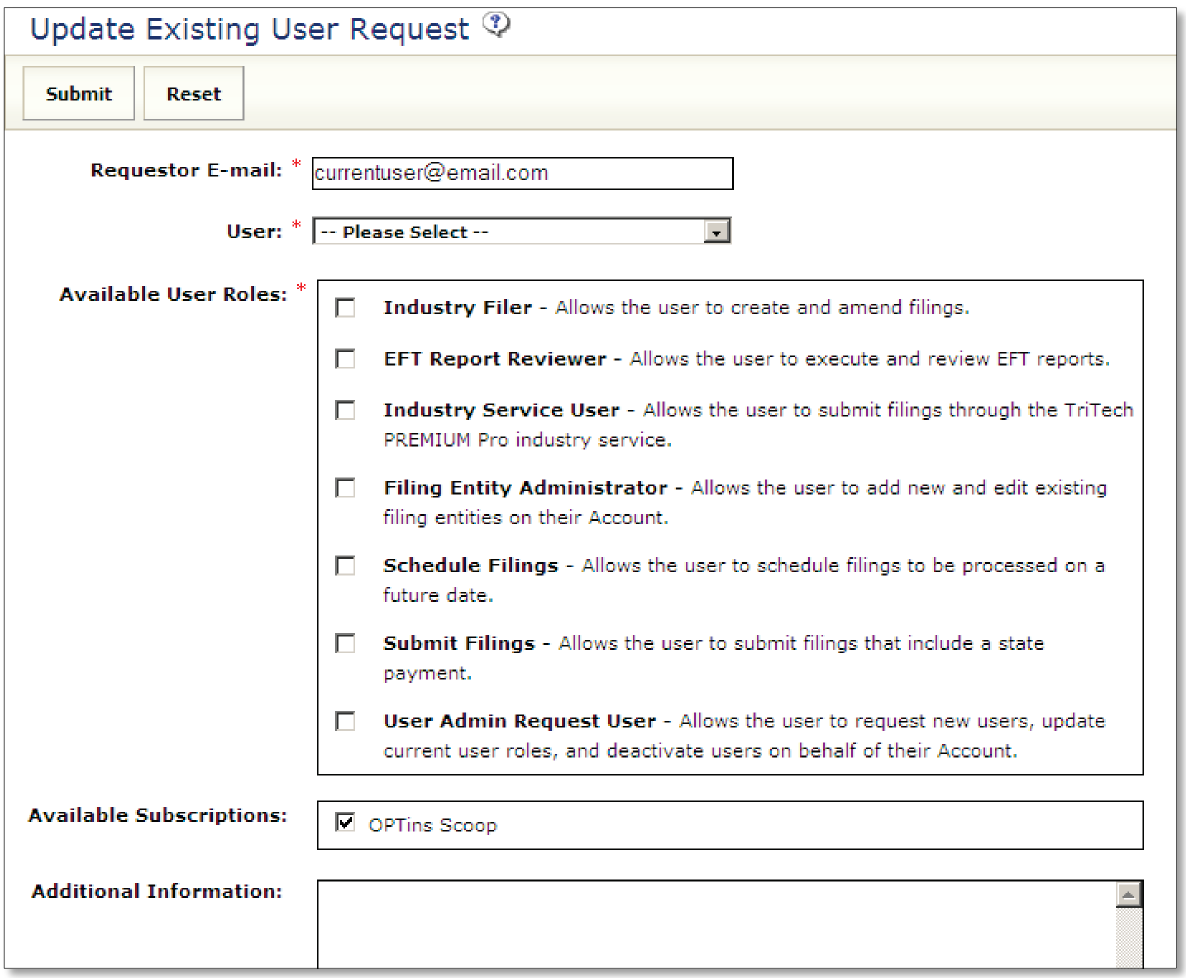
1. Click on the 'Request New User' link.
2. The email address of the User submitting the request will automatically populate.
3. Fill in all fields. Note that any field with a red asterisks is a required field.
4. Place a check in the checkbox next to all of the roles to be assigned to the new User.
5. Confirm the checkbox next to the OPT*ins* Scoop Subscription is checked.
6. Provide any applicable additional information in the Additional Information field.
7. Click 'Submit'. The new User will receive a confidential email from the Help Desk containing their Username and Password.


New User Request
Submit
Reset
Requestor E-mail: *
ljackson@naic.org
New User's First Name: *
New User's Last Name: *
New User's E-Mail: *
New User's Phone: *
New User's Extension:
Accounts: *
dallasnationalinsurancecompany
farmfamilylifeinsurance
fredcchurch
hcclifeinsco
htbaileyinsuranceagency
jameskleininsuranceservices
liginsuranceagency
mitsuisumitomoinsurancegroup
oldrepublicnatltitleinsco
professionalliabilityinsuranceservices
Available User Roles: *
Industry Filer - Allows the user to create and amend filings.
EFT Report Reviewer - Allows the user to execute and review EFT reports.
Industry Service User - Allows the user to submit filings through the TriTech PREMIUM Pro industry service.
Filing Entity Administrator - Allows the user to add new and edit existing filing entities on their Account.
Schedule Filings - Allows the user to schedule filings to be processed on a future date.
Submit Filings - Allows the user to submit filings that include a state payment.
User Admin Request User - Allows the user to request new users, update current user roles, and deactivate users on behalf of their Account.
Available Subscriptions:
OPTins Scoop
Additional Information:

### Request User Update

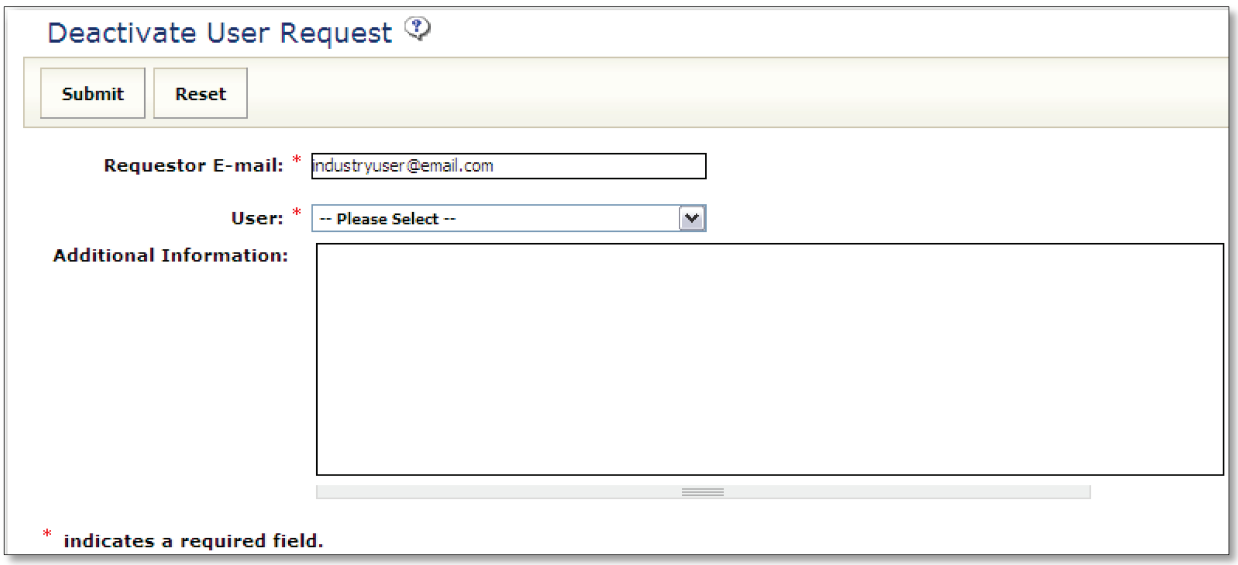
1. Click on the 'Request User Update' link.
2. Choose the User to update from the 'User' drop-down.
3. Select the updated roles to be assigned to the User. Note, if there are roles assigned that should be removed, please de-select the role and put a note in the Additional Information explaining your request.
4. Click 'Submit'.



### ➔ Request User Deactivate

1. Click on the 'Request User Deactivate' link.
2. The email address of the User submitting the request will automatically populate.
3. Choose the User to be deactivated from the 'User' drop-down.
4. If there is any additional information that the Help Desk would need to know, enter the data in the 'Additional Information' field.
5. Click 'Submit'.



## Lesson 2

In this lesson we will review the OPT*ins* Workspace as well as review entering and editing contact information and entities. This lesson assumes that the user has already completed the implementation process.

**This lesson covers the following topics:**

- ➔ OPT*ins* Login
- ➔ OPT*ins* Workspace
- ➔ User Preferences
- ➔ Entities

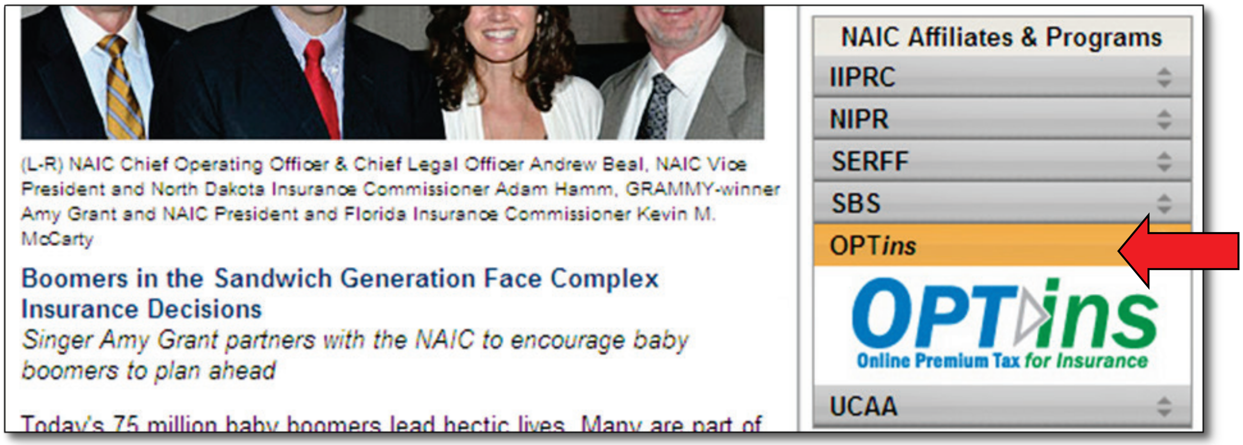
### ➔ OPT*ins* Login

OPT*ins* users must have a user account in order to access the OPT*ins* application. Initiate the process by contacting the OPT*ins* Marketing Team at optinsmktg@naic.org.

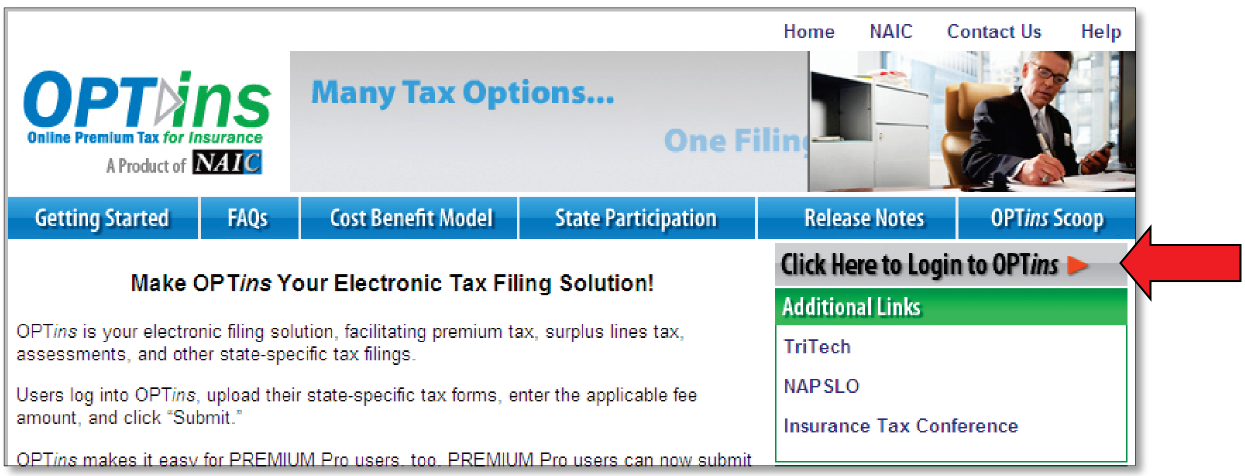
OPT*ins* Marketing Team will direct users to the required EFT paperwork and OPT*in*s Registration Form. Once the paperwork has been submitted to the OPT*ins* Marketing Team, the implementation process can begin.

1. Access the OPT*ins* login page either by clicking on the OPT*ins* logo on the NAIC website, www.naic.org, or from the OPT*ins* website, www.optins.org.

**NAIC Website Access ([www.naic.org](www.naic.org))**

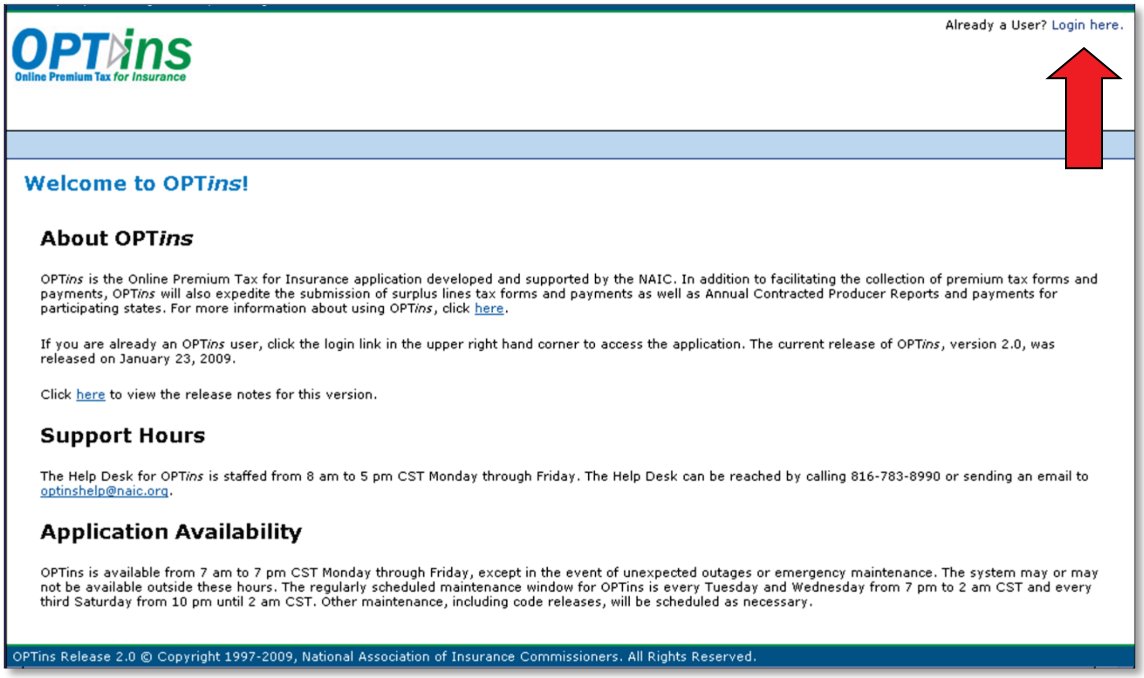



**OPT*ins* Website Access ([www.optins.org](www.optins.org))**

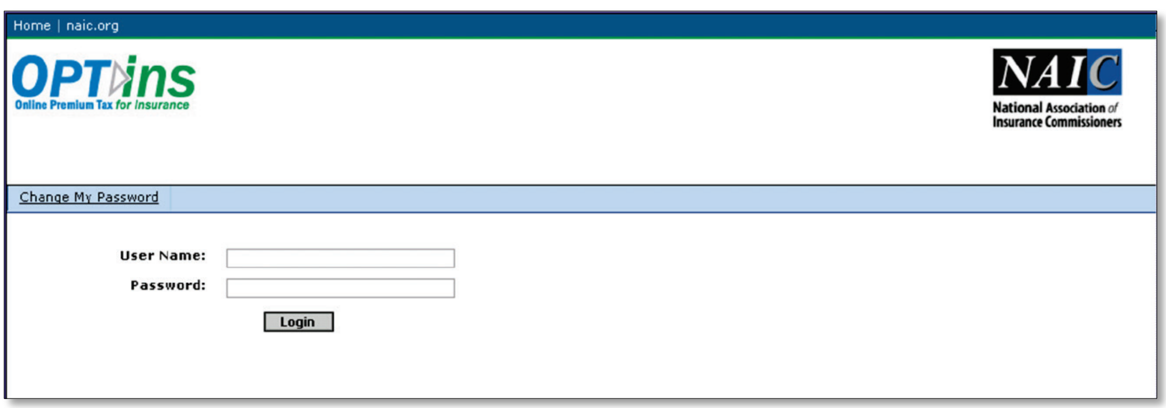



2. If you log in from the NAIC website, you will be directed to the OPT*ins* website ([www.optins.org](www.optins.org)). You will then need to click on the button on the right side of the screen to be directed to the OPT*ins* Splash Page.
3. Once on the Splash Page, click on 'Login Here' in the upper right-hand corner of the screen to be directed to the application login page.

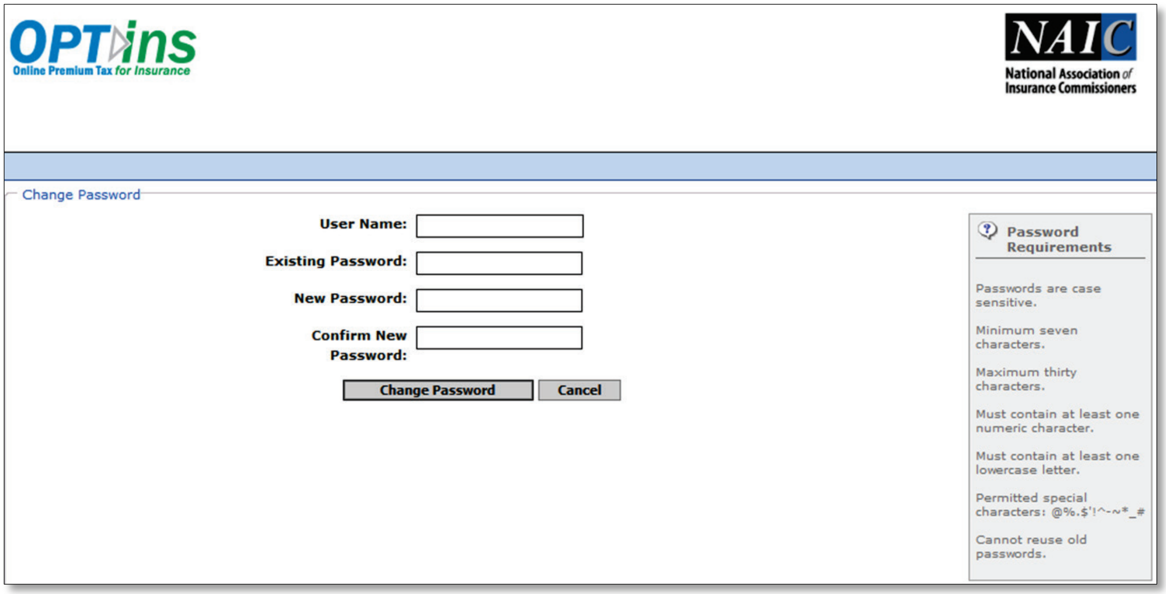



4. Type in your username (provided by the NAIC) in the User Name box.
5. Type in your temporary password (provided by the NAIC) in the Password box.
6. Click the **Login** button.




When you initially login, you will be prompted to change your password. *Please note that passwords are set to expire every 90-days.*




1. Enter your username (assigned by the NAIC) in the User Name box.
2. Enter your current password (assigned by the NAIC) in the Existing Password box.
3. Enter a new, personalized password, in the first New Password box. Please note the password rules:

- Passwords must be at least seven characters with a maximum of thirty characters;
- Passwords must contain at least one number and one lowercase letter;
- Certain characters are permitted: @%.$'!^-~*_#;
- You cannot reuse previous passwords.

4. Re-type your new personalized password in the second New Password box for confirmation.
5. Click on the 

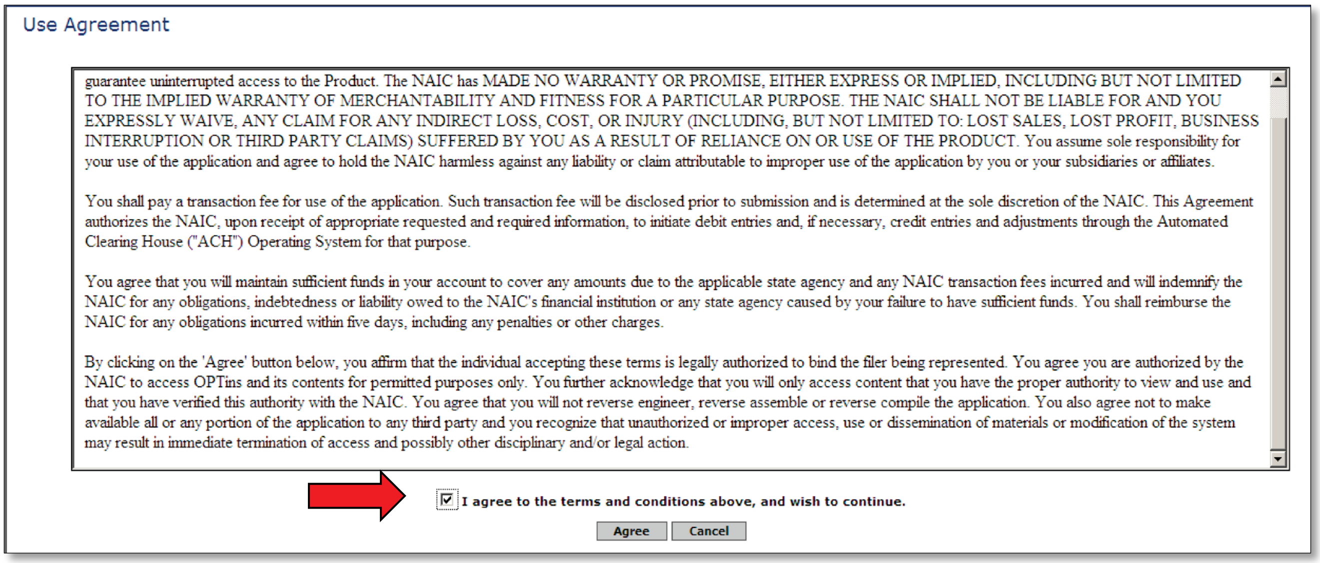
button.

Each time you login to OPT*ins*, you will be prompted to accept the Use Agreement. If you do not accept the terms of the Use Agreement, you will not be granted access to OPT*ins*.

1. Review the terms of the Use Agreement.
2. Check the box, confirming you agree to the terms.
3. Click the 

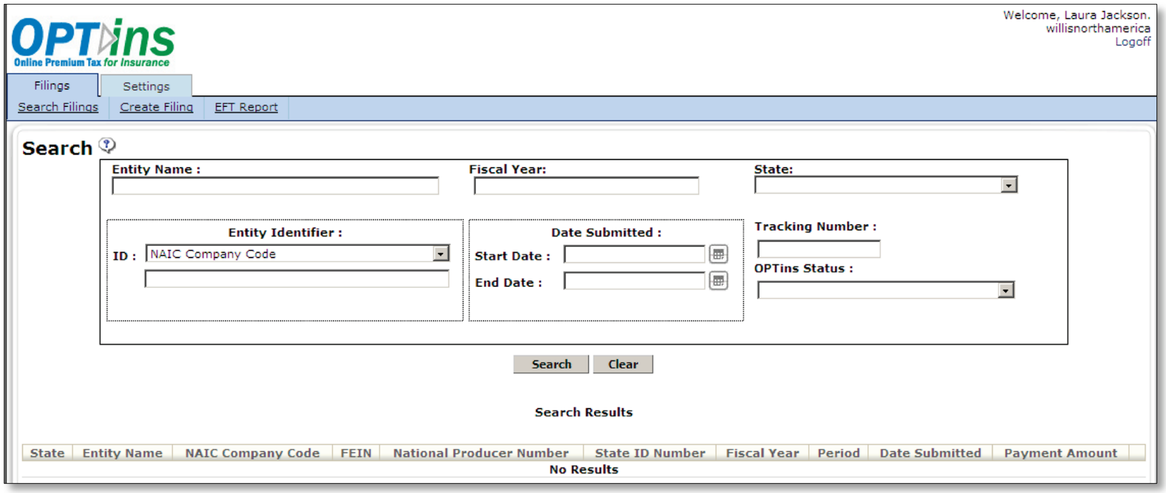
button.



## ➔ OPT*ins* Workspace

The OPT*ins* Workspace offers users the ability to search for filings, create new filings, run EFT reports, and manage their User Preferences.



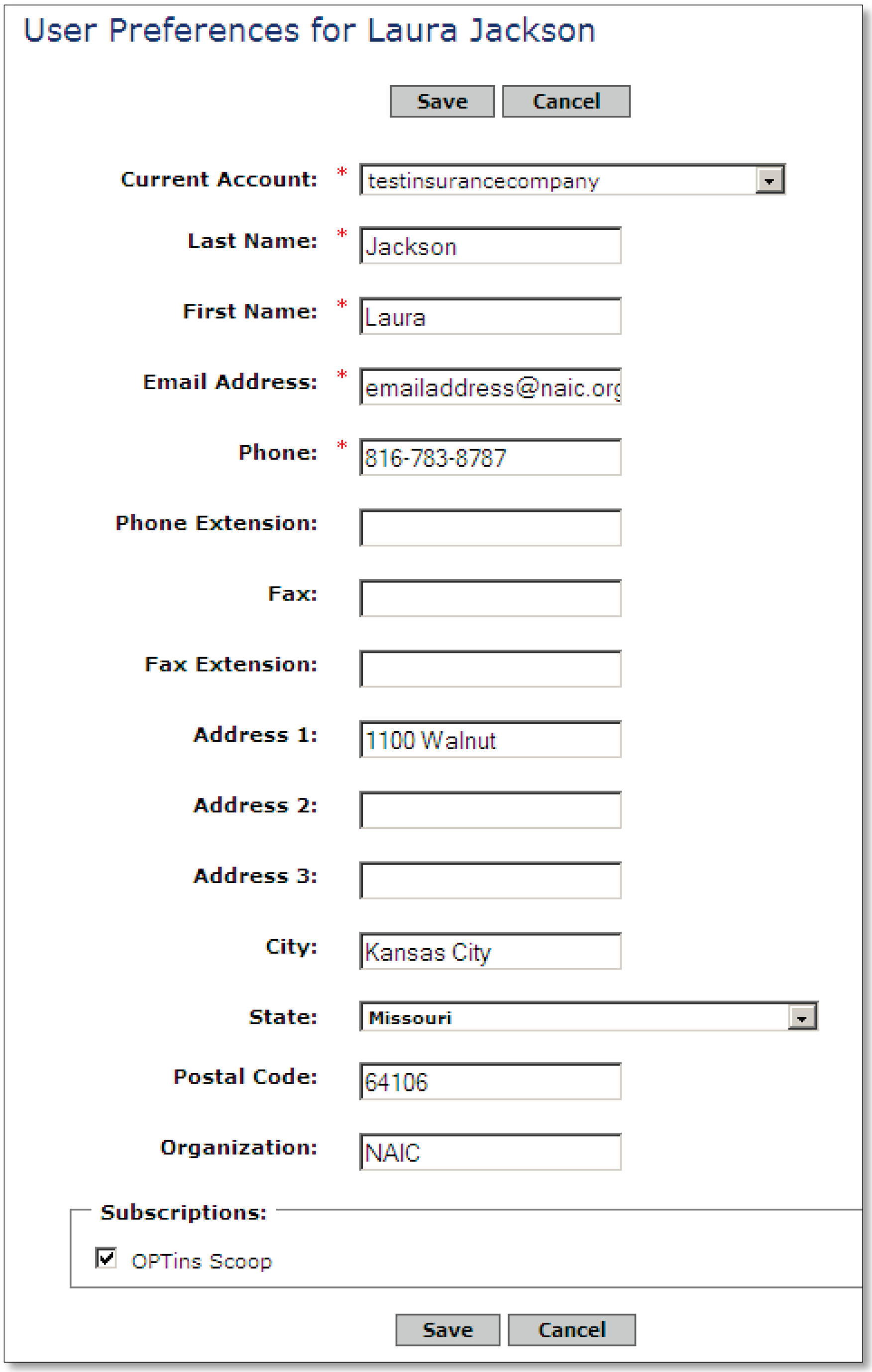

The OPT*ins* Workspace contains two tabs with corresponding links:

- Filings: All filings are managed on the Filings tab.
    - Search Filings: This is the initial view available upon login. Users can search for filings based on multiple sets of criteria.
    - Create Filing: This link allows users to create and submit filings to the states.
    - EFT Reports: This link allows users to balance their filings against their bank statements by running an EFT report.
- Settings: User Preferences and Entity data is managed on the Settings tab.

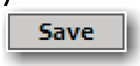
 

## ➔ User Preferences

When you initially log into OPT*ins*, you should choose the Settings tab and enter the balance of your contact information. (The NAIC will enter your first and last name, email address, and phone number during initial set-up.) After your contact information has been entered, you can edit the data at any time by simply clicking the **Edit** button.



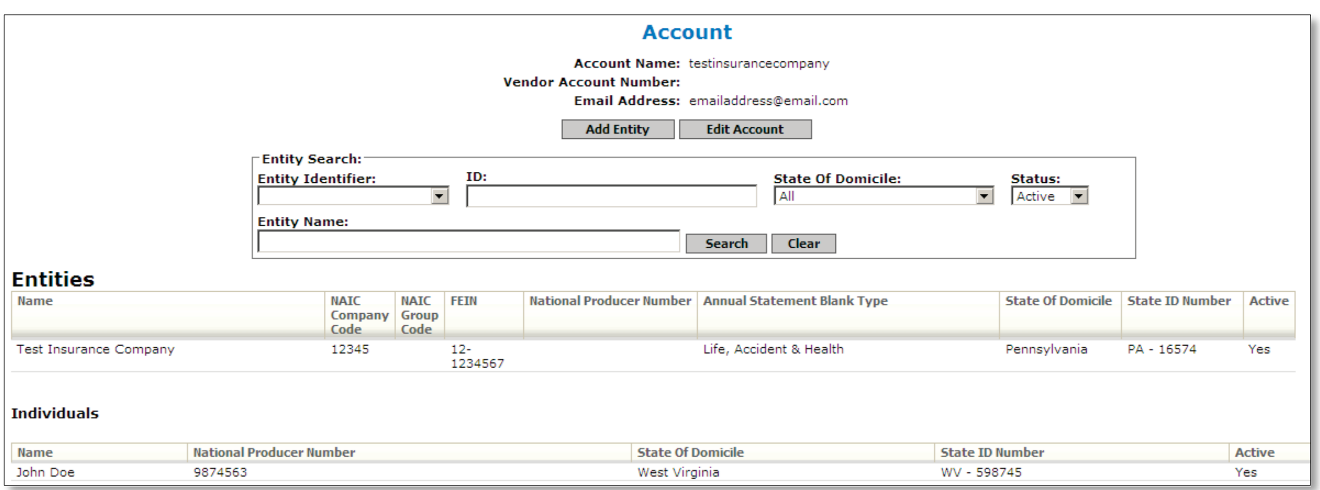
1. If you have access to multiple Accounts, you can choose which Account you'd like to work in by selecting the Current Account drop down and switching Accounts. ***NOTE: This applies to users who submit filings on behalf of the same company, but use a different bank account for each Filing Type. Example: ACPR and premium tax filings will be submitted for the same company, but using separate bank accounts. This also applies to users who need access to more than one account for business/company needs.*
2. Enter all of your contact information, including phone number, fax number, and mailing address.
3. Maintain your subscription to the OPT*ins* Scoop by selecting the check box.
4. Click the 

button.

## ➔ Entities

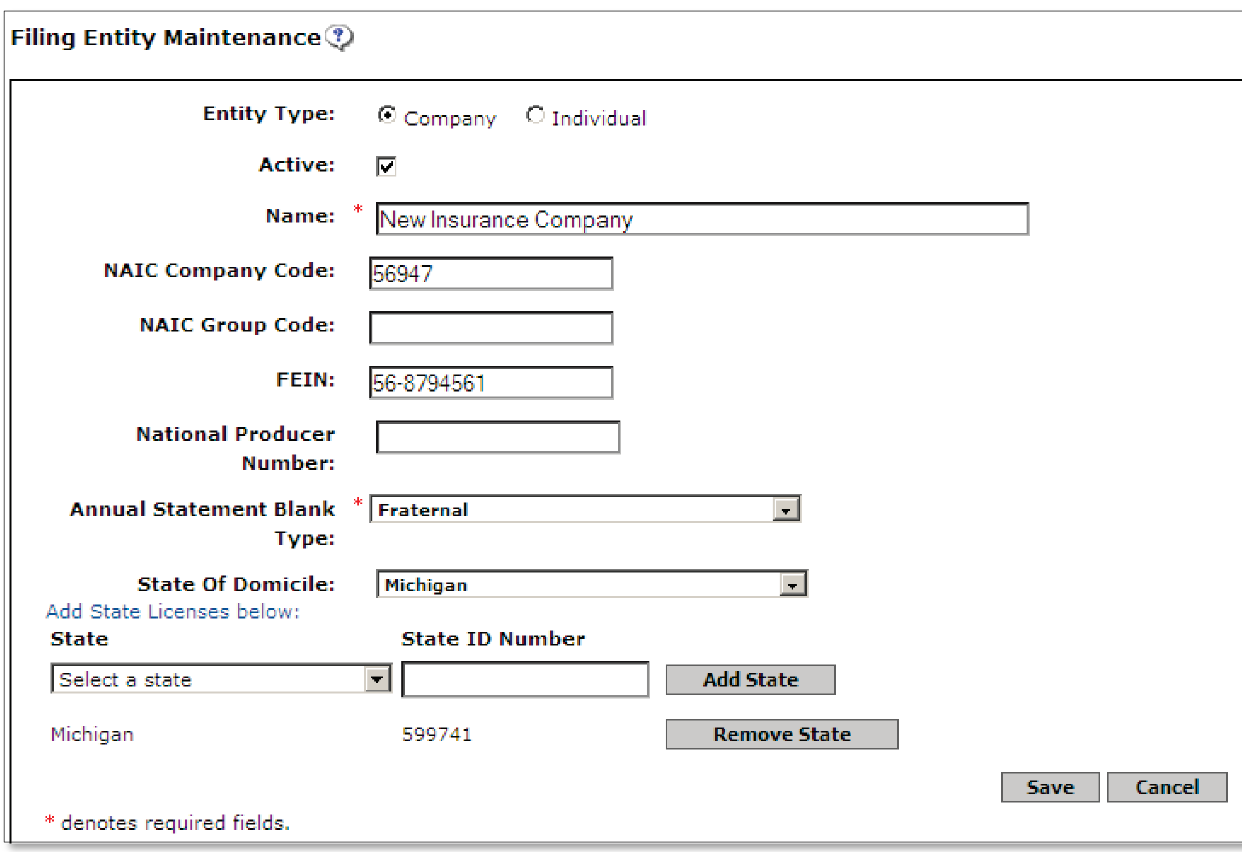
***The OPTins staff will create your Account and enter your Entity (company or individual) data during initial set-up. You will only need to complete this process when adding new Entities or editing Entities. You will need the 'Filing Entity Administrator' role in order to add or edit Entities.***

If your OPT*ins* account has more than 20 entities, your entities will not automatically display, you will need to search for your entities using any of the Search fields shown below. If you have less than 20 entities, all of your entities will show in the main screen, but you will have the option to search to refine your results.

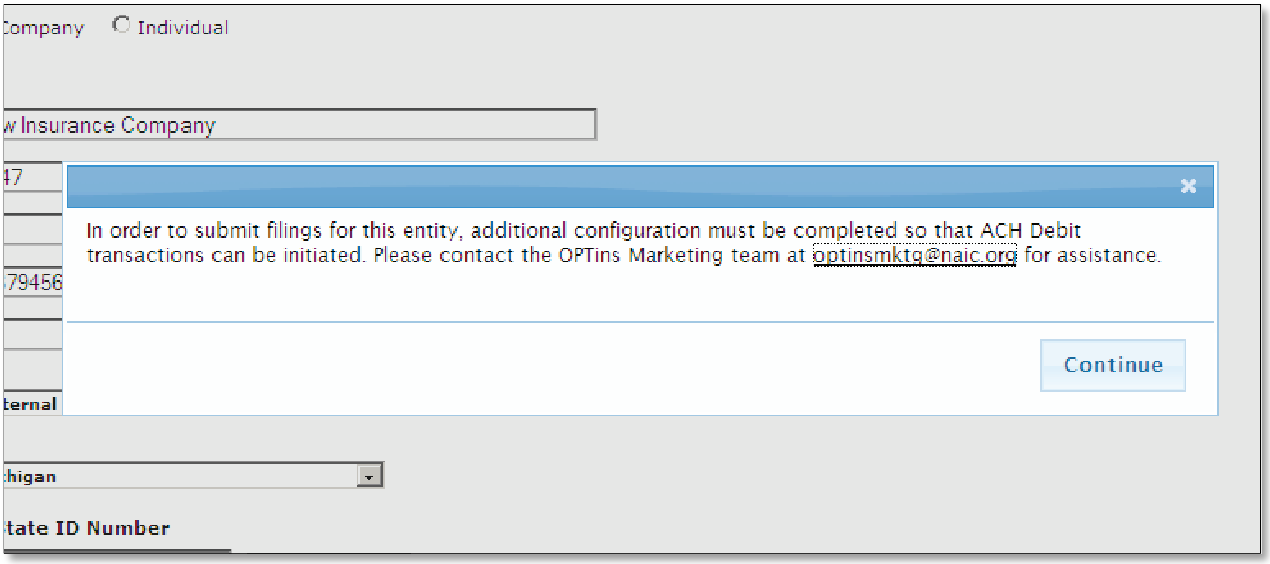


## ➔ Add Entities

1. Click on the **Add Entity** button.
2. Select either 'Company' or 'Individual' for the type of Entity you're adding.
3. Confirm the check box next to Active is checked
4. Enter the name of the Company or Individual.
5. If adding a Company, enter the NAIC Company Code, NAIC Group Code (if applicable), FEIN, National Producer Number (if applicable), Annual Statement Blank Type, State of Domicile, and State ID (or license number) for each state in which your company is licensed. State ID's are added by choosing the state from the drop down, entering the number in the State ID Number field, and clicking the 'Add State' button.
6. If adding an Individual, enter the National Producer Number, State of Domicile, and State ID Number (license number for the state).
7. Click the **Save** button. **NOTE: You will not be able to file on behalf of this new entity until you contact the OPT*ins* Marketing team to enable the EFT portion of the new entity.

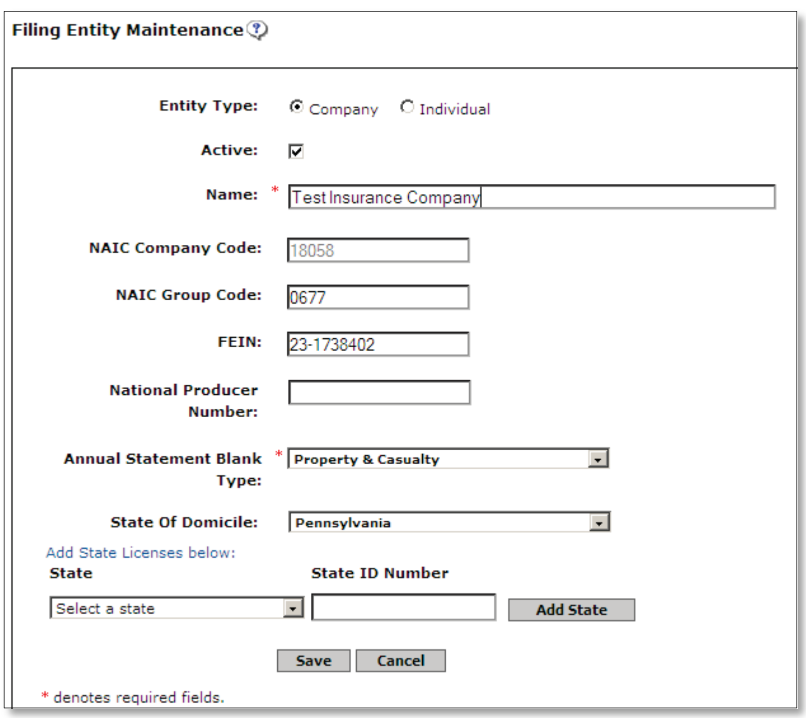





## Edit Entities

1. Hover your mouse over the company until the line turns grey, then click to select.
2. Each of the editable fields will open. Make the necessary field edits.
3. Make an entity active or inactive by checking or unchecking the check box next to Active.
4. The NAIC Company Code is not an editable field.
5. State ID's are added by choosing the state from the drop down, entering the number in the State ID Number field, and clicking the 'Add State' button.
6. Click the **Save** button.



# Lesson 3

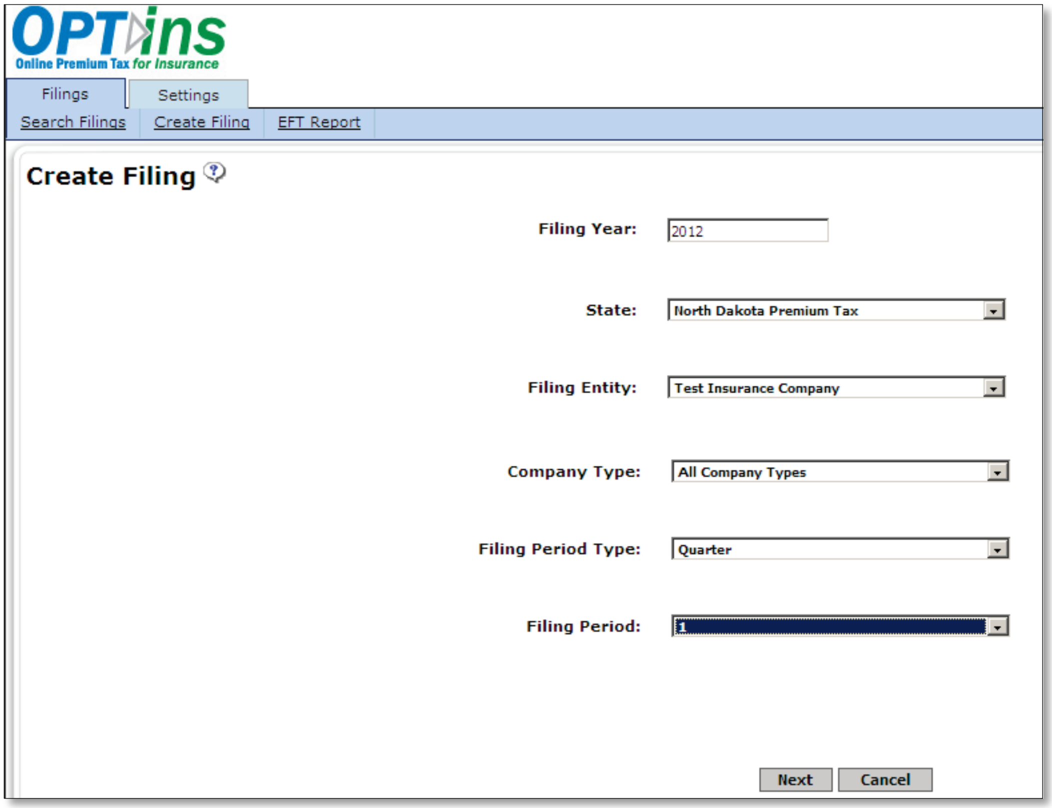
In this lesson, we will review how to create a filing as well as Schedule a filing to be submitted at a later date, and save a filing as a Draft to be submitted later. Any user with the 'Industry Filer' role can create a filing to be saved as a Draft, but only users with the 'Schedule/Submit Filing' role will be able to submit a Filing *(see Lesson 1 – User Role Overview)*. We will also review how to submit a filing using the ACH Credit payment option. This lesson assumes that the Entity and Contact data has already been entered into OPT*ins.*

**This lesson covers the following topics:**

- ➔ Create (Schedule/Submit) a Premium Tax or State-Specific Filing
- ➔ Edit and Submit a Draft Filing
- ➔ Create (Schedule/Submit) a Surplus Lines Filing
- ➔ Submit a filing with the ACH Credit Payment Option
- ➔ EFT and OPT*ins* Transaction Fees
- ➔ Create Filing for Additional Filing Periods

## ➔ Create (Schedule/Submit) a Premium Tax or State-Specific Filing

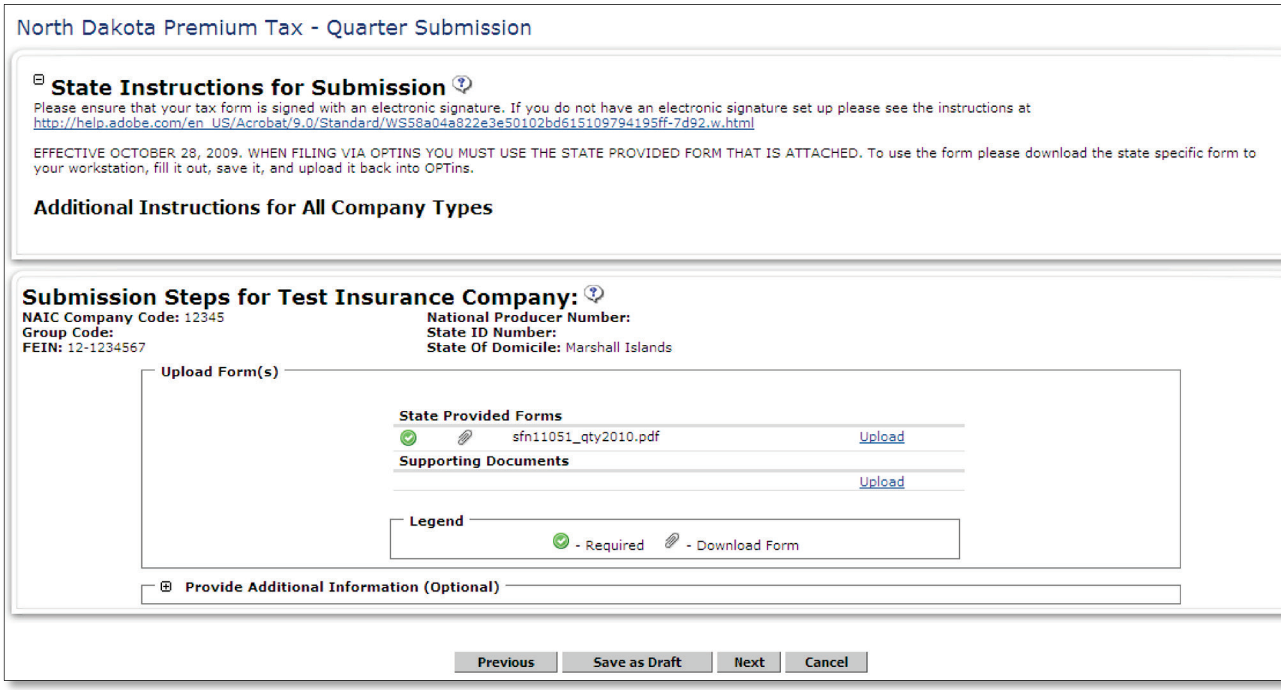
***NOTE: Look for the Tips icon throughout OPTins . Click on the icons to display various help tips to assist throughout the filing process.*




1. Click on the 'Create Filing' link on the Filings tab to initiate the process.
2. The Filing Year is displayed. Please note the fiscal year changes each April. You may change the Filing Year if necessary by highlighting and deleting the current year and typing in the Filing Year for which you are submitting.
3. Select the State to which you are submitting your filing. ***Pay careful attention to the different filing types accepted by the state, and be sure to choose the correct state and filing type.***
4. Select the Company (Entity) for which you are filing.
5. Select the state-specific Company Type.
6. Select the Filing Period Type and then the corresponding Filing Period. OPT*ins* will only populate Filing Period Types and Filing Periods accepted by the state, and that have not been previously submitted.
7. Click the **Next** button.

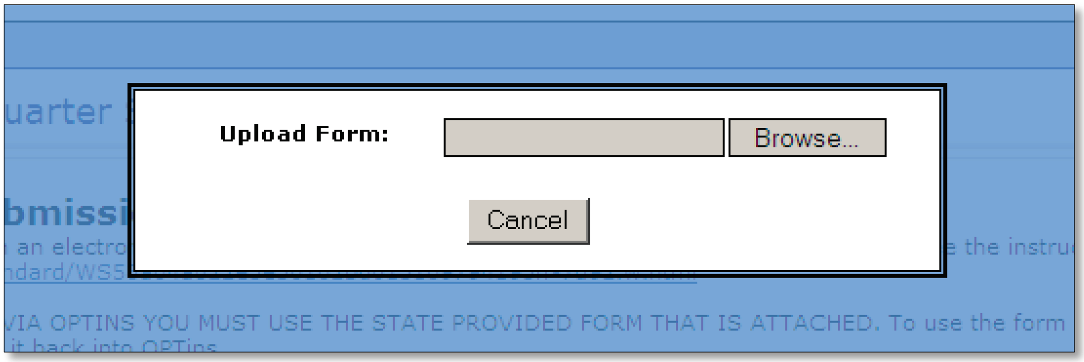
From that point, you will be transferred to the State Instructions and Submission Steps screen. The states will provide instructions regarding required information to be included with your filing. They will also provide their state-specific forms and make them available as an interactive PDF documents or, in some cases, a Microsoft Excel spreadsheet.




1. Review the State Instructions for Submission as well as any Additional Instructions provided by the state.
2. Under Submission Steps, you will see the state-specific forms available for download.

   *****NOTE – The green 'check mark' icon will indicate that the form is required. If the form is not marked as required, reference the State Instructions to confirm whether or not to submit the form. Please use the state form(s) provided in OPTins. Do not use forms from state websites or scan forms into OPTins unless otherwise indicated in State Instructions.***
3. To download and complete the form, click on the 'paperclip' icon next to the form name.
4. The form will open, allowing you to complete it and save it to your network.

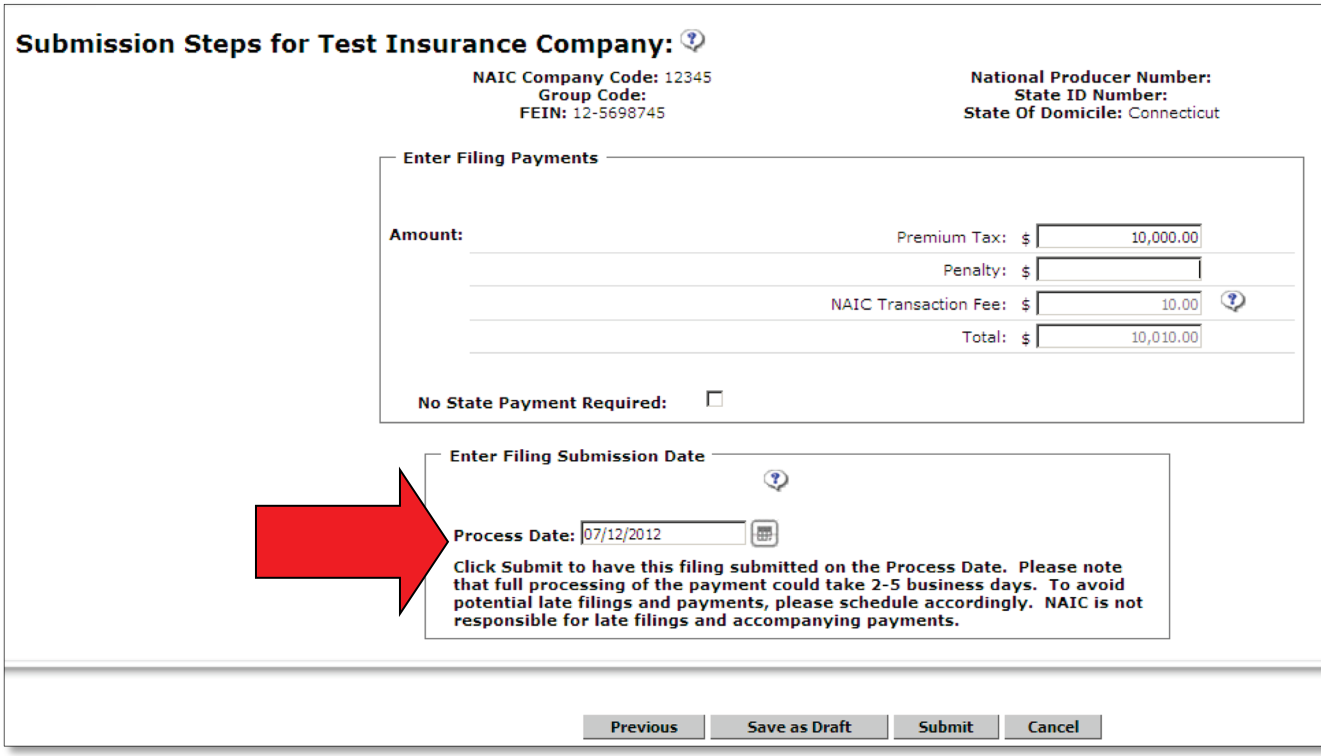
5. Once you have completed the form and saved it to your network, click on the 'Upload' link next to the form name. The screen will turn blue and the Upload box will appear.




6. Click on the Browse... button to browse for the location of the completed form on your network.
7. Choose the appropriate form from its location on your network and select 'Open' to upload the form into the filing.
8. You will notice the completed form has been uploaded next to the state-specific form. If you need to 'Remove' or 'Replace' the form, select the appropriate link.
9. If you have any additional forms needed to support your tax filing, upload those documents under the 'Supporting Documents' section. Follow the same process to upload.
10. Use the open 'Provide Additional Information' field to write a note to the state. This is optional.
11. Once all forms have been uploaded, click 'Next'. You will be transferred to the Remit Payment screen.
12. Enter the applicable taxes or fees due to the state in the correct field. If there are no fees due, check the 'No State Payment Required' box. OPT*ins* will automatically add the applicable OPT*ins* Transaction Fee and generate an EFT transaction in the amount specified in the 'Total' field.

*****NOTE: Both filer roles can add the fees into the applicable fields, but only users with the 'Schedule/Submit Filings' role can actually submit the filing. 'Industry Filer' users will only be able to 'Save as Draft'.***

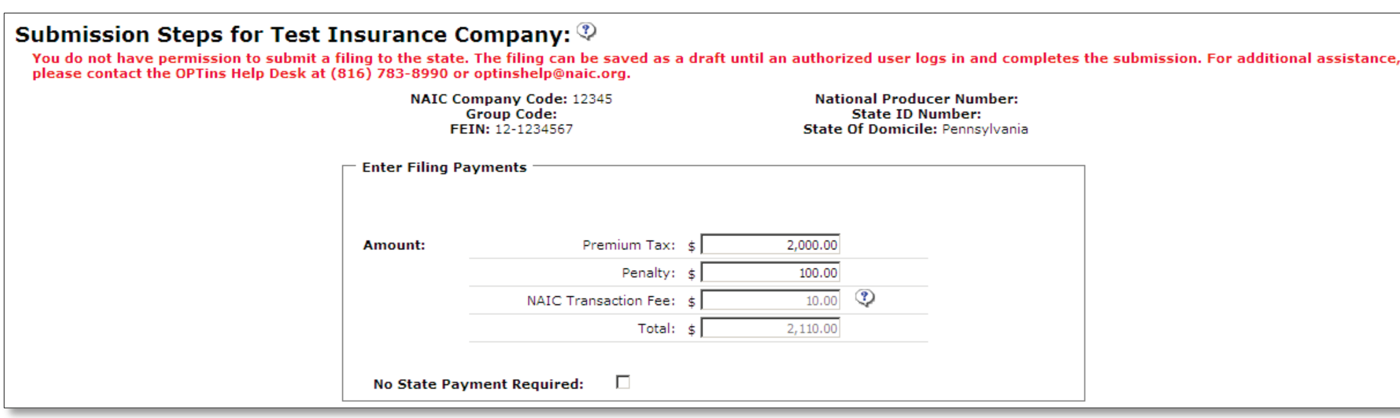
 



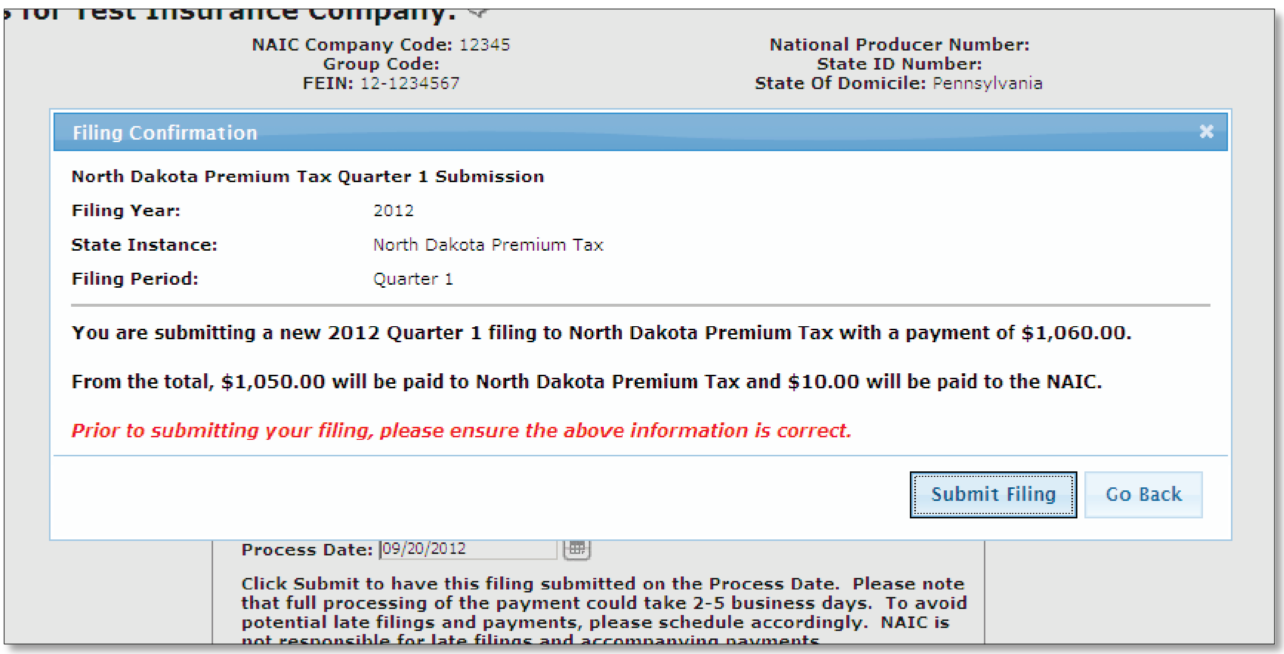

13. At this point, you have three options: save the filing as a draft, schedule your filing to be submitted at a later date, or submit your filing on the current date.

14. If you want to save the filing as a draft, simply click on the **Save as Draft** button. Your filing will be saved so that you or another user with the 'Schedule/Submit' role can submit the filing at a later time.

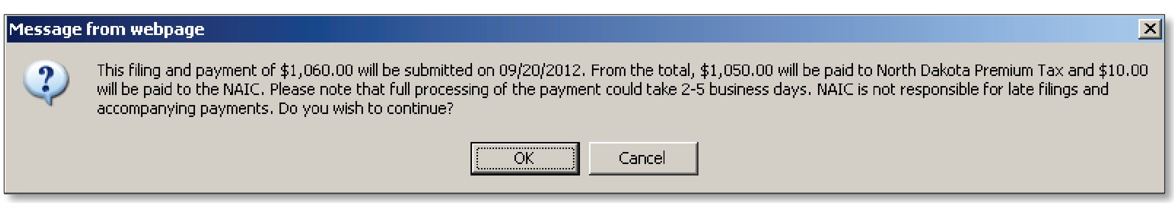
*****NOTE –If you attempt to submit the filing and don't have the proper role, you will see an error message as indicated below:***



15. If you have the 'Schedule/Submit' role and are prepared to submit the filing on the current date, simply click on the Submit button. OPT*ins* automatically inserts the current date in the 'Process Date' field.
16. If you have the 'Schedule/Submit' role and wish to Schedule the filing to be submitted at a later date, choose the 'Process Date' from the calendar picker tool, then click on the Submit button. OPT*ins* will schedule your filing to be submitted on the specified date.
17. Once you click 'Submit', a confirmation box will appear. Read the message and confirm that the Filing Year, State Instance, Filing Period and payment amount is correct. If everything is correct, click 'Submit Filing'.




18. Once you click 'Submit Filing', a payment popup will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the scheduled submission date. If everything is correct, click 'OK'. *****Note that there will be a $10.00 OPTins transaction fee charged via EFT, in addition to the fees transmitted to the state.***

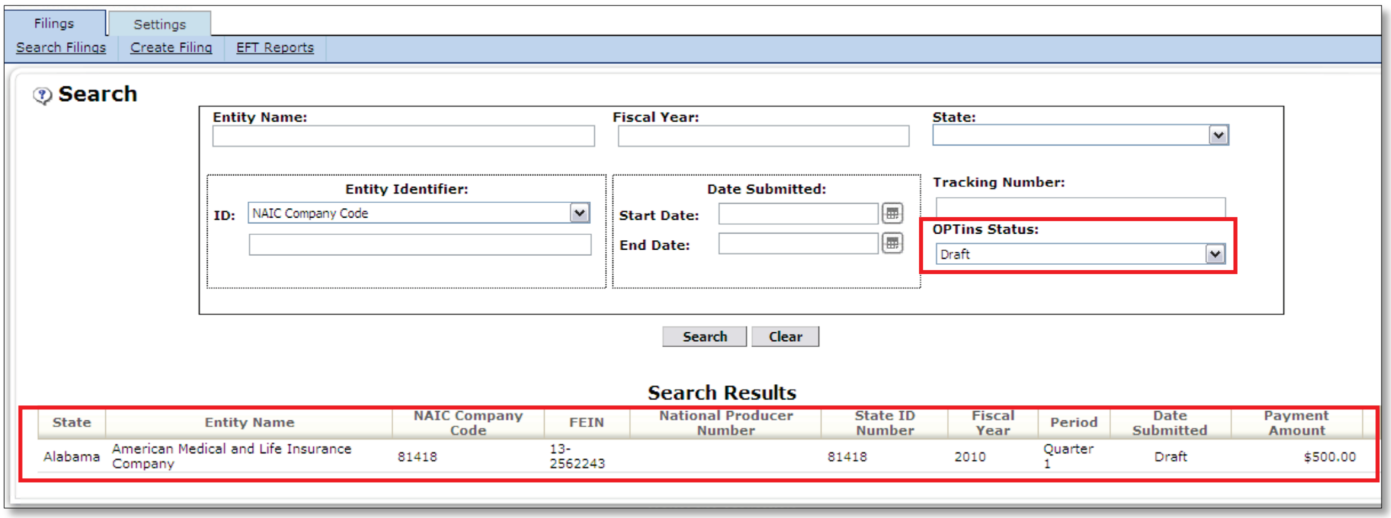


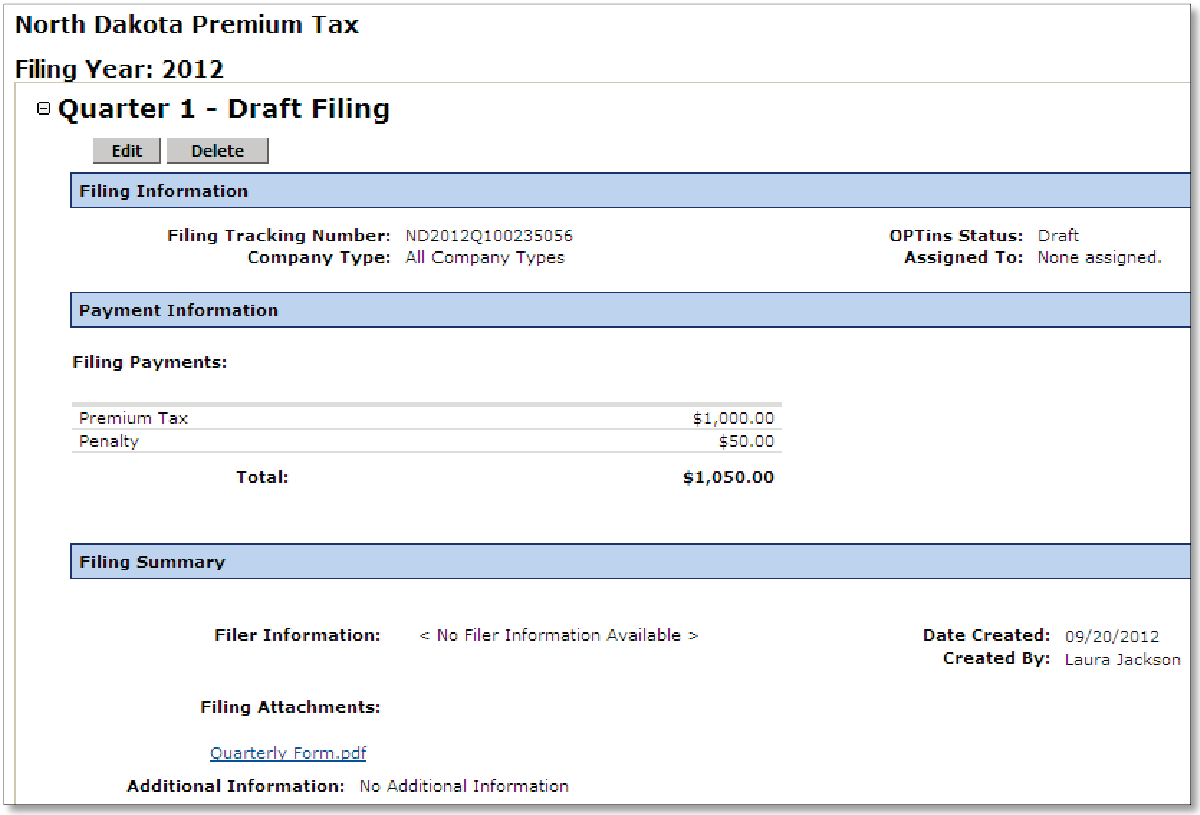

19. You will receive confirmation of your filing submission on the OPT*ins* Workspace. You can run an EFT report at any time to confirm the amount of the fees submitted.

## ➔ Edit and Submit Draft Filings

Users have the option of saving the filing as a Draft, either to submit themselves at a later date, or so that another user with 'Schedule/Submit' authority can submit the filing at a later date. You can find the filing from the Search tool on the Filings tab.

1. Choose 'Draft' from the OPT*ins* Status dropdown menu on the right side of the screen.
2. A list of all filings in Draft mode will appear under 'Search Results'. You can confirm that the filing is in Draft mode as the 'Draft' message will appear under 'Date Submitted'.
3. Hover the mouse over the filing to select and open the Draft filing to begin editing.





North Dakota Premium Tax

Filing Year: 2012

⊟ Quarter 1 - Draft Filing

Edit Delete

**Filing Information**

**Filing Tracking Number:** ND2012Q100235056
**Company Type:** All Company Types

**OPTins Status:** Draft
**Assigned To:** None assigned.

**Payment Information**

**Filing Payments:**

| | |
|---|---|
| Premium Tax | $1,000.00 |
| Penalty | $50.00 |
| **Total:** | **$1,050.00** |

**Filing Summary**

**Filer Information:** < No Filer Information Available >

**Date Created:** 09/20/2012
**Created By:** Laura Jackson

**Filing Attachments:**

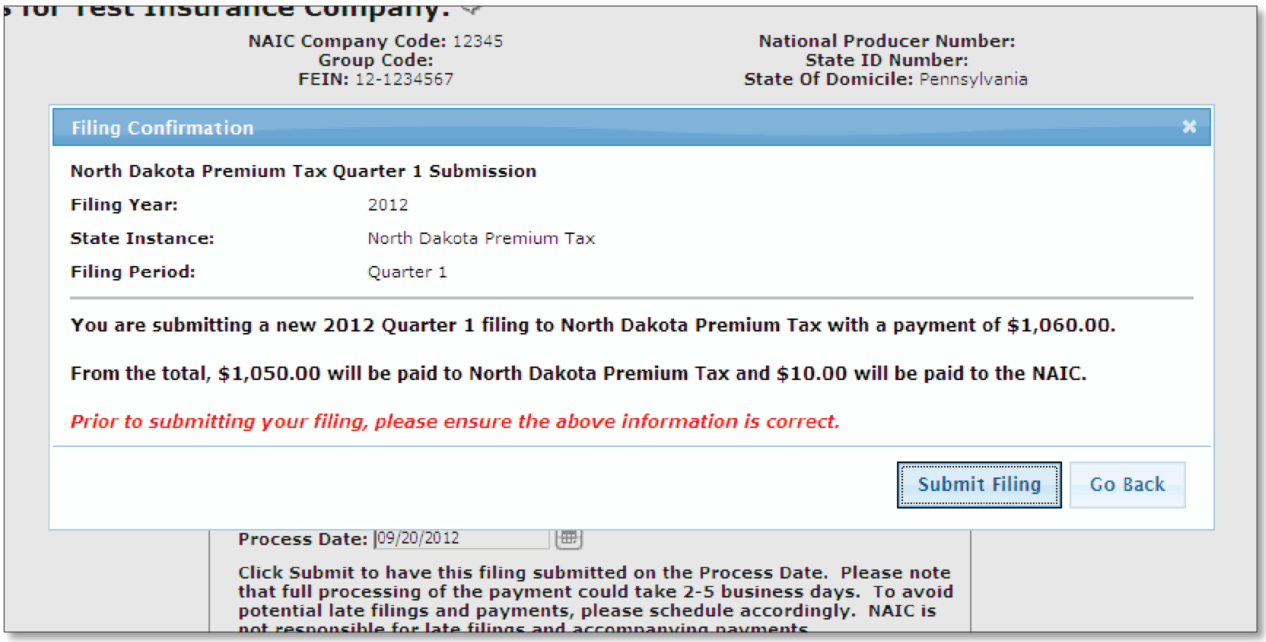
Quarterly Form.pdf

**Additional Information:** No Additional Information

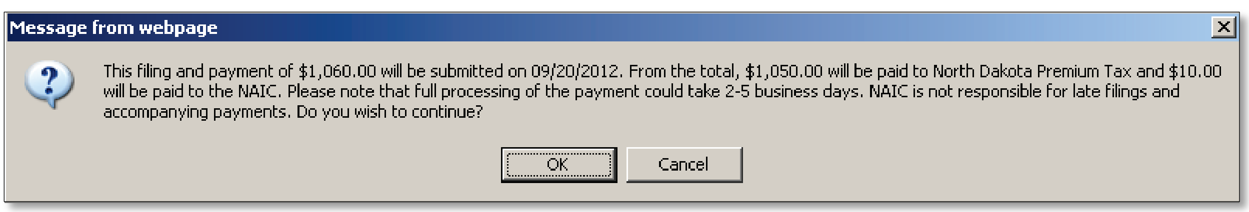
*****NOTE - You have the option of clicking on the** Delete **button if you've decided that you do not want to submit the filing*.**

4. Click on the Edit button. OPT*ins* will return you to the Submission Steps screen. If the forms have already been uploaded, click 'Next'. Otherwise, upload your forms as previously noted.
5. If the fees have not already been entered, enter the Premium Tax or other fees due in the applicable fields. OPT*ins* will automatically include the transaction fee, so this amount does not need to be added to the total amount due.
6. If you are prepared to submit the filing on the current date, simply click on the Submit button.
7. If you wish to Schedule the filing to be submitted at a later date, choose the 'Process Date' from the calendar picker tool, then click on the Submit button. OPT*ins* will schedule your filing to be submitted on the specified date. *****NOTE: Pay careful attention to state deadlines when scheduling a filing and allow ample time for the funds to be transferred to the state by the due date. NAIC is not responsible for late submissions.***

8. Once you click 'Submit', a confirmation box will appear. Read the message and confirm that the Filing Year, State Instance, Filing Period and payment amount is correct. If everything is correct, click 'Submit Filing'.




9. Once you click 'Submit Filing', a payment popup will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the scheduled submission date. If everything is correct, click 'OK'. *****Note that there will be a $10.00 OPTins transaction fee charged via EFT, in addition to the fees transmitted to the state.***



### ➔ EFT and OPT*ins* Transaction Fees

Once you click 'OK', your filing, as well as taxes or fees due, has been submitted to the state. The OPT*ins* transaction fee of $10.00 has been submitted to the NAIC. Each of the fees has been submitted via EFT *as two separate transactions.*

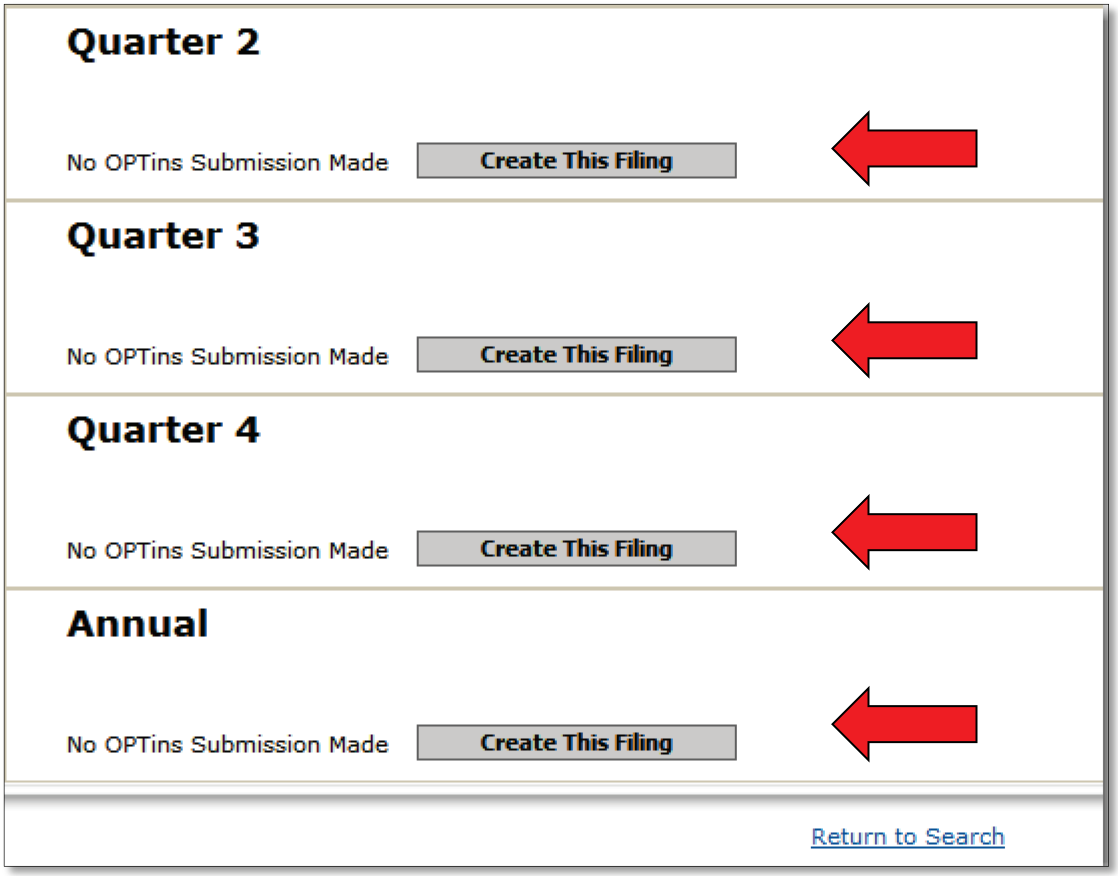
Funds are transferred from the company bank account to the state bank account *one or two business days after* the filing submission. Confirmation of the payment, including amount, date issued, and transaction number, will display on the filing under "Payment Information." The OPT*ins* transaction fee *will not* display on the filing. An EFT report will list all taxes and fees submitted, as well as all OPT*ins* transaction fees. *(See EFT Reports.)*

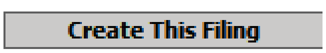
### ➔ Create Filing for Additional Filing Periods

An ease of use feature built into OPT*ins* is the ability to create a filing for the same company, to the same state, but for a separate filing period without starting over from the 'Create Filing' link.

From within a previously submitted filing, scroll through to view the other available Filing Periods. For example, if you've previously submitted a filing to West Virginia for Quarter 1 and now you want to submit for Quarter 2, scroll down until you see each of the available Filing Period headers. You'll see a Create This Filing button next to each available Filing Period.




1. Click on the 

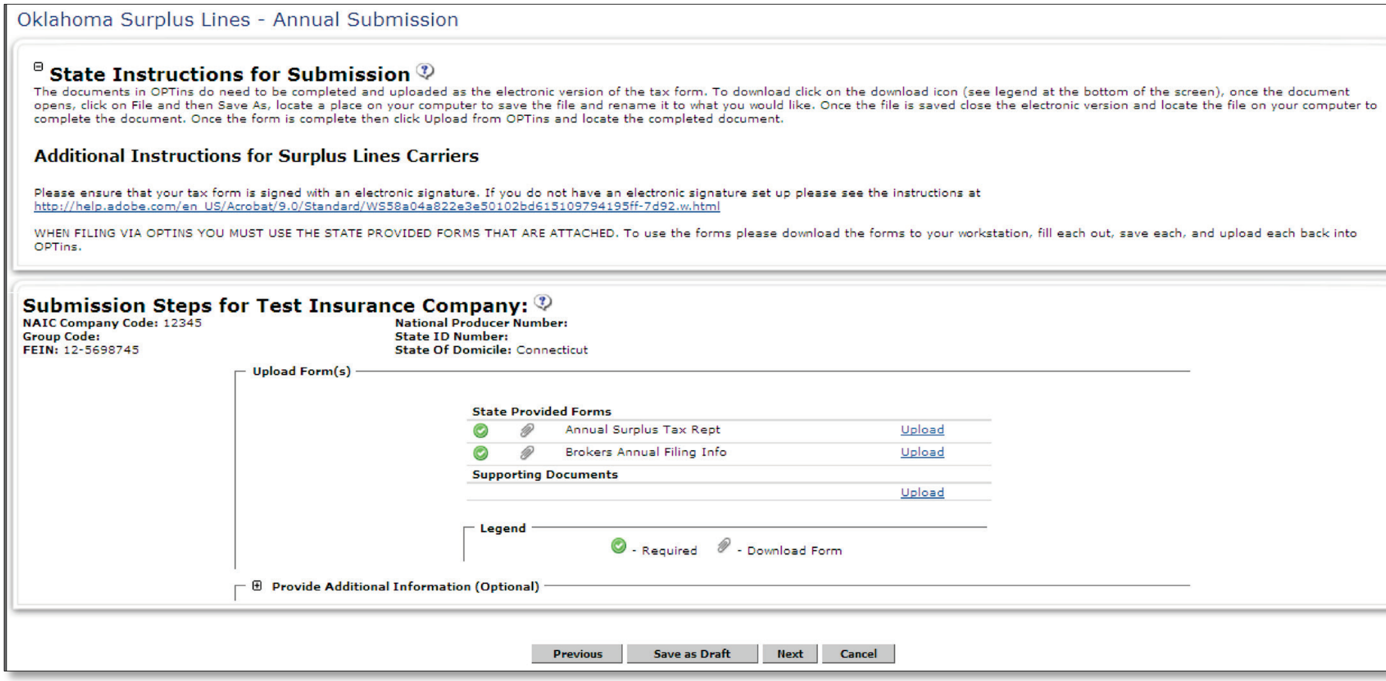
button next to the desired Filing Period.
2. OPT*ins* will generate a new filing, completing the Filing Year, State, Filing Entity, and Filing Period fields. Choose the correct Company Type.
3. Complete and submit the balance of the filing as reviewed in previous instructions.

## ➔ Create (Schedule/Submit) a Surplus Lines Filing

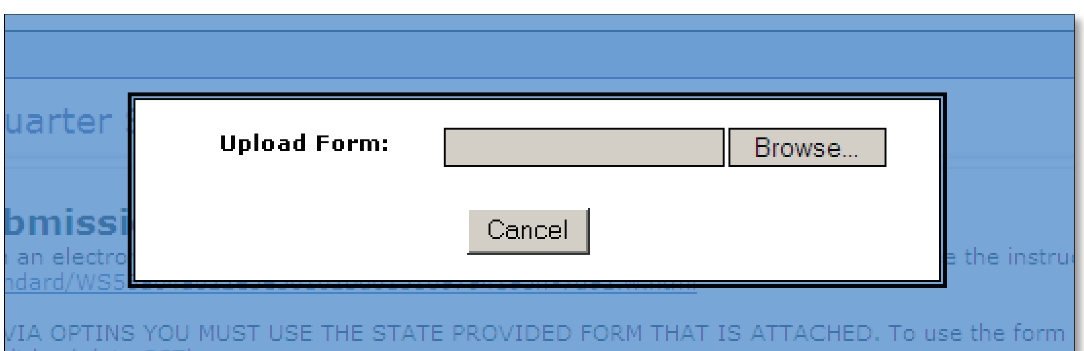
The steps to create a surplus lines filing are the same as a premium tax or state-specific filing. There are a few minor differences which will be addressed in this section:

1. Click on the 'Create Filing' link on the Filings tab to initiate the process.
2. The Filing Year is displayed. Please note the fiscal year changes each April. You may change the Filing Year if necessary by highlighting and deleting the current year and typing in the Filing Year for which you are submitting.
3. Select the State to which you are submitting your filing. *Pay careful attention to the different filing types accepted by the state, and be sure to choose the Surplus Lines filing type.*
4. Select the Filing Entity for which you are filing.
5. Select the state-specific Company Type.
6. Select the Filing Period Type. OPT*ins* will only populate Filing Period Types accepted by the state, and that have not been previously submitted.
7. Click the **Next** button.

From that point, you will be transferred to the State Instructions and Submission Steps screen. The states will provide instructions regarding required information to be included with your filing. They will also provide their state-specific forms and make them available as an interactive PDF. Some states may choose to provide their form in a format other than PDF, such as Excel.




1. Review the State Instructions for Submission as well as any Additional Instructions provided by the state.
2. Under Submission Steps, you'll see the state-specific forms available for download. *****NOTE – The green 'check mark' icon will indicate that the form is required. If the form is not marked as required, reference the State Instructions to confirm whether or not to submit the form. Please use the state form(s) provided in OPTins. Do not use forms from state websites or scan forms into OPTins.***
3. To download and complete the form, click on the 'paperclip' icon next to the form name.
4. The form will open, allowing you to fill it out and save it to your network.
5. Once you've filled out the form and saved it to your network, click on the 'Upload' link next to the form name. The screen will turn blue and the upload box will appear.

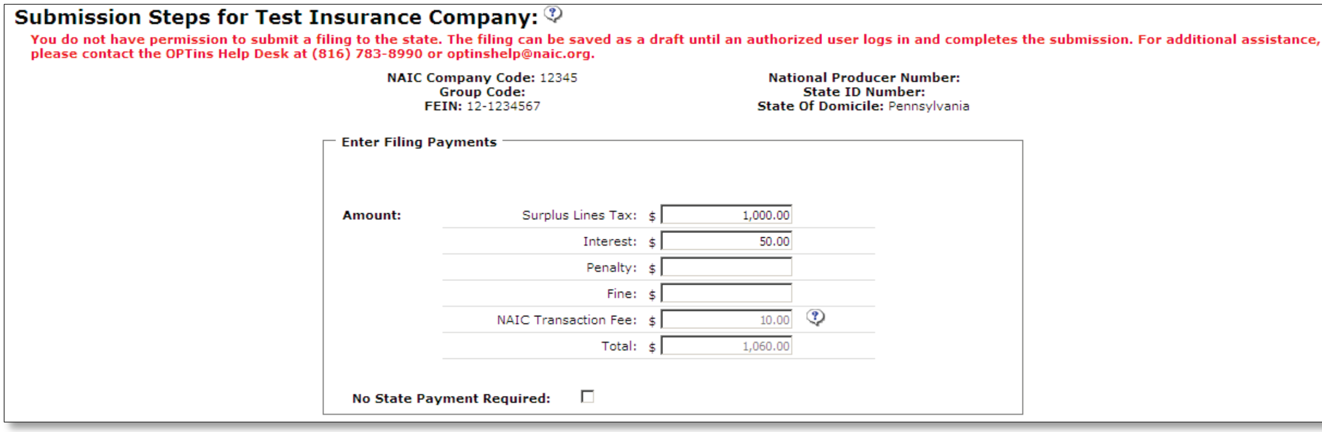


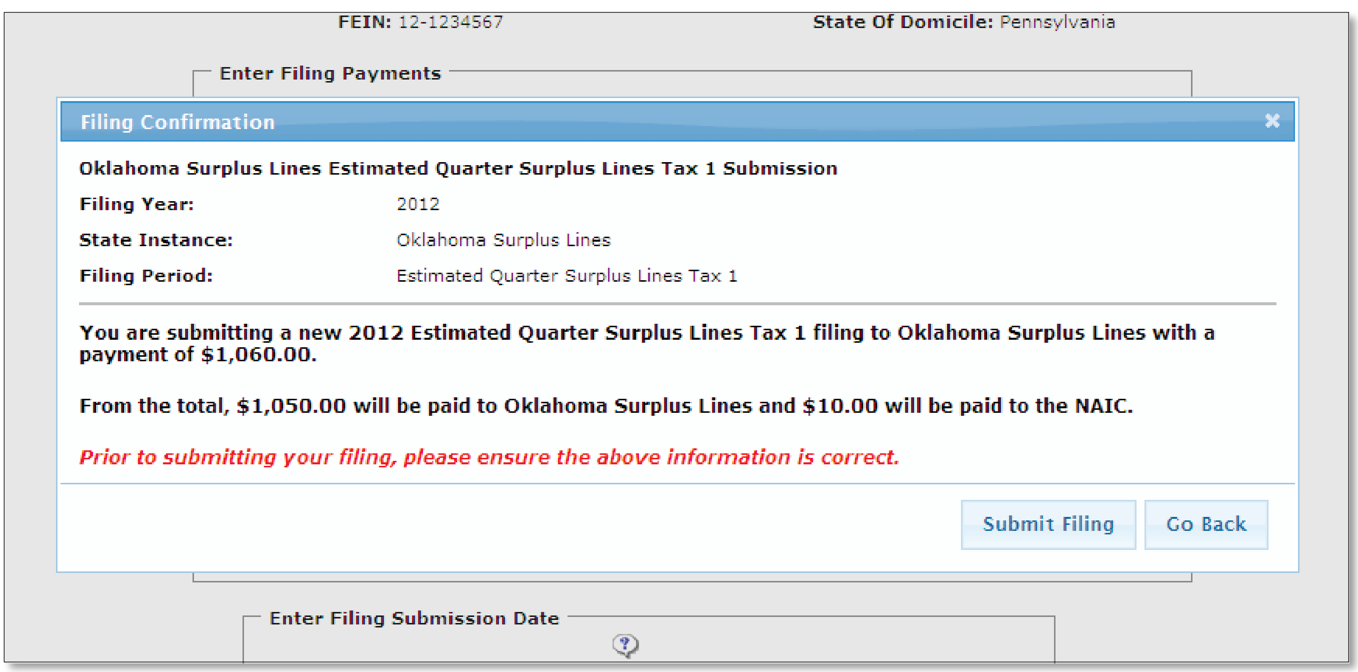
6. Click on the Browse... button to browse for the location of the updated form on your network.
7. Choose the appropriate form from its location on your network and select 'Open' to upload the form into the filing.
8. You will notice the completed form has been uploaded next to the state-specific form. If you need to 'Remove' or 'Replace' the form, select the appropriate link.
9. If you have any additional forms to support your tax filing, upload those documents under the 'Supporting Documents' section. Follow the same process to upload.
10. Use the open 'Provide Additional Information' field to write a note to the state. This is optional.
11. Once all forms have been uploaded, click 'Next'. You will be transferred to the Remit Payment screen.
12. Enter the applicable taxes or fees due to the state in the correct field. If there are no fees due, check the 'No State Payment Required' box. OPT*ins* will automatically add the applicable OPT*ins* Transaction Fee and generate an ACH transaction in the amount specified in the 'Total' field. *****NOTE: Both filer roles can add the fees into the applicable fields, but only users with the 'Schedule/Submit Filings' role can actually submit the filing. 'Industry Filer' users will only be able to 'Save as Draft'.***
13. At this point, you have three options: Save the filing as a Draft, Schedule your filing to be submitted at a later date, or Submit your filing on the current date.
14. If you want to save the filing as a Draft, simply click on the Save as Draft button. Your filing will be saved so that you or another user with the 'Schedule/Submit' role can submit the filing at a later time.

***** NOTE: If you attempt to submit the filing and don't have the proper role, you will see an error message as indicated below:***

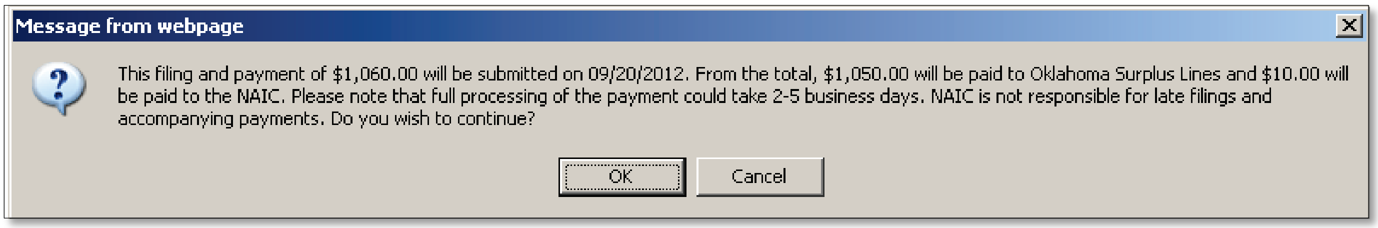
 




15. If you have the 'Schedule/Submit' role and are prepared to submit the filing on the current date, simply click on the **Submit** button. OPTins automatically inserts the current date in the 'Process Date' field.
16. If you have the 'Schedule/Submit' role and wish to Schedule the filing to be submitted at a later date, choose the 'Process Date' from the calendar picker tool, then click on the **Submit** button. OPT*ins* will schedule your filing to be submitted on the specified date.
20. Once you click 'Submit', a confirmation box will appear. Read the message and confirm that the Filing Year, State Instance, Filing Period and payment amount is correct. If everything is correct, click 'Submit Filing'.



21. Once you click 'Submit Filing', a payment popup will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the scheduled submission date. If everything is correct, click 'OK'. *****Note that there will be a OPTins transaction fee charged via EFT, in addition to the fees transmitted to the state. The OPTins Transaction fee is 5% of the surplus lines taxes due, not to exceed $10.00 per submission. If you have no taxes due at submission, or a state requires zero filings, there will be a $1.00 OPTins Transaction fee.***

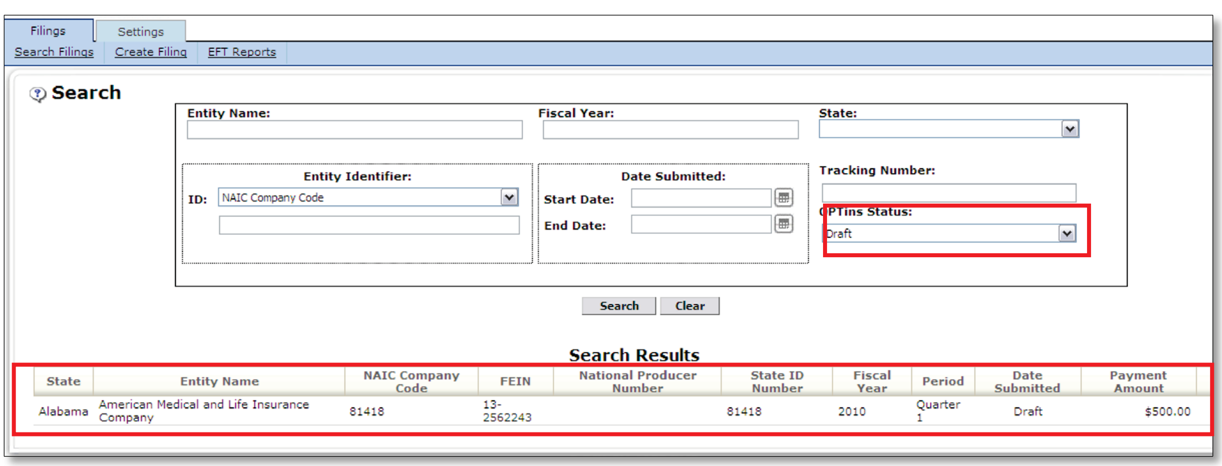



22. You will receive confirmation of your filing submission on the OPT*ins* Workspace. You can run an EFT report at any time to confirm the amount of the fees submitted.

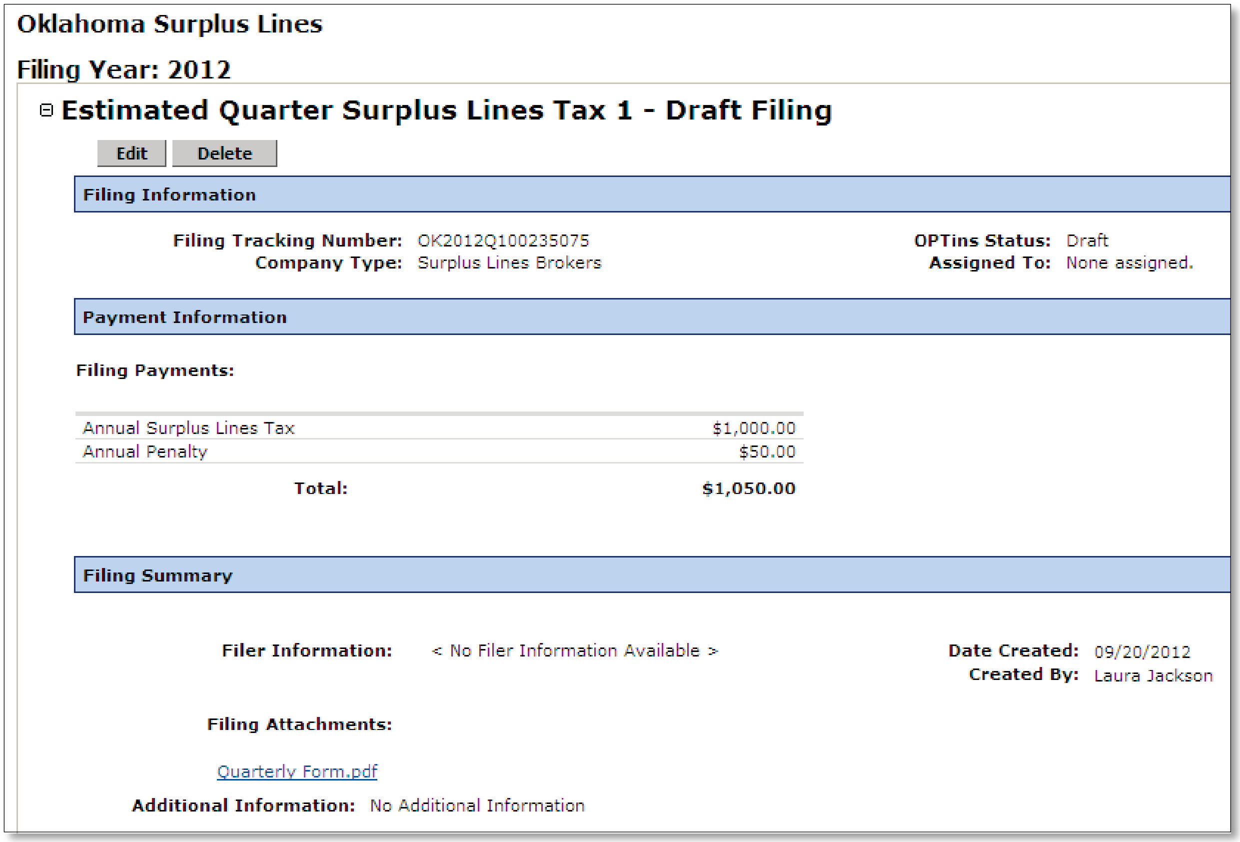
## Edit and Submit a Draft Filing

Users have the option of saving the filing as a Draft, either to submit themselves at a later date, or so that another user with 'Schedule/Submit' authority can submit the filing at a later date. You can find the filing from the Search tool on the Filings tab.

1. Choose 'Draft' from the OPT*ins* Status dropdown menu on the right side of the screen.
2. A list of all filings in Draft mode will appear under 'Search Results'. You can confirm that the filing is in Draft mode as the 'Draft' message will appear under 'Date Submitted'.
3. Hover the mouse over the filing to select and open the Draft filing to begin editing.




Oklahoma Surplus Lines

Filing Year: 2012

⊟ Estimated Quarter Surplus Lines Tax 1 - Draft Filing

Edit Delete

**Filing Information**

**Filing Tracking Number:** OK2012Q100235075
**Company Type:** Surplus Lines Brokers
**OPTins Status:** Draft
**Assigned To:** None assigned.

**Payment Information**

**Filing Payments:**

| | |
|---|---|
| Annual Surplus Lines Tax | $1,000.00 |
| Annual Penalty | $50.00 |
| **Total:** | **$1,050.00** |

**Filing Summary**

**Filer Information:** < No Filer Information Available >
**Date Created:** 09/20/2012
**Created By:** Laura Jackson

**Filing Attachments:**

Quarterly Form.pdf

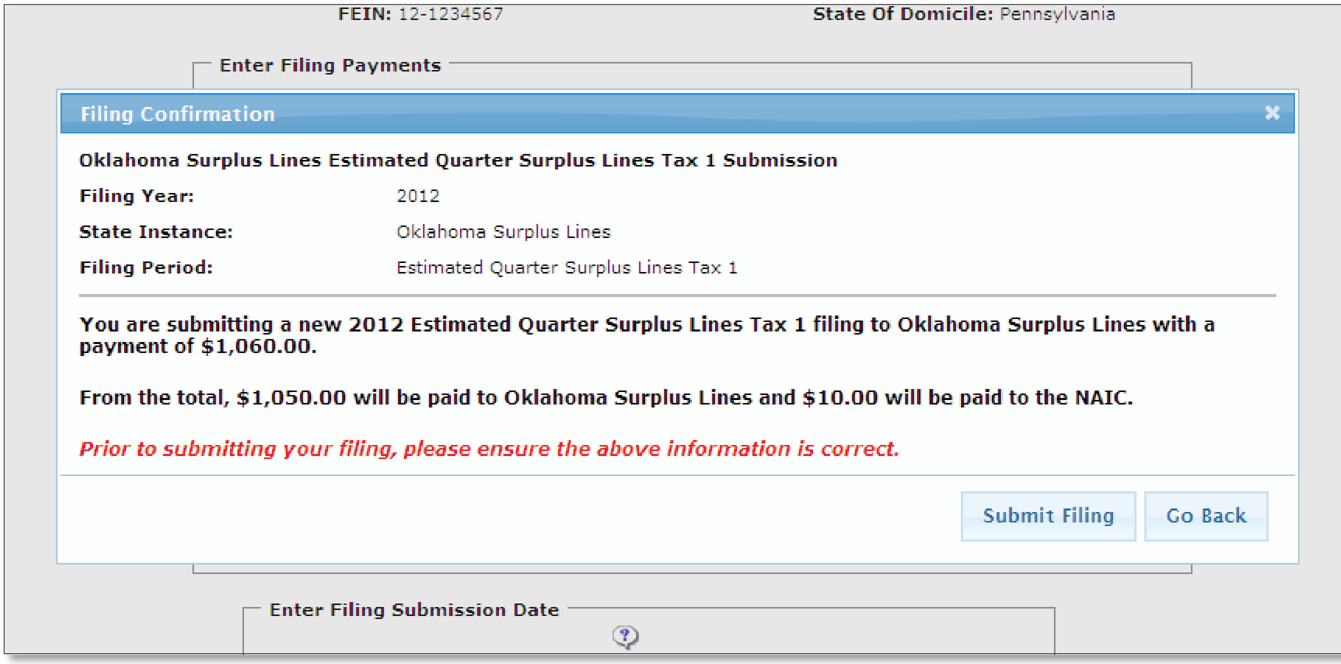
**Additional Information:** No Additional Information

*****NOTE - You have the option of clicking on the* Delete *button if you've decided that you do not want to submit the filing.***

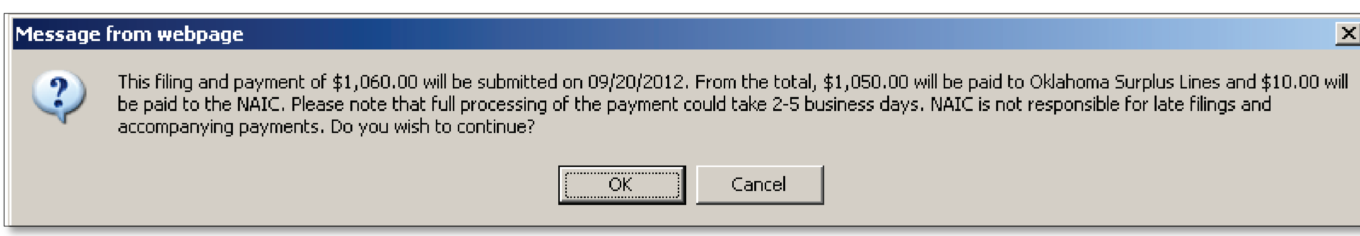
4. Click on the Edit button. OPT*ins* will return you to the Submission Steps screen. If the forms have already been uploaded, click 'Next'. Otherwise, upload your forms as previously noted.
5. If the fees have not already been entered, enter the Premium Tax or other fees due in the applicable fields. OPT*ins* will automatically include the $10.00 transaction fee, so this amount does not need to be added to the total amount due.
6. If you are prepared to submit the filing on the current date, simply click on the Submit button.
7. If you wish to Schedule the filing to be submitted at a later date, choose the 'Process Date' from the calendar picker tool, then click on the Submit button. OPT*ins* will schedule your filing to be submitted on the specified date.

8. Once you click 'Submit', a confirmation box will appear. Read the message and confirm that the Filing Year, State Instance, Filing Period and payment amount is correct. If everything is correct, click 'Submit Filing'.




9. Once you click 'Submit Filing', a payment popup box will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the scheduled submission date. If everything is correct, click 'OK'. *****Note that there will be a OPTins transaction fee charged via EFT, in addition to the fees transmitted to the state. The OPTins Transaction fee is 5% of the surplus lines taxes due, not to exceed $10.00 per submission. If you have no taxes due at submission, or the state requires a zero filing, there will be a $1.00 OPTins Transaction fee.***

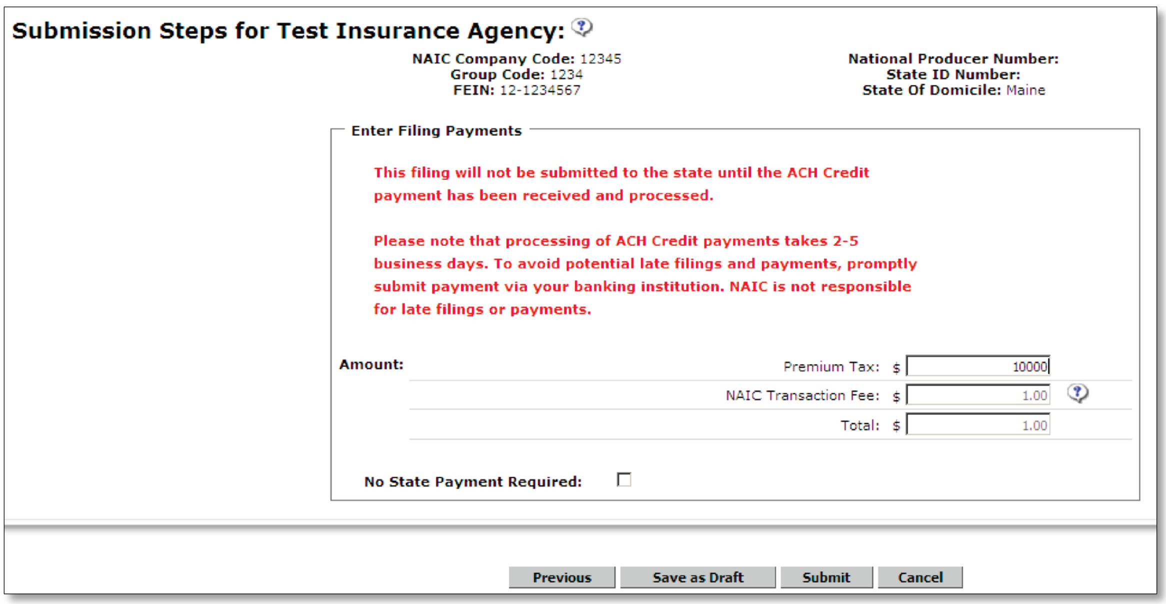



10. You will receive confirmation of your filing submission on the OPT*ins* Workspace. You can run an EFT report at any time to confirm the amount of the fees submitted.

## ➔ Submit an OPT*ins* filing with ACH Credit

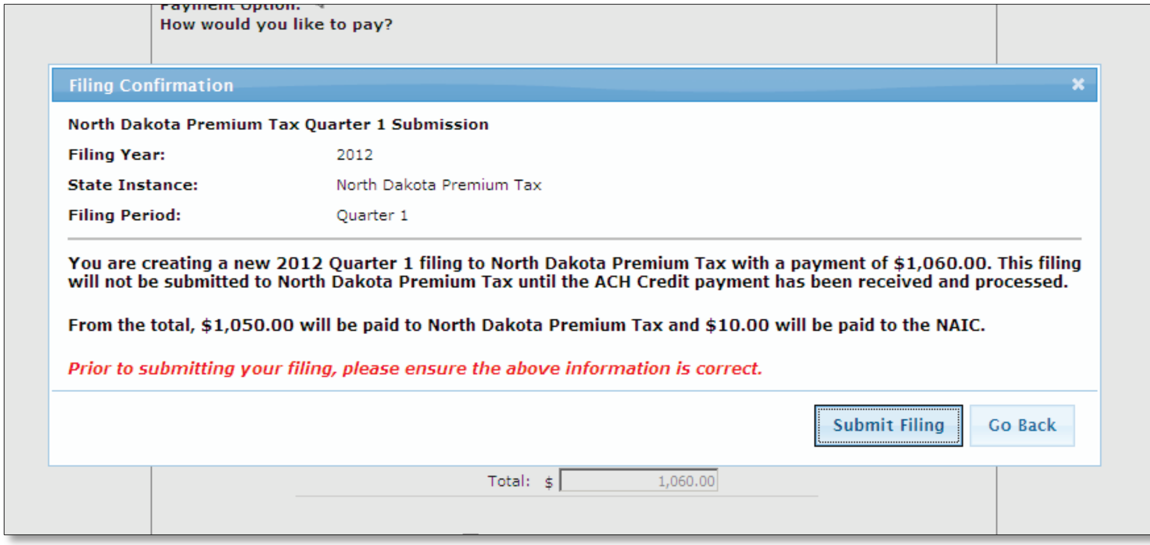
Once you have enabled the ACH Credit payment option you will be able to submit an ACH Credit payment with your filing. *If you are interested in implementing ACH Credit please contact the OPTins Marketing Team at [OPTinsmktg@naic.org](mailto:OPTinsmktg@naic.org).*

1. Begin the filing initiation process as mentioned above.
2. Enter the filing fees amount in the designated boxes. ***Please note that you will not have the option of 'Scheduling' a filing with an ACH Credit payment. Your filing will not be submitted until the ACH Credit payment has been received by the NAIC.***

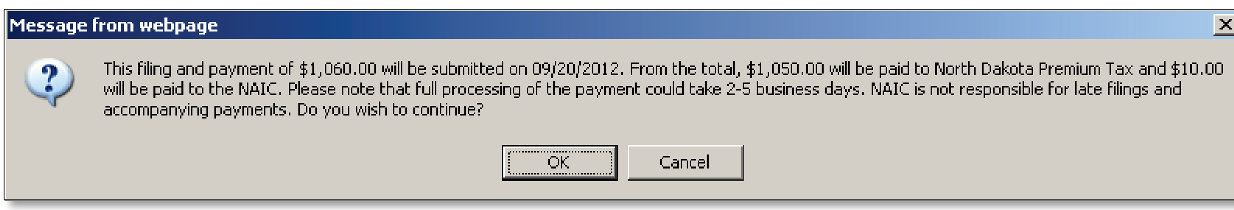



1. Once you click 'Submit', a confirmation box will appear. Read the message and confirm that the Filing Year, State Instance, Filing Period and payment amount is correct. If everything is correct, click 'Submit Filing'.

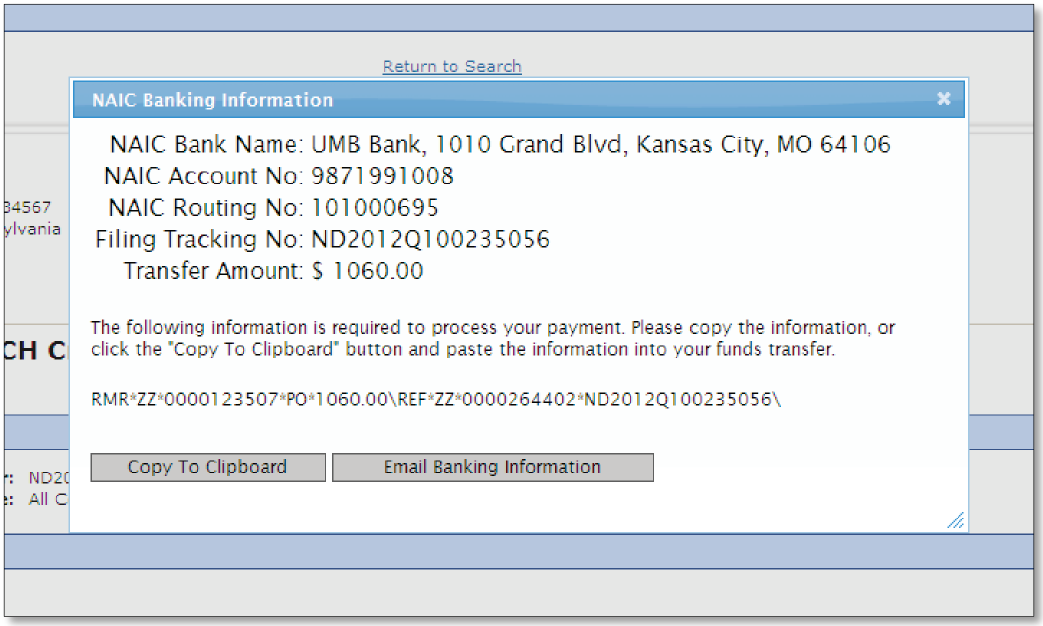


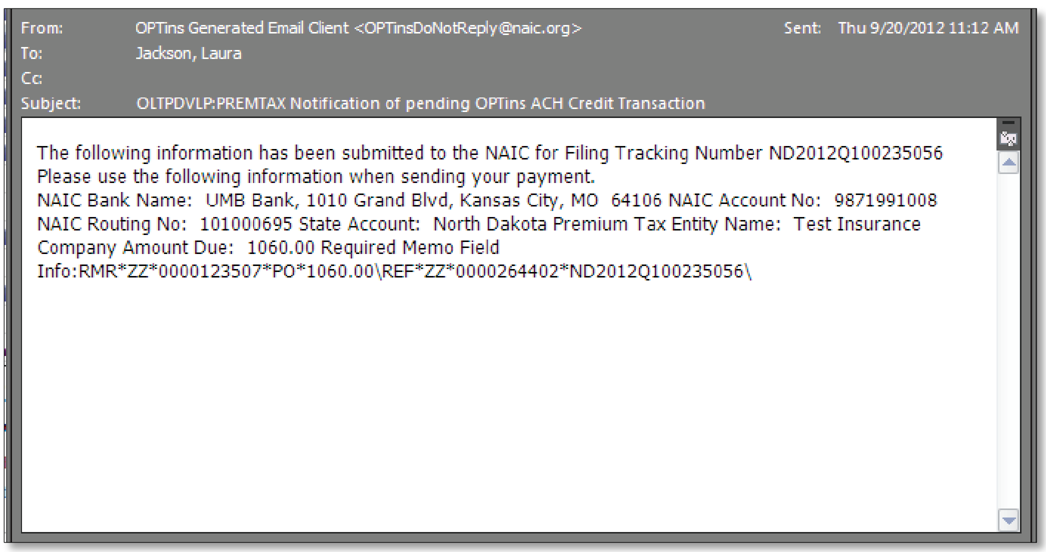

2. Once you click 'Submit Filing', a payment popup box will appear. Read the message and confirm that the amount to be transmitted is correct, as well as the scheduled submission date. If everything is correct, click 'OK'. *****Note that there will be a $10.00 OPTins transaction fee charged via EFT, in addition to the fees transmitted to the state.***



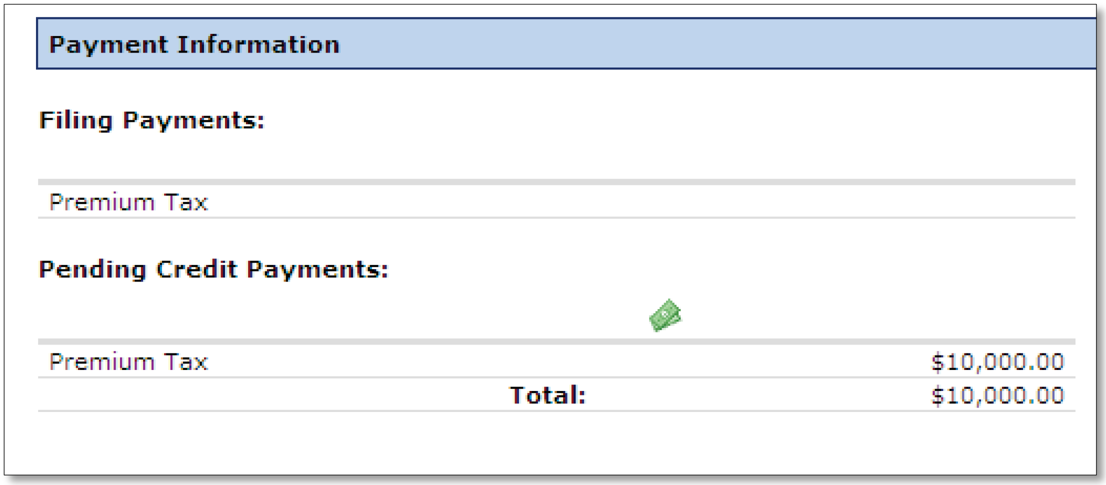

3. The next screen will include the snippet information that must be included in the ACH Credit payment. You will also receive an email message with the same information regarding your ACH Credit payment. ***Please note, if the snippet information isn't entered exactly as shown the NAIC will not receive the payment and your filing will not be submitted. ACH Credit snippets are UNIQUE to each OPTins filing and cannot be reused.***




4. Now, your filing will show a 'Pending Credit Payment' in the Payment Information until the payment is received. ***Your filing will not be submitted until a successful payment is received by the NAIC.***




### ➔ EFT and OPT*ins* Transaction Fees

If you are using the ACH Debit payment method, once you click 'OK', your filing, as well as taxes or fees due, has been submitted to the state. When submitting Surplus Lines filings, the OPT*ins* transaction fee of 5% of the payment amount owed, not to exceed $10.00 has been submitted to the NAIC. A minimum transaction fee of $1.00 will be automatically assessed, even if there are no taxes due. When submitting Premium Tax filings, the OPT*ins* transaction fee of $10 per submission has been submitted to the NAIC. Each of the fees has been submitted via EFT *as two separate transactions.*

Funds are transferred from the company bank account to the state bank account *one or two business days after* the filing submission. Confirmation of the payment, including amount, date issued, and transaction number, will display on the filing under "Original Payment." The OPT*ins* transaction fee *will not* display on the filing. An EFT report will list all taxes and fees submitted, as well as all OPT*ins* transaction fees. *(See EFT Reports.)*

If you are using the ACH Credit payment method, your filing will not be submitted until the taxes or fees due as well as the OPT*ins* transaction fee have been received by the NAIC. The OPT*ins* transaction fee of 5% of the payment amount owed, not to exceed $10.00 has been submitted to the NAIC. A minimum transaction fee of $1.00 will be automatically assessed, even if there are no taxes due.

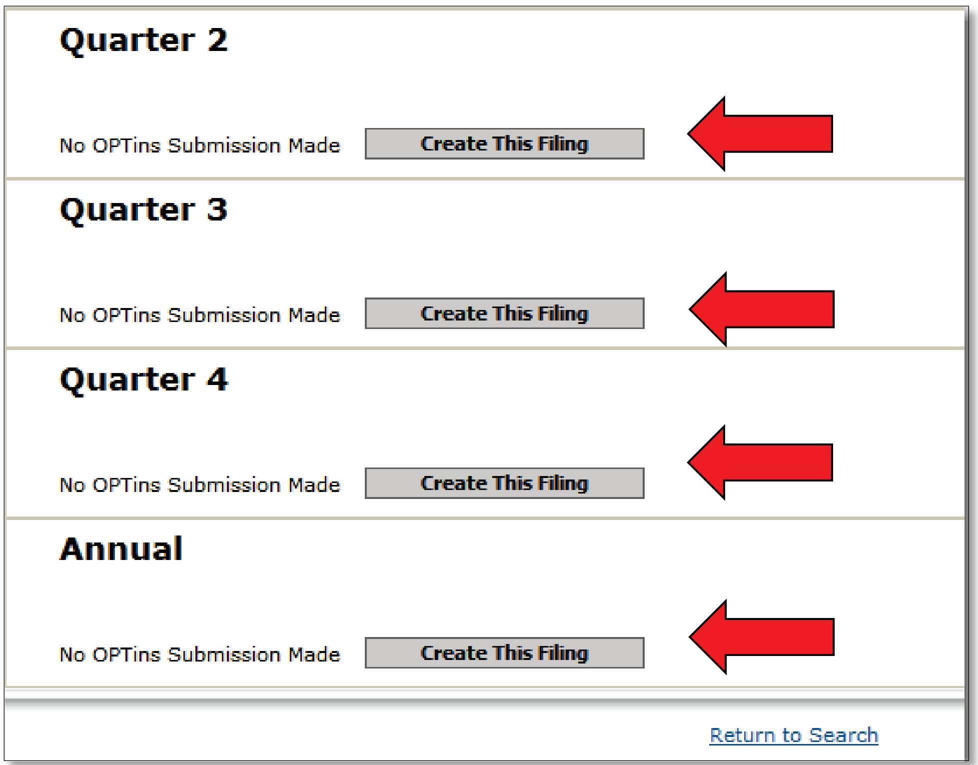
 

Funds along with the filing are then transferred to the state bank account after the successful ACH Credit payment submission. Confirmation of the payment, including amount, date issued, and transaction number, will display on the filing under "Original Payment." The OPT*ins* transaction fee *will not* display on the filing. An EFT report will list all taxes and fees submitted, as well as all OPT*ins* transaction fees.

## ➔ Create Filing for Additional Filing Periods

An ease of use feature built into OPT*ins* is the ability to create a filing for the same company, to the same state, but for a separate filing period without starting over from the 'Create Filing' link.

From within a previously submitted filing, scroll through to view the other available Filing Periods. For example, if you've previously submitted a filing to West Virginia for Quarter 1 and now you want to submit for Quarter 2, scroll down until you see each of the available Filing Period headers. You'll see a [Create This Filing] button next to each available Filing Period.




1. Click on the [Create This Filing] button next to the desired Filing Period.
2. OPT*ins* will generate a new filing, completing the Filing Year, State, Filing Entity, and Filing Period fields. Choose the correct Company Type.
3. Complete and submit the balance of the filing as reviewed in previous instructions.

# Lesson 4

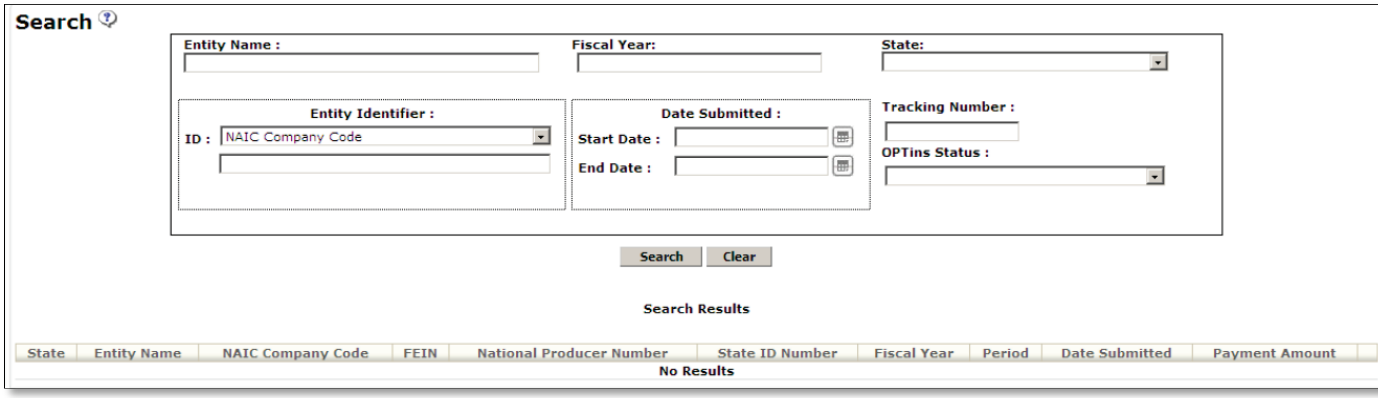
This lesson will review the Search functionality, filing details, and EFT Reports available in OPT*ins*.

**This lesson covers the following topics:**

- ➔ Search
- ➔ Filing Details
  - ➔ OPT*ins* Status
  - ➔ State Status
  - ➔ Payment Information
  - ➔ Filing Summary
- ➔ EFT Reports

## ➔ Search

OPT*ins* offers users the ability to search for filings that were previously submitted based on several criteria. You can search on any of the criteria individually, or a combination of the criteria. The more criteria used in your search, the narrower the results provided by OPT*ins*.




Once you have entered the search criteria, click on the 

button. Each filing that matches the search criteria will list in Search Results.

OPT*ins* will display twenty (20) filings at a time in the Search results. Users can page through the results by clicking on the 'Next' link or 'Last' link found at the top or bottom of the Search results.

OPT*ins* will list a summary of each filing, including the State, Entity Name (company/individual) submitted on behalf of, NAIC Company Code, FEIN, National Producer Number, State ID Number, Fiscal Year, Period, Date Submitted, and Payment Amount. To view the Filing, move your mouse over the Filing on the Search Result field. The field will turn a light shade of grey. You can choose to view the entire Filing Record, or specific Filing Period. Click to select the Filing.

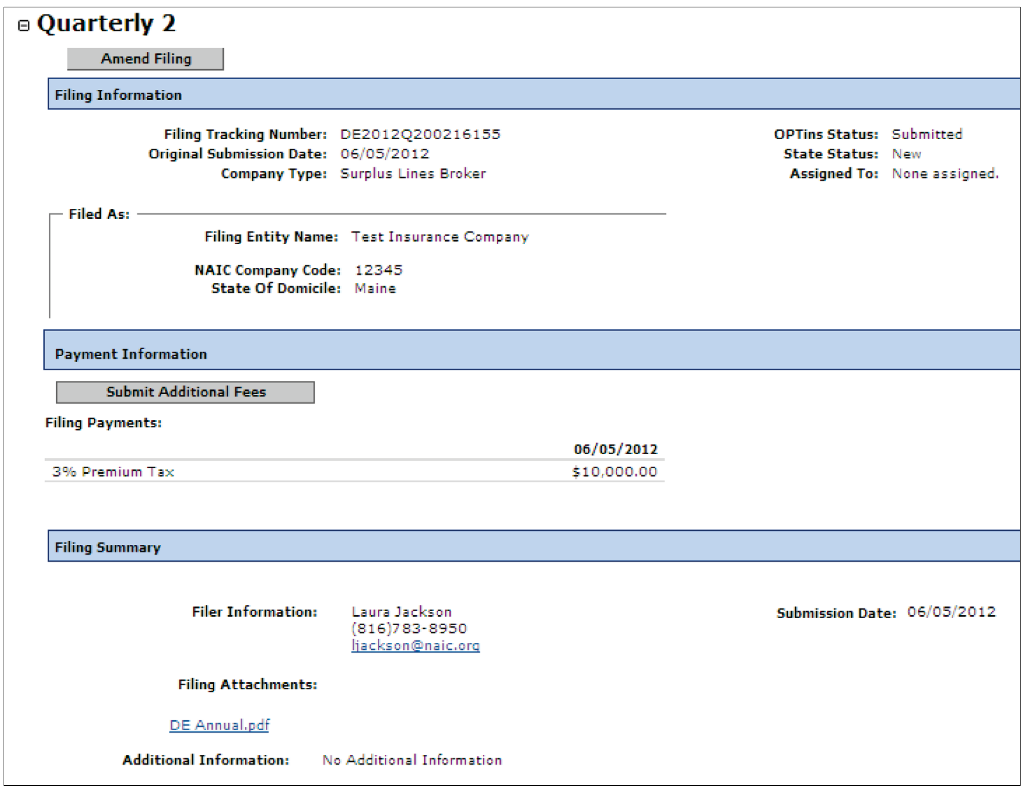
*****NOTE: The Date Submitted search will search for filings based on their original submission date, unless a filing amendment was submitted to the state. If a filing amendment was submitted, the submission date will change to the date of the filing amendment.***

## Filing Details

While viewing the Filing, users will find a summary of each submission, including (among other information) the Filing Tracking Number, OPT*ins* Status, State Status, the forms submitted, the Original Payment details, as well as any Additional Payments submitted to the state.

If a filing has been submitted for a particular Filing Period, there will be a '+' sign next to the Filing Period indicating you can expand the field to view the Filing Details. The '-' sign will collapse the field.

Users can click the 'Return to Search' link to return to the Search screen, or choose the 'Previous' or 'Next' link to scroll through the filings that met the original search criteria.


Quarterly 2

Amend Filing

Filing Information

Filing Tracking Number: DE2012Q200216155
Original Submission Date: 06/05/2012
Company Type: Surplus Lines Broker

OPTins Status: Submitted
State Status: New
Assigned To: None assigned.

Filed As:
Filing Entity Name: Test Insurance Company
NAIC Company Code: 12345
State Of Domicile: Maine

Payment Information

Submit Additional Fees

Filing Payments:

| | 06/05/2012 |
|---|---|
| 3% Premium Tax | $10,000.00 |

Filing Summary

Filer Information: Laura Jackson
(816)783-8950
ljackson@naic.org

Submission Date: 06/05/2012

Filing Attachments:

DE Annual.pdf

Additional Information: No Additional Information

### OPT*ins* Status

The OPT*ins* Status options are:

- Draft - You've created the filing, but it has not yet been submitted;
- Submitted – You've submitted the filing to the state;
- Scheduled - You've scheduled the filing to be submitted at a later date;
- Payment Failure - The Scheduled Filing and payment did not submit.

OPT*ins* automatically updates to indicate any of these searchable status options.

### State Status

The State Status is a separate indicator from OPT*ins* Status, but should run in conjunction with the OPT*ins* Status.

- New - Initial submission. The State Status is automatically 'New' until changed by the state;
- Under Review – The state has received and are reviewing the filing;
- Pending Industry – The state is awaiting additional information or fees;
- Complete.

The State status field is not automatically updated. The states will manually update their own status indicators:

### Payment Information

Details of all payments issued and scheduled will be listed under the Payment Information header, including the type of payment, and date issued or scheduled.

If a filing has been scheduled to be submitted and paid on a later date, the amount will be filled in with a green background.

**Payment Information**

**Filing Payments:**

| **Scheduled Date** | **07/13/2012** |
|---|---|
| Premium Tax | $1,200.00 |
| Continuation Fee | $500.00 |
| **Total:** | **$1,700.00** |

If a Scheduled Filing has a payment failure, the amount will be filled in with a red background. *(See Lesson 5 – Scheduled Filing Failure.)*

**Payment Information**

**Filing Payments:**

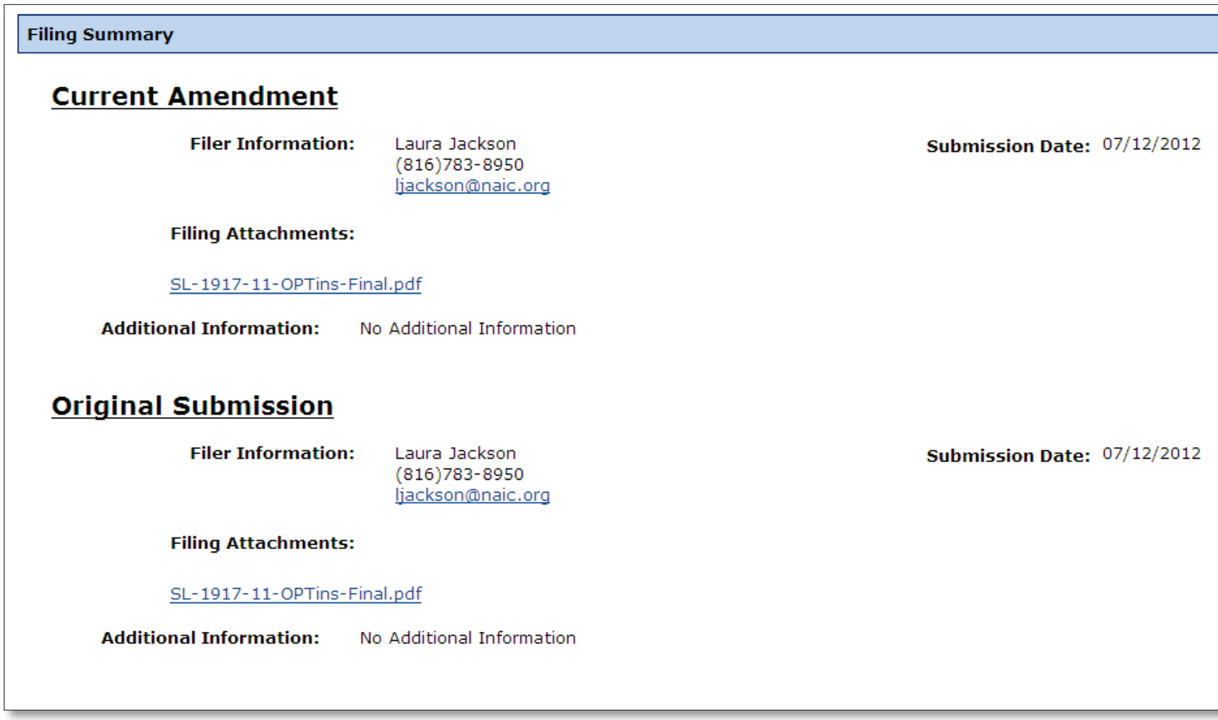
| **Payment Failure** | **07/15/2010** |
|---|---|
| Payment Type 01 | $15,434.00 |

**This fee payment may or may not have been successfully submitted. Please contact the OPTins help desk at (816) 783-8990 to resolve this issue.**

## Filing Summary

The Filing Summary will list all of the Original Submission information, including the name and contact information of the person who originally submitted the filing, original Submission Date and Filing Attachments. It will also list any details regarding Amendments to the filing, including who submitted the Amendment, the Submission Date, and any Filing Attachments.



## ➔ EFT Reports

OPT*ins* users with the EFT Report role can run an EFT report at any time. There is one EFT report available which can be viewed in two formats: as a Web Page or a CSV File, which can be converted to an Excel document.

1. Select the 'EFT Reports' link from the main OPT*ins* Workspace.
2. Enter the Begin Date in mm/dd/yyyy format, or choose the date from the calendar button option.
3. Enter the End Date in mm/dd/yyyy format, or choose the date from the calendar button option.
4. Choose whether to list only payments processed, Scheduled payments, or both.
5. Choose the Report Format. The .csv format will allow you to convert to an Excel spreadsheet and balance with your bank statement.
6. Click on the  button.
7. An EFT report is generated, providing all of the transaction details.

***** NOTE: There is a separate line item for each OPTins transaction fee.***


The EFT report can be run at any time, and is based on transactions submitted on behalf of any Entities included on your Account.

# Lesson 5

This lesson will review the process that occurs if a scheduled filing is unsuccessful, as well as the filing revision functionality available in OPT*ins*.

**This lesson covers the following topics:**

- ➔ Scheduled Filing Failure
- ➔ Filing Revisions
  - ➔ Penalties Assessed / Taxes Due
  - ➔ Submitting Additional Fees
  - ➔ Amend Filing

## ➔ Scheduled Filing Failure

As an added layer of protection, OPT*ins* will generate an email message to both the user who created the filing, as well as the back-up contact, in the event a Schedule Filing submission is unsuccessful. Users can also choose to search for these filings by choosing the 'Payment Failure' option under 'OPT*ins* Status'. The Payment Information section will indicate the payment failed by highlighting the section in red.

Outside of unforeseen system issues, the only reason a Scheduled Filing would fail would be if a user made changes to the UNID assigned to the Entity after the filing was scheduled.

The system-generated email will be delivered the morning of the day the filing was scheduled to be submitted, allowing the user ample time to log in, correct the UNID, and re-submit the filing.

Users should contact the OPT*ins* Help Desk immediately if they receive a system-generated email notifying them of a failed submission.

OPT*ins* does not generate automated communication when there has been a change to the Status, although states have the capability of submitting an email to the user.

## ➔ Filing Revisions

Industry users can make several revisions to a filing after submission, including paying additional fees and submitting amended forms.

### ➔ Penalties Assessed / Taxes Due

If there are additional fees due, or the state has assessed a penalty to your filing, you should be notified by the state via an automated OPT*ins* email. You should then Search for and review the filing.

From: OPTins Generated Email Client <OPTinsDoNotReply@naic.org> Sent: Fri 6/8/2012 3:32 PM
To: Jackson, Laura
Cc:
Subject: OPTins Generated Email for DE2012Q300216695

Entity Name: Test Insurance Company

Date Submitted: 06/08/2012

Filing Year & Period: 2012 Quarterly 3

Message from Delaware Surplus Lines:

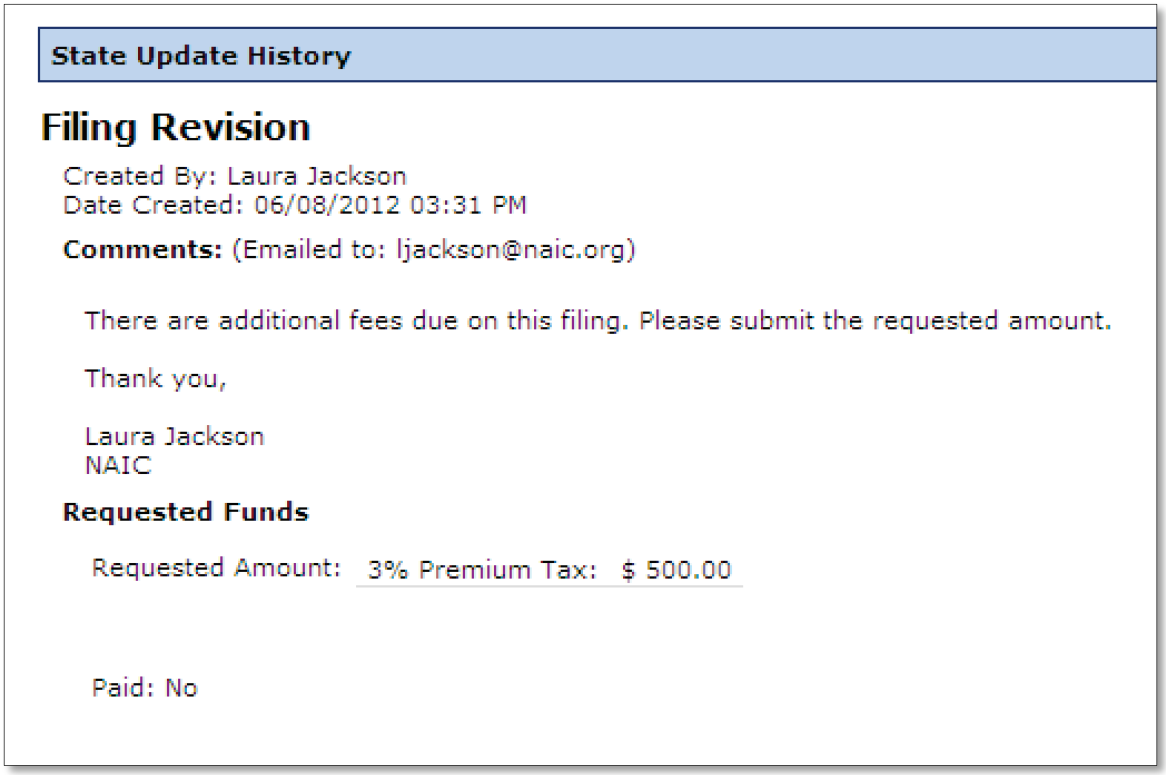
There are additional fees due on this filing. Please submit the requested amount.

Thank you,

Laura Jackson
NAIC

This email was sent via the OPTins automated notification system. PLEASE DO NOT RESPOND TO THIS EMAIL. To handle this issue, please log in to http://www.optins.org.

The amount due will be indicated in the Filing Revision box under the 'Requested Funds' header. The state should enter information in the Comments field, explaining the reasoning behind the taxes and/or penalty due.



State Update History

Filing Revision

Created By: Laura Jackson
Date Created: 06/08/2012 03:31 PM

**Comments:** (Emailed to: ljackson@naic.org)

There are additional fees due on this filing. Please submit the requested amount.

Thank you,

Laura Jackson
NAIC

**Requested Funds**

Requested Amount: 3% Premium Tax: $ 500.00

Paid: No

The state can update the Paid and Date Paid indicators once the fees have been submitted via EFT and received. (*See Submit Additional Fees.)*

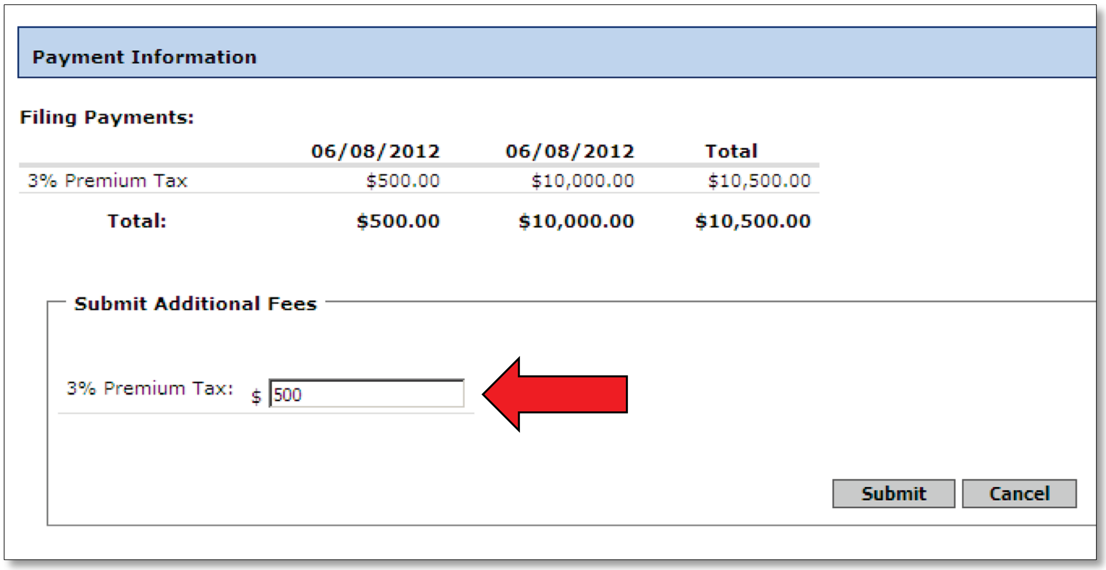
### ➔ Submit Additional Fees

Users have the flexibility to submit additional fees to the state after the original submission. This feature would be used if the original fee payment was short and/or if the state assessed additional fees or a penalty. ***** There is no additional OPTins transaction fee charged to submit additional fees to the state.***

Once you have reviewed the state's request for additional fees or penalties:

1. Go to the 'Payment Information' header and click on the **Submit Additional Fees** button.
2. The 'Submit Additional EFT' fields will open under the 'Filing Summary' header.
3. Enter the additional fees in the applicable field(s). If there are multiple fields, be sure you have chosen the field(s) that matches to the state's request.



**Payment Information**

**Filing Payments:**

| | 06/08/2012 | 06/08/2012 | Total |
|---|---|---|---|
| 3% Premium Tax | $500.00 | $10,000.00 | $10,500.00 |
| **Total:** | **$500.00** | **$10,000.00** | **$10,500.00** |

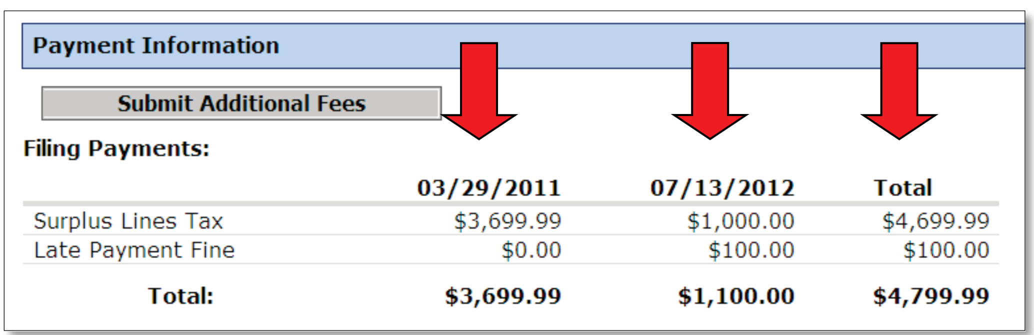
**Submit Additional Fees**

3% Premium Tax: $ 500

Submit Cancel

4. Click on the Submit button.

The additional payment information will then be displayed next to the previous payments on the filing, along with the date the payment was issued. A confirmation message will appear at the top of the page.



**Payment Information**

Submit Additional Fees

**Filing Payments:**

| | 03/29/2011 | 07/13/2012 | Total |
|---|---|---|---|
| Surplus Lines Tax | $3,699.99 | $1,000.00 | $4,699.99 |
| Late Payment Fine | $0.00 | $100.00 | $100.00 |
| **Total:** | **$3,699.99** | **$1,100.00** | **$4,799.99** |

***Once additional fees have been submitted to the state, you must either send an email or call the state reviewer and notify them that the fees have been transmitted. OPTins does not automatically notify the state of updates to the filing. No additional transaction fees are incurred when submitting additional fees.***

The state should then confirm receipt of the fees by entering 'Yes' on the Paid indicator and the date received on the Date Paid indicator. They should also update the Status of the filing to 'Complete' or other applicable status. For example, 'New', 'Under Review' or 'Pending Industry.'

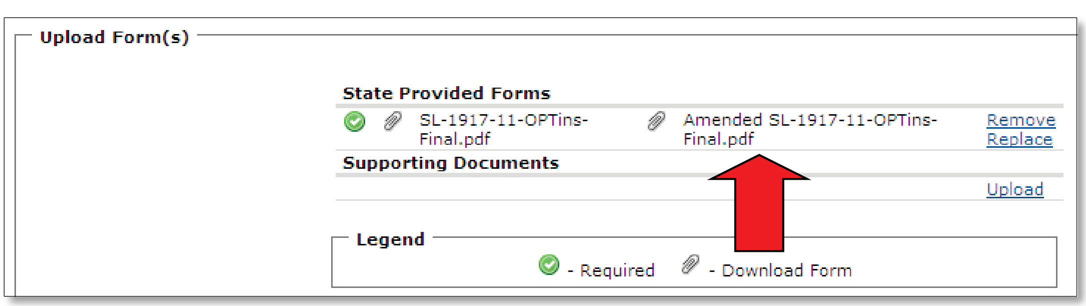
## ➔ Amend Filings

OPT*ins* allows the flexibility to submit amended forms after the original submission. There are no additional fees to submit amended forms to the state.

If the state reviewer has requested an amendment to your form(s) you should be notified of the requested changes via an automated email.

You should then make the requested changes to the form, and upload the amended form to the original OPT*ins* filing. You will need to send an email to the state reviewer, notifying them that there is an amended form on the filing for their review.

1. Locate the PDF form on your network or hard drive.
2. Open the PDF and make the necessary changes.
3. Save the PDF with a similar name, indicating an amendment. For example: *Amended- OPTins Quarterly Tax Form.pdf.*
4. Click on the **Amend Filing** located above the 'Filing Information' header.
5. The State Instructions and Submission Steps will appear, along with the State Provided Forms and the original form submitted.
6. Click on the 'Replace' link next to the original form submitted to replace this form with the amended form.
7. The Browse window will appear. Click on the Browse... button to search for the amended form.
8. Once the amended form is located, select it and click 'Open'.
9. The amended form will appear in the place of the originally submitted form.

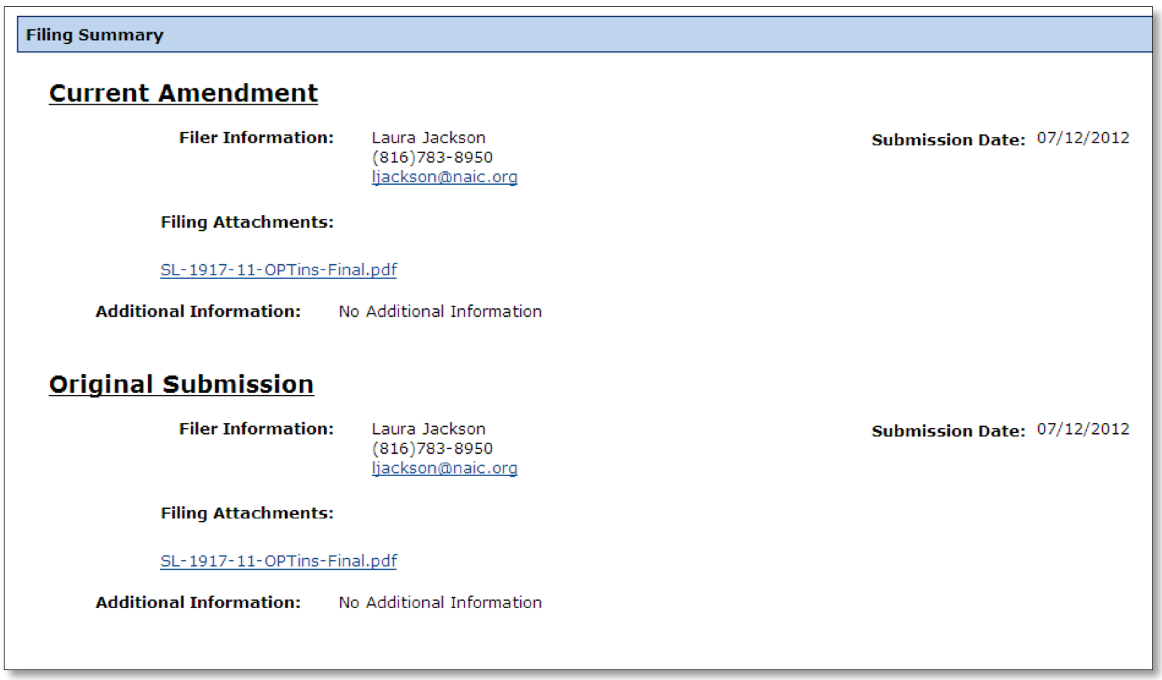


10. Click on the 'Next' button for the Filing Payments screen. If there are additional fees due, enter the fees in the applicable fields. If there are no fees due, and the filing amendment was simply to the form, click the box next to 'No Payment Required' and click 'Submit'.

At the top of the Filing Detail screen, an icon will appear, indicating an amendment - . An overview of the Current Amendment and the Original Submission will appear under the 'Filing Summary' header.

Once the state receives the amended form, they should change the Filing Status to 'Under Review' and then to 'Complete' once they've completed their review.


**Filing Summary**

**Current Amendment**

**Filer Information:** Laura Jackson
(816)783-8950
ljackson@naic.org

**Submission Date:** 07/12/2012

**Filing Attachments:**

SL-1917-11-OPTins-Final.pdf

**Additional Information:** No Additional Information

**Original Submission**

**Filer Information:** Laura Jackson
(816)783-8950
ljackson@naic.org

**Submission Date:** 07/12/2012

**Filing Attachments:**

SL-1917-11-OPTins-Final.pdf

**Additional Information:** No Additional Information

As stated previously, OPT*ins* will not automatically notify the state that there has been an amendment to the filing. However, the 'Submission Date' and 'State Status' will update. You will need to send an email to the state reviewer, notifying them of the change and the Filing Tracking Number. The state reviewer will then begin the review process of the amended form. Amended filings will be noted on the Search screen with the same icon - .