

The logo for OPTins features the word "OPT" in a bold, blue, sans-serif font, followed by a grey play button icon, and then "ins" in a green, italicized, sans-serif font. The entire logo is centered within a white rectangular box that has a light green gradient background. This box is set against a background of concentric circles in shades of green, grey, and blue, all contained within a larger blue octagonal frame.

OPTins

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.

OPT*ins* User Training Manual - Industry

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.

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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.

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➔ 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.

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→ 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.

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New User Request ?

Requestor E-mail: *

New User's First Name: *

New User's Last Name: *

New User's E-Mail: *

New User's Phone: *

New User's Extension:

Accounts: *

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:

OPTins User Training Manual - Industry

➔ 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'.

Update Existing User Request

Requestor E-mail: *

User: *

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:

OPTins User Training Manual - Industry

➔ 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'.

Deactivate User Request

Requestor E-mail: *

User: *

Additional Information:

* indicates a required field.

OPT*ins* User Training Manual - Industry

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**

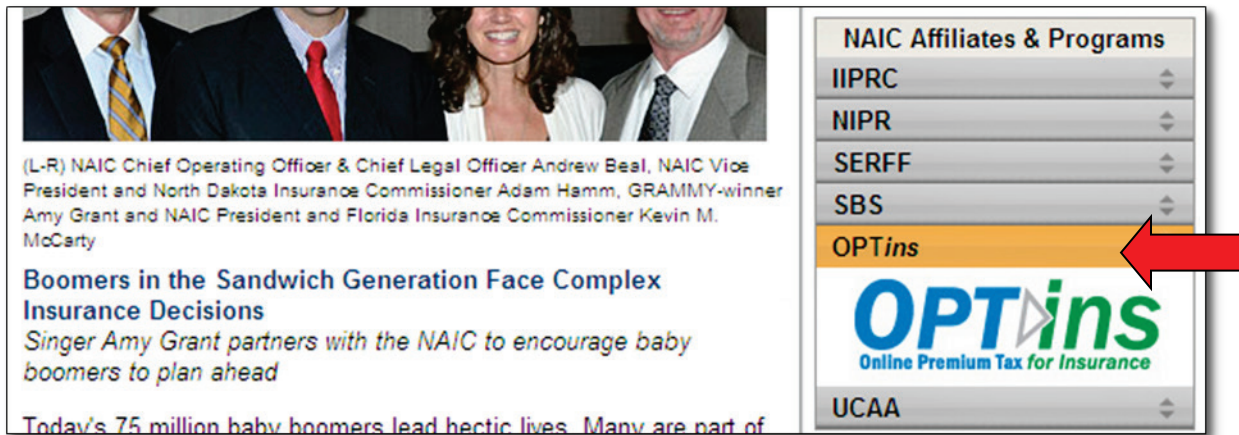
OPT*ins* users must have a user account in order to access the OPT*ins* application. Initiate the process by contacting the OPT*ins* Marketing Team at optinsmktg@naic.org.

OPT*ins* Marketing Team will direct users to the required EFT paperwork and OPT*ins* 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.

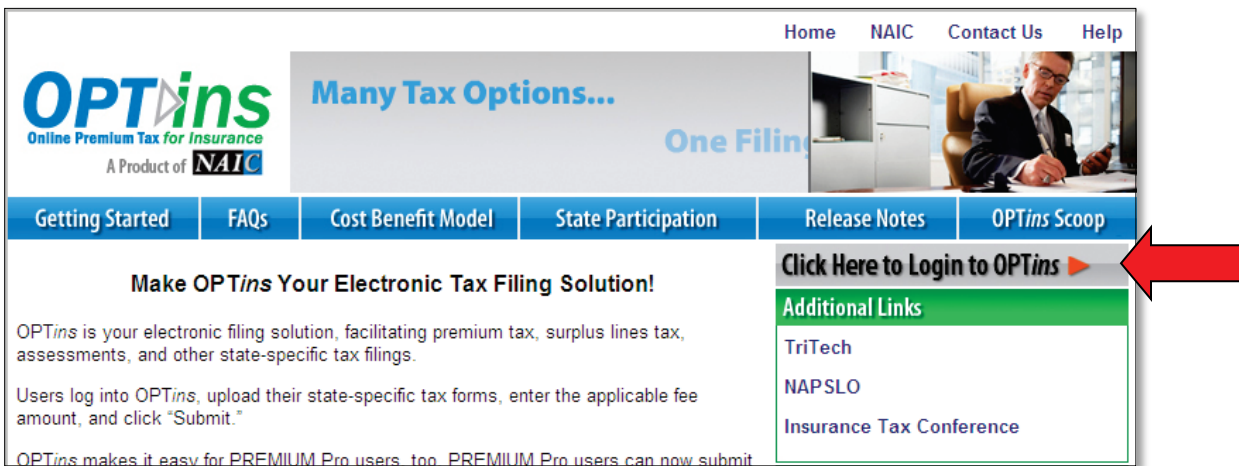
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NAIC Website Access (www.naic.org)



The screenshot shows the NAIC website's navigation menu. The menu items are: NAIC Affiliates & Programs, IIPRC, NIPR, SERFF, SBS, OPTins (highlighted in orange with a red arrow pointing to it), and UCAA. Below the menu, there is a photo of four people and a news article titled "Boomers in the Sandwich Generation Face Complex Insurance Decisions".

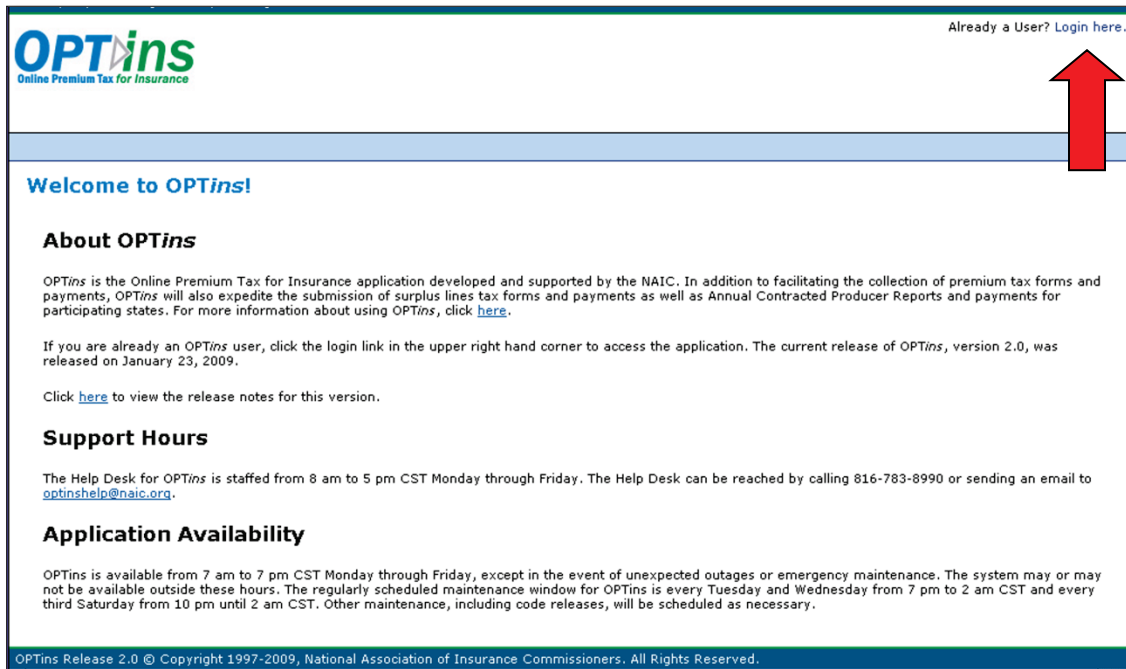
OPTins Website Access (www.optins.org)



The screenshot shows the OPTins website's splash page. The navigation menu includes: Getting Started, FAQs, Cost Benefit Model, State Participation, Release Notes, and OPTins Scoop. A prominent button says "Click Here to Login to OPTins" with a red arrow pointing to it. Below the button is an "Additional Links" section with links to TriTech, NAPSLO, and Insurance Tax Conference.

2. If you log in from the NAIC website, you will be directed to the OPTins website (www.optins.org). You will then need to click on the button on the right side of the screen to be directed to the OPTins 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.

OPTins User Training Manual - Industry



Already a User? [Login here.](#)

Welcome to OPTins!

About OPTins

OPTins is the Online Premium Tax for Insurance application developed and supported by the NAIC. In addition to facilitating the collection of premium tax forms and payments, OPTins will also expedite the submission of surplus lines tax forms and payments as well as Annual Contracted Producer Reports and payments for participating states. For more information about using OPTins, click [here](#).

If you are already an OPTins user, click the login link in the upper right hand corner to access the application. The current release of OPTins, version 2.0, was released on January 23, 2009.

Click [here](#) to view the release notes for this version.

Support Hours

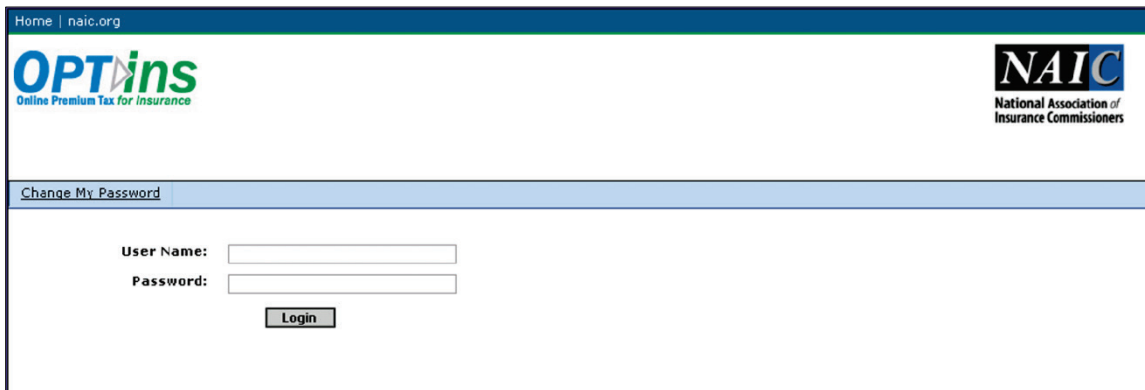
The Help Desk for OPTins is staffed from 8 am to 5 pm CST Monday through Friday. The Help Desk can be reached by calling 816-783-8990 or sending an email to optinshelp@naic.org.

Application Availability

OPTins is available from 7 am to 7 pm CST Monday through Friday, except in the event of unexpected outages or emergency maintenance. The system may or may not be available outside these hours. The regularly scheduled maintenance window for OPTins is every Tuesday and Wednesday from 7 pm to 2 am CST and every third Saturday from 10 pm until 2 am CST. Other maintenance, including code releases, will be scheduled as necessary.

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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.



Home | naic.org

OPTins
Online Premium Tax for Insurance

NAIC
National Association of
Insurance Commissioners

[Change My Password](#)

User Name:

Password:

Login

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

OPTins
Online Premium Tax for Insurance

NAIC
National Association of
Insurance Commissioners

Change Password

User Name:

Existing Password:

New Password:

Confirm New Password:

Password Requirements

Passwords are case sensitive.

Minimum seven characters.

Maximum thirty characters.

Must contain at least one numeric character.

Must contain at least one lowercase letter.


Permitted special characters: @%.\$!^~*_#

Cannot reuse old passwords.

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.

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Each time you login to OPTins, 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 OPTins.

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


Use Agreement



guarantee uninterrupted access to the Product. The NAIC has MADE NO WARRANTY OR PROMISE, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTY OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. THE NAIC SHALL NOT BE LIABLE FOR AND YOU EXPRESSLY WAIVE, ANY CLAIM FOR ANY INDIRECT LOSS, COST, OR INJURY (INCLUDING, BUT NOT LIMITED TO: LOST SALES, LOST PROFIT, BUSINESS INTERRUPTION OR THIRD PARTY CLAIMS) SUFFERED BY YOU AS A RESULT OF RELIANCE ON OR USE OF THE PRODUCT. You assume sole responsibility for your use of the application and agree to hold the NAIC harmless against any liability or claim attributable to improper use of the application by you or your subsidiaries or affiliates.

You shall pay a transaction fee for use of the application. Such transaction fee will be disclosed prior to submission and is determined at the sole discretion of the NAIC. This Agreement authorizes the NAIC, upon receipt of appropriate requested and required information, to initiate debit entries and, if necessary, credit entries and adjustments through the Automated Clearing House ("ACH") Operating System for that purpose.

You agree that you will maintain sufficient funds in your account to cover any amounts due to the applicable state agency and any NAIC transaction fees incurred and will indemnify the NAIC for any obligations, indebtedness or liability owed to the NAIC's financial institution or any state agency caused by your failure to have sufficient funds. You shall reimburse the NAIC for any obligations incurred within five days, including any penalties or other charges.

By clicking on the 'Agree' button below, you affirm that the individual accepting these terms is legally authorized to bind the filer being represented. You agree you are authorized by the NAIC to access OPTins and its contents for permitted purposes only. You further acknowledge that you will only access content that you have the proper authority to view and use and that you have verified this authority with the NAIC. You agree that you will not reverse engineer, reverse assemble or reverse compile the application. You also agree not to make available all or any portion of the application to any third party and you recognize that unauthorized or improper access, use or dissemination of materials or modification of the system may result in immediate termination of access and possibly other disciplinary and/or legal action.

 I agree to the terms and conditions above, and wish to continue.

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➔ 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 screenshot shows the OPT^{ins} Workspace interface. At the top left is the logo for OPT^{ins} (Online Premium Tax for Insurance). At the top right, it says "Welcome, Laura Jackson, willisnorthamerica" with a "Logoff" link. Below the logo is a navigation bar with tabs for "Filings" and "Settings". Under "Filings", there are sub-links for "Search Filings", "Create Filing", and "EFT Report". The main content area is titled "Search" and contains a form with the following fields:

- Entity Name : [text input]
- Fiscal Year: [text input]
- State: [dropdown menu]
- Entity Identifier : [dropdown menu with "NAIC Company Code" selected]
- Date Submitted : [text input] with a calendar icon
- Tracking Number : [text input]
- ID : [text input]
- Start Date : [text input] with a calendar icon
- End Date : [text input] with a calendar icon
- OPTins Status : [dropdown menu]

Below the form are "Search" and "Clear" buttons. Underneath is a "Search Results" section with a table header:

State	Entity Name	NAIC Company Code	FEIN	National Producer Number	State ID Number	Fiscal Year	Period	Date Submitted	Payment Amount
-------	-------------	-------------------	------	--------------------------	-----------------	-------------	--------	----------------	----------------

Below the table header, it says "No Results".

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.

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➔ User Preferences

When you initially log into OPTins, 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.

User Preferences for Laura Jackson

Current Account: * testinsurancecompany

Last Name: * Jackson

First Name: * Laura

Email Address: * emailaddress@naic.org

Phone: * 816-783-8787

Phone Extension:

Fax:

Fax Extension:

Address 1: 1100 Walnut

Address 2:

Address 3:

City: Kansas City

State: Missouri

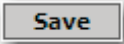
Postal Code: 64106

Organization: NAIC

Subscriptions:

OPTins Scoop

OPTins User Training Manual - Industry

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 OPTins 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 OPTins 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.

Account

Account Name: testinsurancecompany
Vendor Account Number:
Email Address: emailaddress@email.com

Entity Search:

Entity Identifier:	ID:	State Of Domicile:	Status:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Entity Name: <input type="text"/>			
<input type="button" value="Search"/> <input type="button" value="Clear"/>			

Entities

Name	NAIC Company Code	NAIC Group Code	FEIN	National Producer Number	Annual Statement Blank Type	State Of Domicile	State ID Number	Active
Test Insurance Company	12345		12-1234567		Life, Accident & Health	Pennsylvania	PA - 16574	Yes

Individuals

Name	National Producer Number	State Of Domicile	State ID Number	Active
John Doe	9874563	West Virginia	WV - 598745	Yes

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➔ 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.

Filing Entity Maintenance ?

Entity Type: Company Individual

Active:

Name: *

NAIC Company Code:

NAIC Group Code:

FEIN:

National Producer Number:

Annual Statement Blank Type: *

State Of Domicile:

Add State Licenses below:


State	State ID Number	
<input type="text" value="Select a state"/>	<input type="text"/>	<input type="button" value="Add State"/>
Michigan	599741	<input type="button" value="Remove State"/>

* denotes required fields.

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The screenshot shows a web form with a modal dialog box. The form has radio buttons for "Company" (selected) and "Individual". Below is a text input field containing "w Insurance Company". A table with columns "NAIC Company Code" and "State ID Number" is partially visible, with rows containing "47", "79456", and "Internal". The modal dialog box has a blue header with a close button (X) and contains the text: "In order to submit filings for this entity, additional configuration must be completed so that ACH Debit transactions can be initiated. Please contact the OPTins Marketing team at optinsmktg@naic.org for assistance." A "Continue" button is located at the bottom right of the dialog box. Below the dialog box, a dropdown menu shows "Michigan" and a "State ID Number" input field is visible.

➔ 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  button.

The screenshot shows the "Filing Entity Maintenance" form. It includes the following fields and controls:

- Entity Type:** Radio buttons for "Company" (selected) and "Individual".
- Active:** A checked checkbox.
- Name:** A required text input field containing "Test Insurance Company".
- NAIC Company Code:** A text input field containing "18058".
- NAIC Group Code:** A text input field containing "0677".
- FEIN:** A text input field containing "23-1738402".
- National Producer Number:** An empty text input field.
- Annual Statement Blank Type:** A dropdown menu with "Property & Casualty" selected.
- State Of Domicile:** A dropdown menu with "Pennsylvania" selected.
- Add State Licenses below:** A section with a "State" dropdown menu (showing "Select a state"), a "State ID Number" text input field, and an "Add State" button.
- At the bottom are "Save" and "Cancel" buttons.

* denotes required fields.

OPT*ins* User Training Manual - Industry

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*.

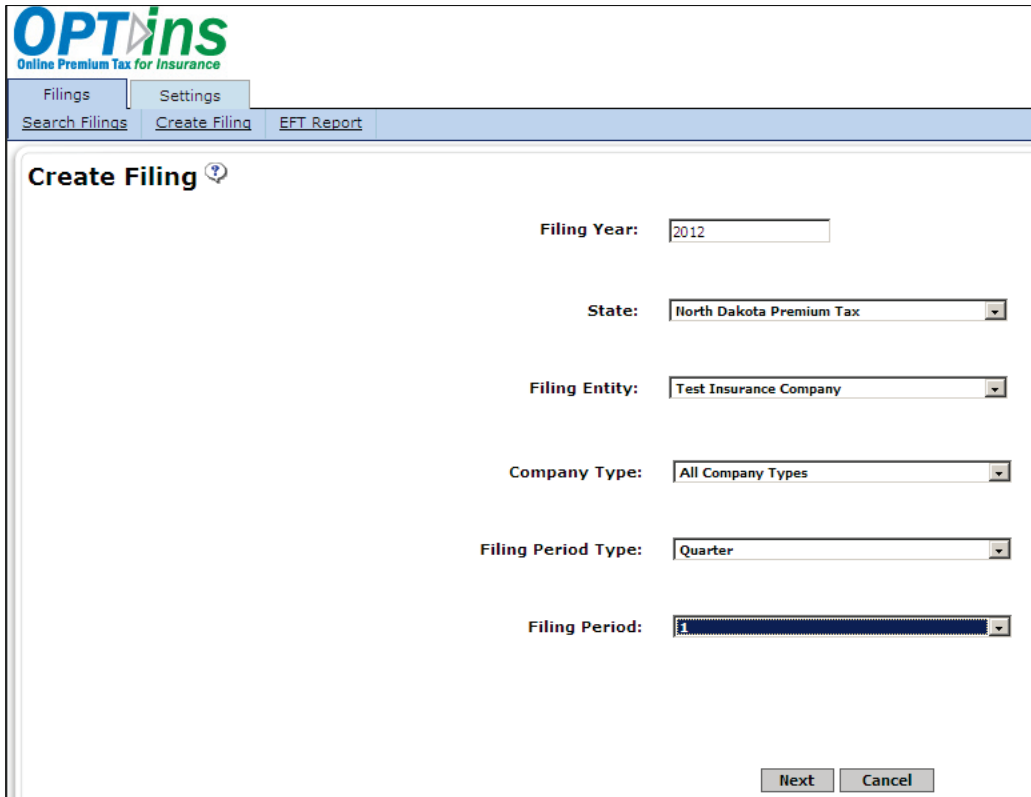
This lesson covers the following topics:

- ➔ 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


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➔ 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.



The screenshot shows the 'Create Filing' form in the OPTins system. The form is titled 'Create Filing' and includes a help icon. It contains several input fields: 'Filing Year' (text box with '2012'), 'State' (dropdown menu with 'North Dakota Premium Tax'), 'Filing Entity' (dropdown menu with 'Test Insurance Company'), 'Company Type' (dropdown menu with 'All Company Types'), 'Filing Period Type' (dropdown menu with 'Quarter'), and 'Filing Period' (dropdown menu with '1'). At the bottom right, there are 'Next' and 'Cancel' buttons.

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. OPTins will only populate Filing Period Types and Filing Periods accepted by the state, and that have not been previously submitted.
7. Click the  button.

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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.

North Dakota Premium Tax - Quarter Submission

State Instructions for Submission

Please ensure that your tax form is signed with an electronic signature. If you do not have an electronic signature set up please see the instructions at http://help.adobe.com/en_US/Acrobat/9.0/Standard/WS58a04a822e3e50102bd615109794195ff-7d92.w.html

EFFECTIVE OCTOBER 28, 2009. WHEN FILING VIA OPTINS YOU MUST USE THE STATE PROVIDED FORM THAT IS ATTACHED. To use the form please download the state specific form to your workstation, fill it out, save it, and upload it back into OPTins.

Additional Instructions for All Company Types

Submission Steps for Test Insurance Company:

NAIC Company Code: 12345 National Producer Number:
Group Code: State ID Number:
FEIN: 12-1234567 State Of Domicile: Marshall Islands

Upload Form(s)

State Provided Forms	
	sfn11051_qty2010.pdf Upload
Supporting Documents	
	Upload

Legend

- Required - Download Form

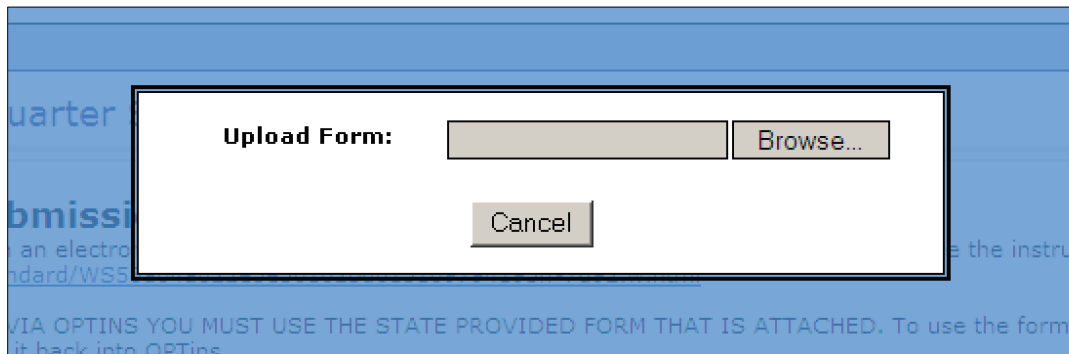
Provide Additional Information (Optional)

Previous Save as Draft Next Cancel

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.

OPT^{ins} User Training Manual - Industry

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 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'.***

OPTins User Training Manual - Industry

Submission Steps for Test Insurance Company: ?

NAIC Company Code: 12345
Group Code:
FEIN: 12-5698745

National Producer Number:
State ID Number:
State Of Domicile: Connecticut

Enter Filing Payments

Amount:	Premium Tax: \$	10,000.00
	Penalty: \$	
	NAIC Transaction Fee: \$	10.00 ?
	Total: \$	10,010.00

No State Payment Required:

Enter Filing Submission Date ?

Process Date: 07/12/2012 ?

Click Submit to have this filing submitted on the Process Date. Please note that full processing of the payment could take 2-5 business days. To avoid potential late filings and payments, please schedule accordingly. NAIC is not responsible for late filings and accompanying payments.

Previous Save as Draft Submit Cancel

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:**

Submission Steps for Test Insurance Company: ?

You do not have permission to submit a filing to the state. The filing can be saved as a draft until an authorized user logs in and completes the submission. For additional assistance, please contact the OPTins Help Desk at (816) 783-8990 or optinshelp@naic.org.

NAIC Company Code: 12345
Group Code:
FEIN: 12-1234567



National Producer Number:
State ID Number:
State Of Domicile: Pennsylvania

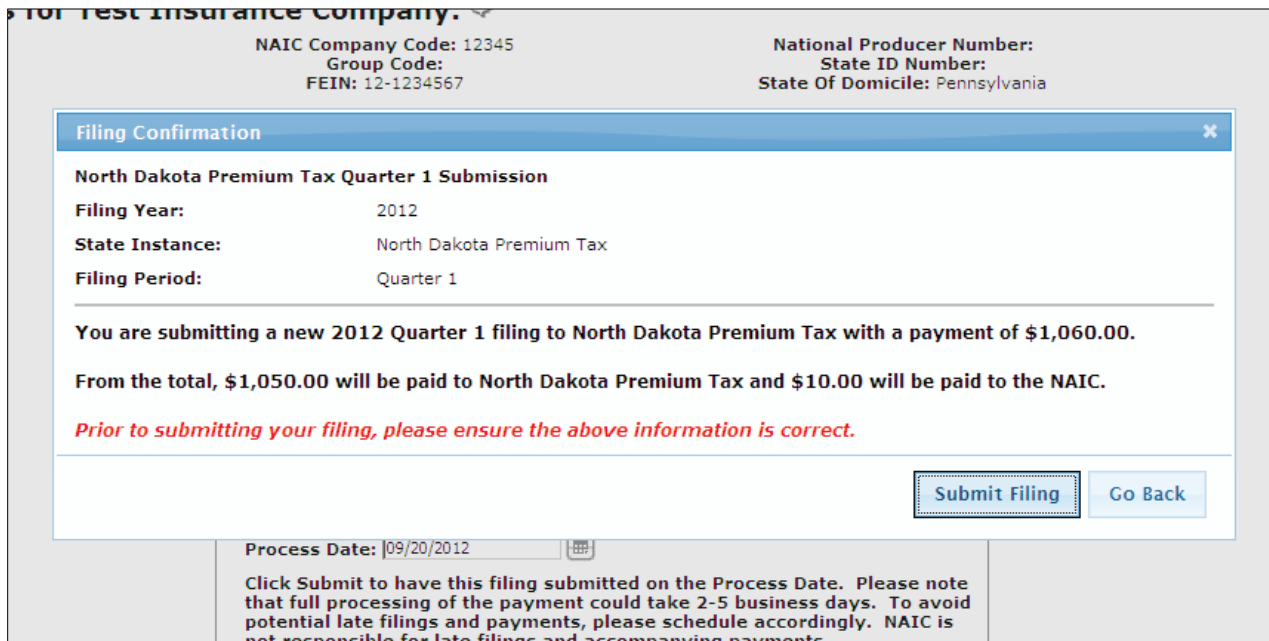
Enter Filing Payments

Amount:	Premium Tax: \$	2,000.00
	Penalty: \$	100.00
	NAIC Transaction Fee: \$	10.00 ?
	Total: \$	2,110.00

No State Payment Required:

OPT^{ins} User Training Manual - Industry

15. If you have the 'Schedule/Submit' role and are prepared to submit the filing on the current date, simply click on the  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  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'.



for Test Insurance Company.

NAIC Company Code: 12345
Group Code:
FEIN: 12-1234567

National Producer Number:
State ID Number:
State Of Domicile: Pennsylvania

Filing Confirmation

North Dakota Premium Tax Quarter 1 Submission

Filing Year: 2012
State Instance: North Dakota Premium Tax
Filing Period: Quarter 1

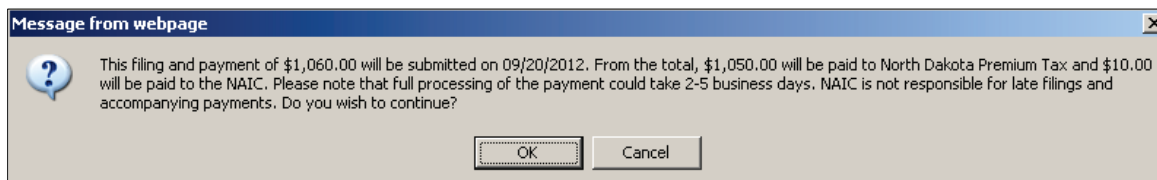
You are submitting a new 2012 Quarter 1 filing to North Dakota Premium Tax with a payment of \$1,060.00.
From the total, \$1,050.00 will be paid to North Dakota Premium Tax and \$10.00 will be paid to the NAIC.

Prior to submitting your filing, please ensure the above information is correct.


Process Date: 09/20/2012

Click Submit to have this filing submitted on the Process Date. Please note that full processing of the payment could take 2-5 business days. To avoid potential late filings and payments, please schedule accordingly. NAIC is not responsible for late filings and accompanying payments.

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 OPT^{ins} transaction fee charged via EFT, in addition to the fees transmitted to the state.***



Message from webpage

 This filing and payment of \$1,060.00 will be submitted on 09/20/2012. From the total, \$1,050.00 will be paid to North Dakota Premium Tax and \$10.00 will be paid to the NAIC. Please note that full processing of the payment could take 2-5 business days. NAIC is not responsible for late filings and accompanying payments. Do you wish to continue?

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.

OPT^{ins} User Training Manual - Industry

➔ 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.

The screenshot displays the OPT^{ins} search interface. At the top, there are tabs for 'Filings' and 'Settings', and sub-tabs for 'Search Filings', 'Create Filing', and 'EFT Reports'. The main area is titled 'Search' and contains several input fields: 'Entity Name', 'Fiscal Year', 'State', 'Entity Identifier' (with a dropdown for 'NAIC Company Code'), 'Date Submitted' (with 'Start Date' and 'End Date' fields and calendar icons), 'Tracking Number', and 'OPTins Status' (with a dropdown menu set to 'Draft'). Below the search fields are 'Search' and 'Clear' buttons. The 'Search Results' section shows a table with the following data:

State	Entity Name	NAIC Company Code	FEIN	National Producer Number	State ID Number	Fiscal Year	Period	Date Submitted	Payment Amount
Alabama	American Medical and Life Insurance Company	81418	13-2562243		81418	2010	Quarter 1	Draft	\$500.00

OPT^{ins} User Training Manual - Industry

North Dakota Premium Tax

Filing Year: 2012

☐ **Quarter 1 - Draft Filing**

Filing Information

Filing Tracking Number: ND2012Q100235056 OPT^{ins} Status: Draft
Company Type: All Company Types 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 button if you've decided that you do not want to submit the filing.**

- Click on the 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.
- 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.
- If you are prepared to submit the filing on the current date, simply click on the button.
- 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 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.**

OPTins User Training Manual - Industry

- 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'.

For Test Insurance Company.

NAIC Company Code: 12345
Group Code:
FEIN: 12-1234567

National Producer Number:
State ID Number:
State Of Domicile: Pennsylvania

Filing Confirmation

North Dakota Premium Tax Quarter 1 Submission

Filing Year: 2012
State Instance: North Dakota Premium Tax
Filing Period: Quarter 1

You are submitting a new 2012 Quarter 1 filing to North Dakota Premium Tax with a payment of \$1,060.00.
From the total, \$1,050.00 will be paid to North Dakota Premium Tax and \$10.00 will be paid to the NAIC.

Prior to submitting your filing, please ensure the above information is correct.

Process Date: 09/20/2012

Click Submit to have this filing submitted on the Process Date. Please note that full processing of the payment could take 2-5 business days. To avoid potential late filings and payments, please schedule accordingly. NAIC is not responsible for late filings and accompanying payments.

- 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.***

Message from webpage

This filing and payment of \$1,060.00 will be submitted on 09/20/2012. From the total, \$1,050.00 will be paid to North Dakota Premium Tax and \$10.00 will be paid to the NAIC. Please note that full processing of the payment could take 2-5 business days. NAIC is not responsible for late filings and accompanying payments. Do you wish to continue?

OPT*ins* User Training Manual - Industry


→ 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  button next to each available Filing Period.

OPTins User Training Manual - Industry


Quarter 2	
No OPTins Submission Made <input type="button" value="Create This Filing"/>	
Quarter 3	
No OPTins Submission Made <input type="button" value="Create This Filing"/>	
Quarter 4	
No OPTins Submission Made <input type="button" value="Create This Filing"/>	
Annual	
No OPTins Submission Made <input type="button" value="Create This Filing"/>	
Return to Search	

1. Click on the button next to the desired Filing Period.
2. OPTins 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.

OPT^{ins} User Training Manual - Industry

➔ 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  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.

OPTins User Training Manual - Industry

Oklahoma Surplus Lines - Annual Submission

State Instructions for Submission

The documents in OPTins do need to be completed and uploaded as the electronic version of the tax form. To download click on the download icon (see legend at the bottom of the screen), once the document opens, click on File and then Save As, locate a place on your computer to save the file and rename it to what you would like. Once the file is saved close the electronic version and locate the file on your computer to complete the document. Once the form is complete then click Upload from OPTins and locate the completed document.

Additional Instructions for Surplus Lines Carriers

Please ensure that your tax form is signed with an electronic signature. If you do not have an electronic signature set up please see the instructions at http://help.adobe.com/en_US/Acrobat/3.0/Standard/W558a04a922a3a50102bd615109794195ff-7d92...html

WHEN FILING VIA OPTINS YOU MUST USE THE STATE PROVIDED FORMS THAT ARE ATTACHED. To use the forms please download the forms to your workstation, fill each out, save each, and upload each back into OPTins.

Submission Steps for Test Insurance Company:

NAIC Company Code: 12345
Group Code:
FEIN: 12-5698745

National Producer Number:
State ID Number:
State Of Domicile: Connecticut

Upload Form(s)

State Provided Forms

<input checked="" type="checkbox"/>	<input type="checkbox"/>	Annual Surplus Tax Rept	Upload
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Brokers Annual Filing Info	Upload

Supporting Documents

[Upload](#)

Legend

- Required - Download Form

Provide Additional Information (Optional)

[Previous](#) [Save as Draft](#) [Next](#) [Cancel](#)

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.

Upload Form: [Browse...](#)


[Cancel](#)

OPT^{ins} User Training Manual - Industry

6. Click on the 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 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:***


OPTins User Training Manual - Industry

Submission Steps for Test Insurance Company: 

You do not have permission to submit a filing to the state. The filing can be saved as a draft until an authorized user logs in and completes the submission. For additional assistance, please contact the OPTins Help Desk at (816) 783-8990 or optinshelp@naic.org.

NAIC Company Code: 12345	National Producer Number:
Group Code:	State ID Number:
FEIN: 12-1234567	State Of Domicile: Pennsylvania

Enter Filing Payments


Amount:	Surplus Lines Tax: \$	1,000.00
	Interest: \$	50.00
	Penalty: \$	
	Fine: \$	
	NAIC Transaction Fee: \$	10.00 
	Total: \$	1,060.00

No State Payment Required:

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. OPTins 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'.

FEIN: 12-1234567 State Of Domicile: Pennsylvania

Enter Filing Payments

Filing Confirmation 

Oklahoma Surplus Lines Estimated Quarter Surplus Lines Tax 1 Submission

Filing Year: 2012

State Instance: Oklahoma Surplus Lines


Filing Period: Estimated Quarter Surplus Lines Tax 1

You are submitting a new 2012 Estimated Quarter Surplus Lines Tax 1 filing to Oklahoma Surplus Lines with a payment of \$1,060.00.

From the total, \$1,050.00 will be paid to Oklahoma Surplus Lines and \$10.00 will be paid to the NAIC.

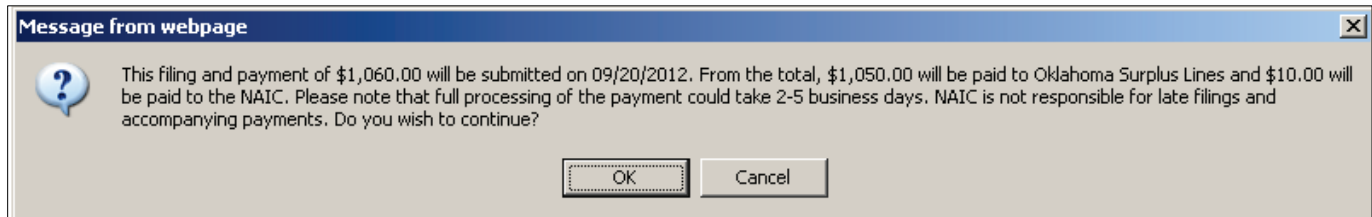
Prior to submitting your filing, please ensure the above information is correct.

Submit Filing **Go Back**

Enter Filing Submission Date 

OPTins User Training Manual - Industry

- 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.***



- You will receive confirmation of your filing submission on the OPTins 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.

- Choose 'Draft' from the OPTins Status dropdown menu on the right side of the screen.
- 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'.
- Hover the mouse over the filing to select and open the Draft filing to begin editing.

Search

Entity Name: Fiscal Year: State: Entity Identifier: ID: NAIC Company Code Date Submitted: Start Date: End Date: Tracking Number: OPTins Status: Draft

Search Clear

State	Entity Name	NAIC Company Code	FEIN	National Producer Number	State ID Number	Fiscal Year	Period	Date Submitted	Payment Amount
Alabama	American Medical and Life Insurance Company	81418	13-2562243		81418	2010	Quarter 1	Draft	\$500.00

OPT^{ins} User Training Manual - Industry

Oklahoma Surplus Lines

Filing Year: 2012

▣ **Estimated Quarter Surplus Lines Tax 1 - Draft Filing**

Filing Information

Filing Tracking Number: OK2012Q100235075 OPT^{ins} Status: Draft
Company Type: Surplus Lines Brokers 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 button if you've decided that you do not want to submit the filing.**

4. Click on the 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 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 button. OPT^{ins} will schedule your filing to be submitted on the specified date.

OPTins User Training Manual - Industry

- 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'.

The screenshot shows a web application interface with a header displaying 'FEIN: 12-1234567' and 'State Of Domicile: Pennsylvania'. Below the header is a section titled 'Enter Filing Payments'. A modal dialog box titled 'Filing Confirmation' is open, containing the following text:

Oklahoma Surplus Lines Estimated Quarter Surplus Lines Tax 1 Submission

Filing Year: 2012
State Instance: Oklahoma Surplus Lines
Filing Period: Estimated Quarter Surplus Lines Tax 1

You are submitting a new 2012 Estimated Quarter Surplus Lines Tax 1 filing to Oklahoma Surplus Lines with a payment of \$1,060.00.

From the total, \$1,050.00 will be paid to Oklahoma Surplus Lines and \$10.00 will be paid to the NAIC.

Prior to submitting your filing, please ensure the above information is correct.

At the bottom right of the dialog box are two buttons: 'Submit Filing' and 'Go Back'. Below the dialog box, the 'Enter Filing Submission Date' section is partially visible.

- 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.***

The screenshot shows a 'Message from webpage' dialog box with a blue header and a close button (X). The message text reads:

This filing and payment of \$1,060.00 will be submitted on 09/20/2012. From the total, \$1,050.00 will be paid to Oklahoma Surplus Lines and \$10.00 will be paid to the NAIC. Please note that full processing of the payment could take 2-5 business days. NAIC is not responsible for late filings and accompanying payments. Do you wish to continue?

At the bottom of the dialog box are two buttons: 'OK' and 'Cancel'.

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

OPTins User Training Manual - Industry

➔ Submit an OPTins 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.*

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.***

Submission Steps for Test Insurance Agency: ⓘ

NAIC Company Code: 12345
Group Code: 1234
FEIN: 12-1234567

National Producer Number:
State ID Number:
State Of Domicile: Maine

Enter Filing Payments

This filing will not be submitted to the state until the ACH Credit payment has been received and processed.

Please note that processing of ACH Credit payments takes 2-5 business days. To avoid potential late filings and payments, promptly submit payment via your banking institution. NAIC is not responsible for late filings or payments.

Amount: _____ Premium Tax: \$

_____ NAIC Transaction Fee: \$ ⓘ

_____ Total: \$

No State Payment Required:

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'.

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The screenshot shows a 'Filing Confirmation' dialog box with the following content:

North Dakota Premium Tax Quarter 1 Submission

Filing Year: 2012
State Instance: North Dakota Premium Tax
Filing Period: Quarter 1

You are creating a new 2012 Quarter 1 filing to North Dakota Premium Tax with a payment of \$1,060.00. This filing will not be submitted to North Dakota Premium Tax until the ACH Credit payment has been received and processed.

From the total, \$1,050.00 will be paid to North Dakota Premium Tax and \$10.00 will be paid to the NAIC.

Prior to submitting your filing, please ensure the above information is correct.

Buttons: Submit Filing, Go Back

Total: \$ 1,060.00

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.***

The screenshot shows a 'Message from webpage' dialog box with the following content:

This filing and payment of \$1,060.00 will be submitted on 09/20/2012. From the total, \$1,050.00 will be paid to North Dakota Premium Tax and \$10.00 will be paid to the NAIC. Please note that full processing of the payment could take 2-5 business days. NAIC is not responsible for late filings and accompanying payments. Do you wish to continue?

Buttons: OK, Cancel

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.***

OPTins User Training Manual - Industry

Return to Search

NAIC Banking Information

NAIC Bank Name: UMB Bank, 1010 Grand Blvd, Kansas City, MO 64106
NAIC Account No: 9871991008
NAIC Routing No: 101000695
Filing Tracking No: ND2012Q100235056
Transfer Amount: \$ 1060.00

The following information is required to process your payment. Please copy the information, or click the "Copy To Clipboard" button and paste the information into your funds transfer.

RMR*ZZ*0000123507*PO*1060.00\REF*ZZ*0000264402*ND2012Q100235056\


Copy To Clipboard Email Banking Information

From: OPTins Generated Email Client <OPTinsDoNotReply@naic.org> Sent: Thu 9/20/2012 11:12 AM
To: Jackson, Laura
Cc:
Subject: OLTPDVLP:PREMTAX Notification of pending OPTins ACH Credit Transaction

The following information has been submitted to the NAIC for Filing Tracking Number ND2012Q100235056
Please use the following information when sending your payment.
NAIC Bank Name: UMB Bank, 1010 Grand Blvd, Kansas City, MO 64106 NAIC Account No: 9871991008
NAIC Routing No: 101000695 State Account: North Dakota Premium Tax Entity Name: Test Insurance
Company Amount Due: 1060.00 Required Memo Field
Info:RMR*ZZ*0000123507*PO*1060.00\REF*ZZ*0000264402*ND2012Q100235056\

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.***

OPT^{ins} User Training Manual - Industry

Payment Information	
Filing Payments:	
Premium Tax	
Pending Credit Payments:	
Premium Tax	
	
	\$10,000.00
Total:	\$10,000.00

➔ 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.

OPT*ins* User Training Manual - Industry

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.

OPTins User Training Manual - Industry

→ Create Filing for Additional Filing Periods

An ease of use feature built into OPTins 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.

Quarter 2
No OPTins Submission Made Create This Filing ←
Quarter 3
No OPTins Submission Made Create This Filing ←
Quarter 4
No OPTins Submission Made Create This Filing ←
Annual
No OPTins Submission Made Create This Filing ←
Return to Search

1. Click on the **Create This Filing** button next to the desired Filing Period.
2. OPTins 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.

OPT*ins* User Training Manual - Industry

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

OPTins User Training Manual - Industry

→ Search

OPTins 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 OPTins.

The screenshot shows a search form with the following fields:

- Entity Name : [text input]
- Fiscal Year: [text input]
- State: [dropdown menu]
- Entity Identifier : [dropdown menu with NAIC Company Code selected]
- Date Submitted : [text input]
- Tracking Number : [text input]
- OPTins Status : [dropdown menu]
- Start Date : [calendar icon]
- End Date : [calendar icon]

Buttons: Search, Clear

Search Results

State	Entity Name	NAIC Company Code	FEIN	National Producer Number	State ID Number	Fiscal Year	Period	Date Submitted	Payment Amount
No Results									

Once you have entered the search criteria, click on the **Search** button. Each filing that matches the search criteria will list in Search Results.

OPTins 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.

OPTins 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.***

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→ 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	OPT ^{ins} Status: Submitted
Original Submission Date: 06/05/2012	State Status: New
Company Type: Surplus Lines Broker	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)783-8930 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.

OPTins User Training Manual - Industry

→ State Status

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

OPTins User Training Manual - Industry

→ 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.

Filing Summary	
<u>Current Amendment</u>	
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
<u>Original Submission</u>	
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

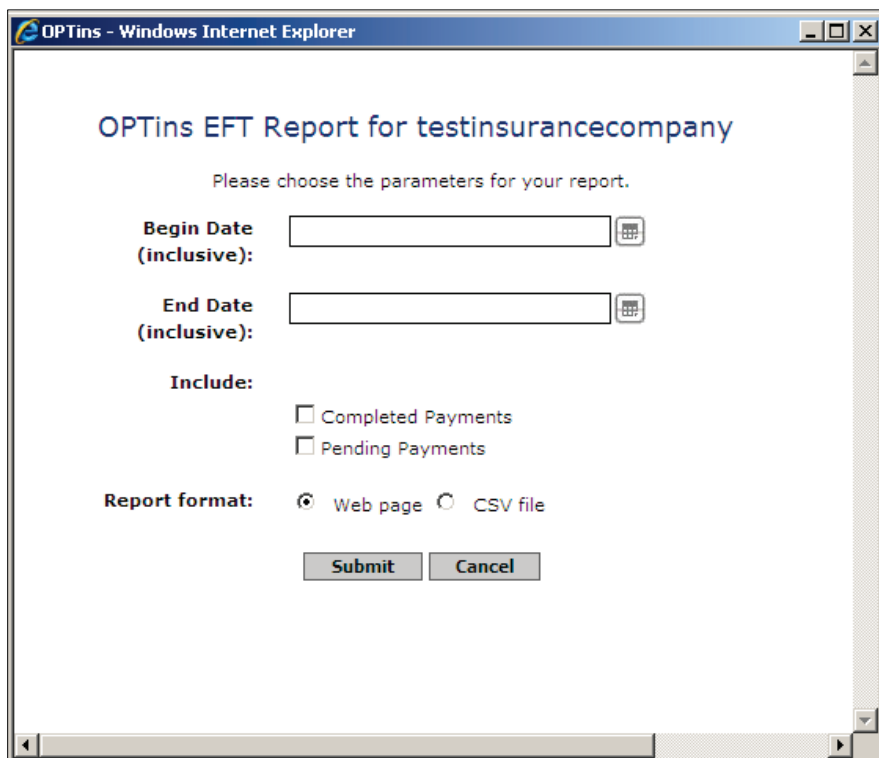
OPTins User Training Manual - Industry

→ EFT Reports

OPTins 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 OPTins 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 screenshot shows a web browser window titled "OPTins - Windows Internet Explorer". The page content is titled "OPTins EFT Report for testinsurancecompany". Below the title, it says "Please choose the parameters for your report." The form includes the following fields and options:

- Begin Date (inclusive):** A text input field with a calendar icon to its right.
- End Date (inclusive):** A text input field with a calendar icon to its right.
- Include:** Two checkboxes: Completed Payments and Pending Payments.
- Report format:** Two radio buttons: Web page and CSV file.
- At the bottom, there are two buttons: and .

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

OPT*ins* User Training Manual - Industry

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.

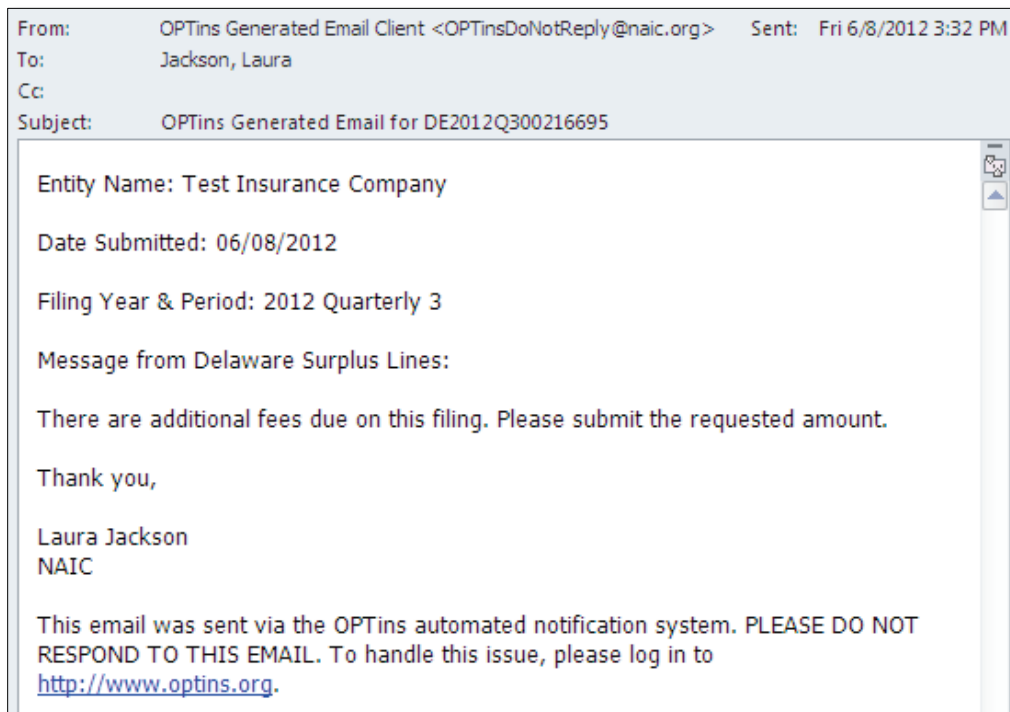
OPTins User Training Manual - Industry

→ 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 OPTins email. You should then Search for and review the filing.



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: <u>3% Premium Tax: \$ 500.00</u> 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  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.

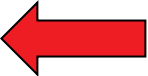
OPTins User Training Manual - Industry

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: \$ 

4. Click on the  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

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.'

OPTins User Training Manual - Industry

→ Amend Filings

OPTins 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 OPTins 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.

The screenshot shows a web interface titled "Upload Form(s)". It contains a table with two main sections: "State Provided Forms" and "Supporting Documents".

State Provided Forms			
		SL-1917-11-OPTins-Final.pdf	
		Amended SL-1917-11-OPTins-Final.pdf	Remove Replace


Supporting Documents			
			Upload

A red arrow points to the "Amended SL-1917-11-OPTins-Final.pdf" entry in the "Supporting Documents" section.

Legend: - Required - Download Form


OPTins User Training Manual - Industry

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	
<u>Current Amendment</u>	
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
<u>Original Submission</u>	
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, OPTins 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 - .