Frequently Asked Questions for Premium Tax Processing System (PTPS) (3/2025)

What is PTPS?

The California Department of Insurance (CDI) has created the Premium Tax Processing System (PTPS), which allows Insurers and Surplus Line Brokers (SLB) to complete the Annual Insurance (Premium) Tax Return filings online rather than by submitting paper documents. This application will be available January 2025 for the 2024 Insurance (Premium) Tax Return and future tax years.

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Who can register for PTPS?

An **Insurer's Executive Officer** (EO) and the **Surplus Line Broker** (SLB) may register with the CDI for a PTPS account to file required Insurance (Premium) Tax Forms online.

For PTPS purposes, the **"Executive Officer"** (EO) is the **Insurer's Executive Officer** or the **Surplus Line Broker** (SLB) as described below.

- For Insurance Companies, the EO must be listed on the Insurer's Jurat Page in order to request for a PTPS Account.

  Declaration of Insurer - California Revenue and Taxation Code Section 12303(a) states: *"Every return required by this article to be filed with the commissioner shall be signed by the insurer or an executive officer of the insurer and shall be made under oath or contain a written declaration that it is made under penalty of perjury. A return of a foreign insurer may be signed and verified by its manager residing within this state. A return of an alien insurer may be signed and verified by the United States manager of the insurer."*

- For Surplus Line Brokers, the EO must be a Licensed Surplus Line Broker, or Officer of the SLB Agency, in order to request for a PTPS Account.

  Surplus Line Broker's Certification - California Insurance Code Section 1774(a)(1) states: *"Surplus Line Broker's Certification is to be completed by the broker declaring under penalty of perjury pursuant to the laws of the State of California that the annual statement and tax return, including any accompanying schedules or statements, has been examined by the broker, and is true, correct, and complete."*

  Clarification for Endorsees to Business Entity Surplus Line Broker Licenses

Note: The Insurer's EO and the SLB responsible for signing the Insurance (Premium) Tax Return may add an Authorized Filer(s) **after completing the registration process** via the PTPS portal. Refer to How to add an Authorized Filer?.

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How to register for PTPS?

The Insurer's EO and SLB from CDI records should have received the **PTPS registration instructions** via e-mail. If the **PTPS registration instructions** has not been received, contact the CDI via e-mail to PremiumTaxFiling@insurance.ca.gov.

To register for a PTPS account as a newly admitted Insurer or licensed SLB, or to change PTPS EO/SLB Contact Information, or to cancel PTPS access for an EO/SLB, complete and file a *Premium Tax Processing System (PTPS) Account Registration Agreement for Insurers and Surplus Line Brokers (CDI FS-008)* form with the CDI via e-mail to PremiumTaxAudit@insurance.ca.gov.

- Visit the CDI Tax Forms, Instructions & Information to download the form.
- PTPS Registration Agreement must be completed and signed by the EO/SLB identified under Section II. Do not use a shared e-mail account or an e-mail belonging to another individual.
- Once the PTPS Registration Agreement is processed by the CDI, a PTPS Registration link will be sent to the EO/SLB e-mail provided in PTPS Agreement - Section II.
- Filing a PTPS Registration Agreement without required document(s), or containing incorrect information, or if unsigned by the EO/SLB, will delay processing or be returned to sender to be refiled.

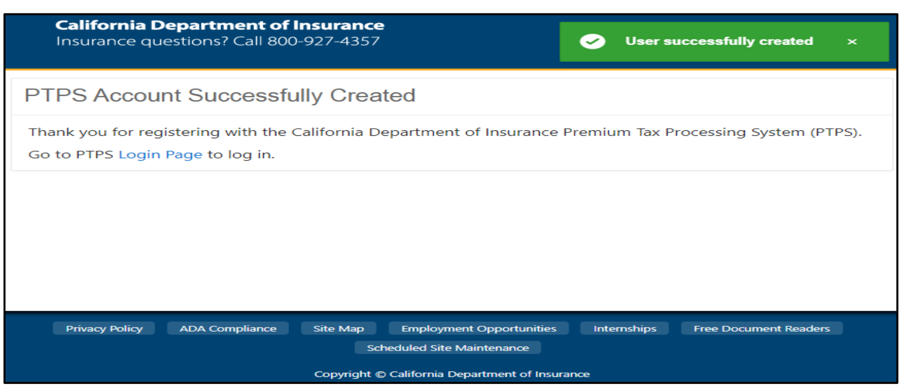
To complete the PTPS registration process, click on the registration link provided in the **PTPS registration instructions e-mail.**

- **For first-time Registrants,** once the registration link is clicked, select "Register" on the screen.
- **If filing for multiple entities,** refer to How to add multiple insurance companies or surplus line brokers to PTPS account?

Note: The registration link provided will only be active for a limited time. If the registration link has expired, contact the CDI via e-mail to PremiumTaxFiling@insurance.ca.gov.

In all correspondence with the CDI, include your name, CA number or SLB license number, e-mail address, and telephone number.

Once the PTPS account has been successfully created, a confirmation notice will appear on screen and an e-mail confirmation notice will be sent.



Note: Surplus Line Broker Endorsed Agents (SLEA) (with no Surplus Line Broker Bond in place) are not required to file an individual Insurance (Premium) Tax Return with CDI and do not need to register for a PTPS account. The SLEAs are to be reported in the Insurance (Premium) Tax Return of the Surplus Line Broker Agency they transact Surplus Line business on behalf of.

If the Surplus Line Broker Agency does not have a Surplus Line Broker Bond in place, it cannot transact Surplus Line business under its license in this state. Refer to Surplus Line Broker Frequently Asked Questions.

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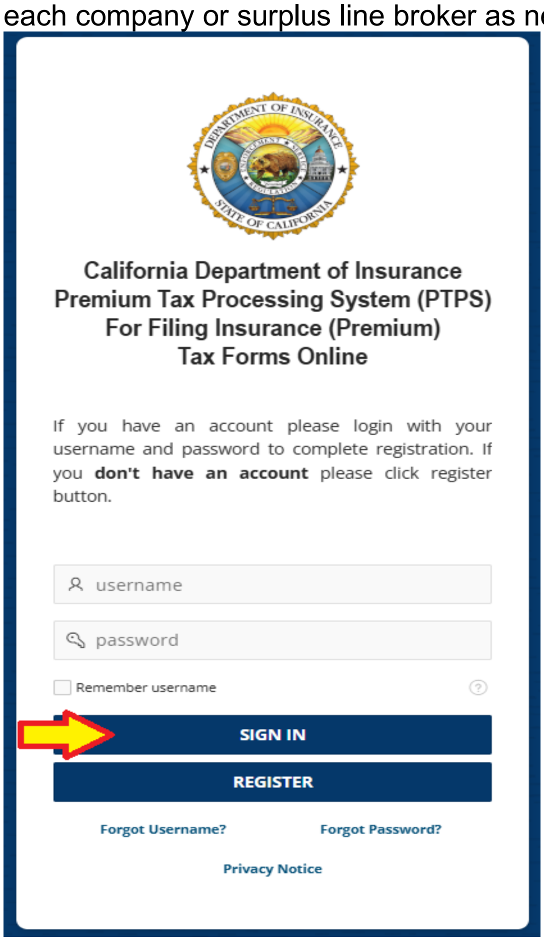
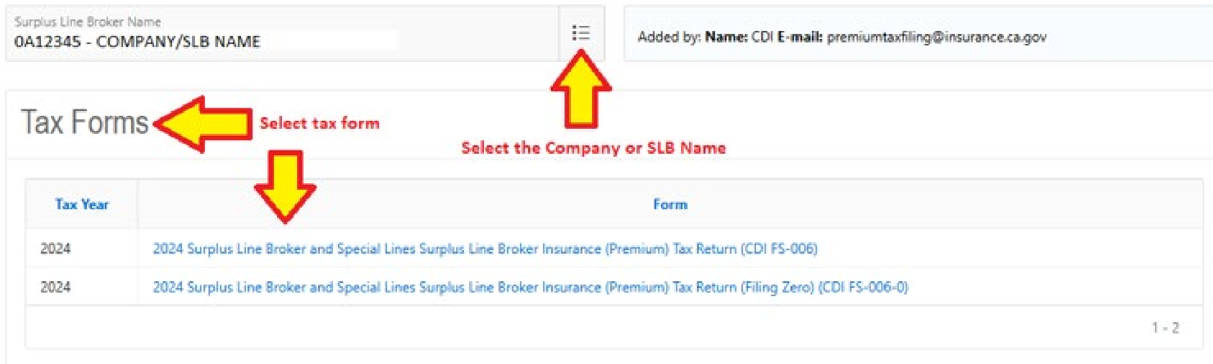
How to add multiple insurance companies or surplus line brokers to PTPS account?

An individual registration link is sent out per company or surplus line broker license. A PTPS account must first be registered in order to add more than one company or surplus line broker under the same PTPS account.

When receiving registration links for more than one company or surplus line broker, each registration link must be clicked on. **A registered PTPS account does not need to register again, instead click on the "Sign In" button.** Once logged in, click "Confirm" to add the additional company or surplus line broker on the existing PTPS account. Repeat these steps for each company or surplus line broker as needed.



To see all registered entities under the PTPS account, click on the icon:



When filing for multiple entities, only open one Tax Return Form at a time. Opening multiple tax forms will cause errors when filing.

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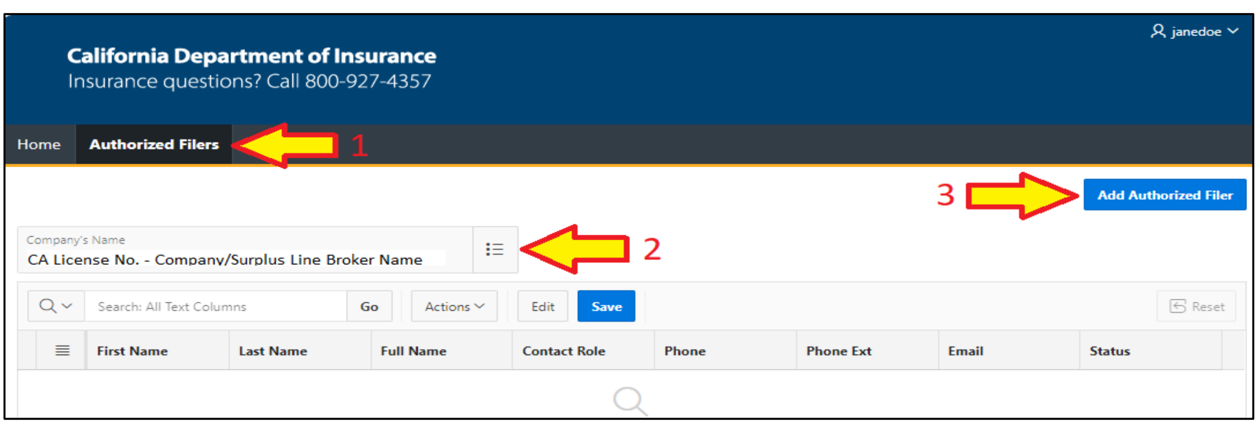
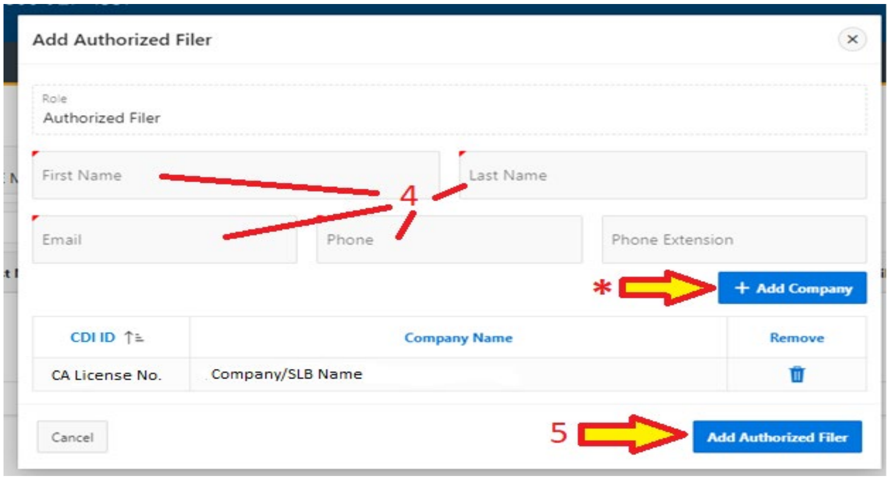
How to add (activate) and remove (deactivate) an Authorized Filer?

Once an Insurer's EO or an SLB has successfully registered for a PTPS account, there is an option to add (activate) and remove (deactivate) an Authorized Filer(s) (AF) to the registered entity(s).

To add an Authorized Filer(s), the EO must follow these steps:

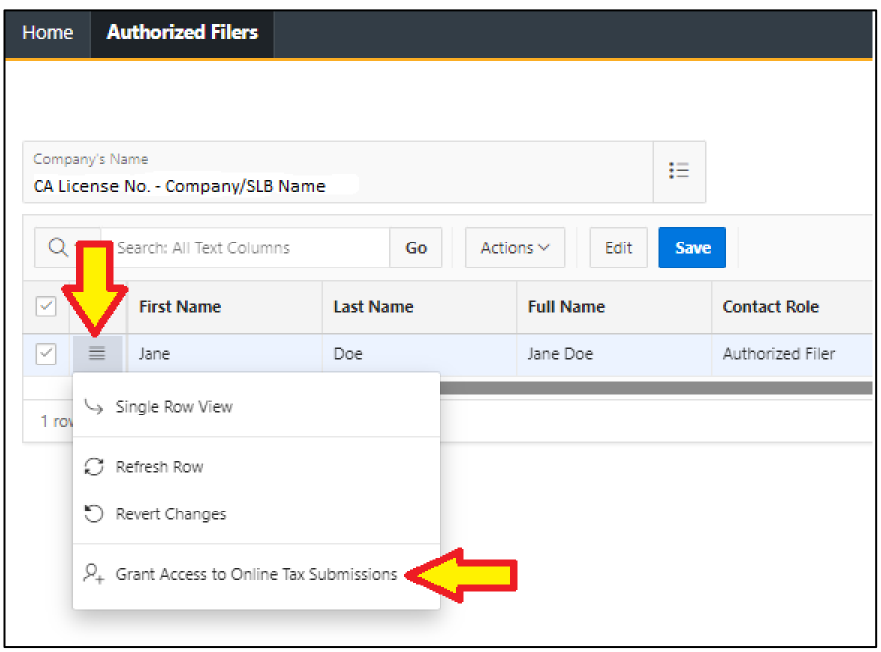
1. Once the EO is logged in to PTPS, go to the "Authorized Filers" tab.
2. Select the "Company/Surplus Line Broker" name under the dropdown menu.
3. Click "Add Authorized Filer" on the top right corner of the page.
4. Fill out the Authorized Filer's information (First Name, Last Name, e-mail address, and phone number).
    - *To add multiple "Company/Surplus Line Broker" for the same Authorized Filer, click "+Add Company" while you are on the "Add Authorized Filer" screen.
5. Once all the required information is entered, click on "Add Authorized Filer" at the bottom.



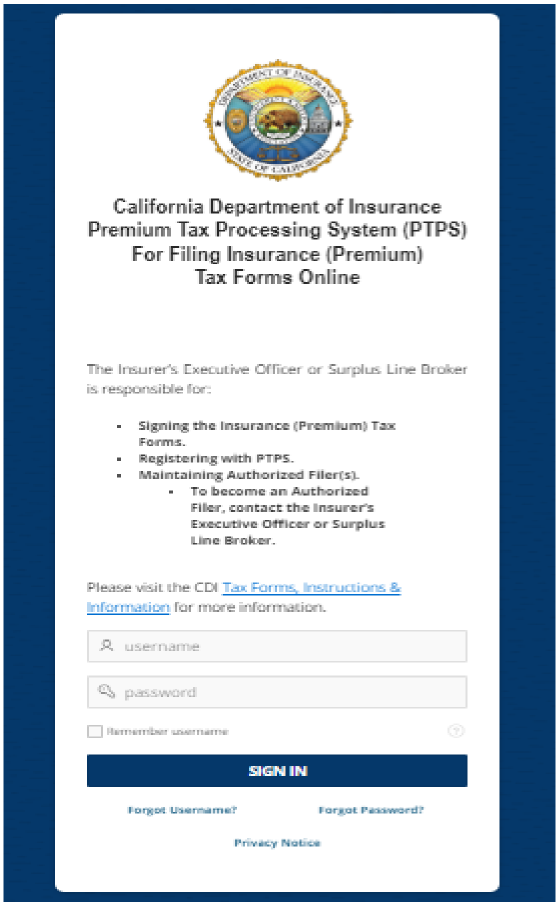


The PTPS system will send out an e-mail notification to the Authorized Filer(s) to register for a PTPS account.

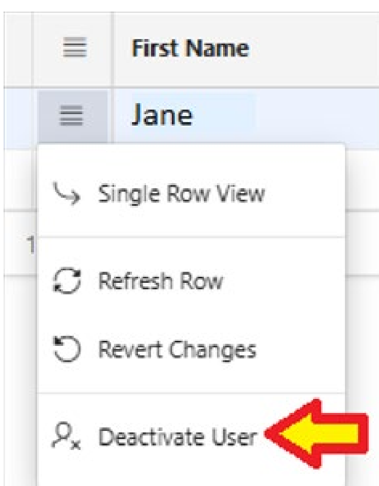
If the Authorized Filer did not receive the e-mail notification, check to make sure that the e-mail address is correct. The Insurer's EO or the SLB can return to the "Authorized Filers" tab, select the "Company/Surplus Line Broker" name, go to the Authorized Filer contact, and click on "Grant Access to Online Tax Submissions".



After the PTPS account is created successfully, the Authorized Filer(s) can log in to the PTPS portal any time using the username and password for the account. Note: The Login Name and Password are case-sensitive.



The EO can Deactivate an AF by clicking on ≡ for the individual AF to be deactivated. Once deactivated, the AF will no longer have access to the individual company or SLB account. If the AF has access to multiple companies or SLB accounts, the EO must repeat this step for each company or SLB account.



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Forgot Password and/or Username?

If the password is forgotten, click **"Forgot Password"** on the PTPS Login Page and follow the instructions on the screen. If the username and e-mail match the CDI records, an e-mail will be received shortly with a link to reset the PTPS Password. The link is valid only for 15 minutes. If the link is expired, click on "**Forgot Password**" again on the PTPS Login Page to retrieve a new link via e-mail.

If the username is forgotten, click **"Forgot Username"** on the PTPS Login Page and follow the instructions on the screen. An e-mail will be sent shortly with a link to retrieve the PTPS Username. The link is valid only for 15 minutes. If the link is expired, click on "**Forgot Username**" again on the PTPS Login Page to retrieve a new link via e-mail.

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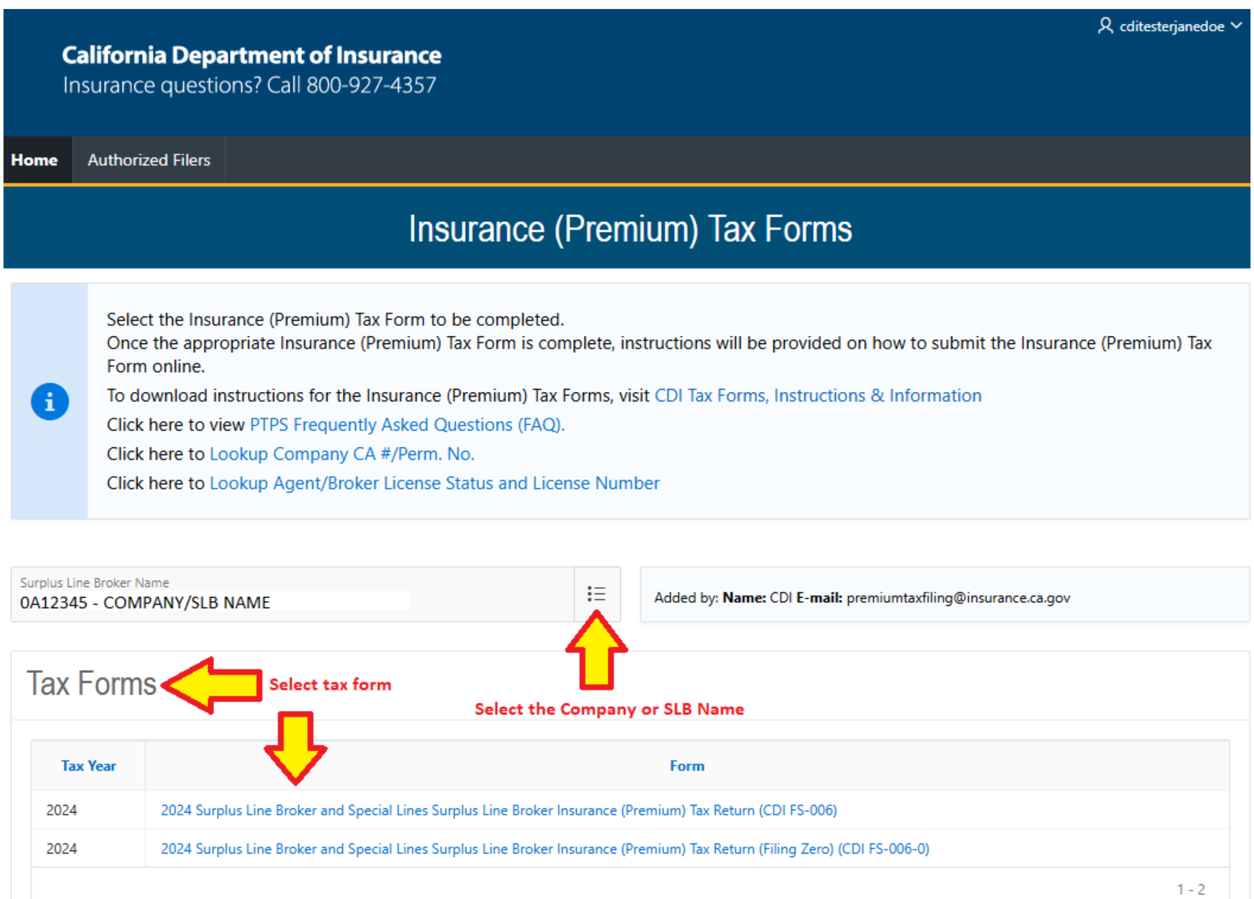
How to file an Insurance (Premium) Tax Return?

Online Tax Return Filing Via the PTPS Portal:

Login to the PTPS portal and select the Company or SLB Name of the Insurance (Premium) Tax Return filing being completed for online.



- Under the "Tax Forms" section, select the tax form by tax year.
- For SLBs only: If there were no transactions in the applicable tax year, select the *Surplus Line Broker and Special Lines Surplus Line Broker Insurance (Premium) Tax Return (Filing Zero) (CDI FS-006-0*) form.

When filing for multiple entities, only open one Tax Return Form at a time. Opening multiple tax forms may cause errors when filing.

Fill in all the required fields in the online Insurance (Premium) Tax Return. If the tax return form cannot be completed during the same session, or if not ready to submit it yet, the online tax return is automatically saved and can be accessed again any time as long as the tax return has not been "Submitted."

If a line item on the Tax Form is Not Applicable, enter 0.

Note: Calculation error messages are to be used as a guide only. It is to help the filer identify if amounts were entered correctly. All amounts entered should be based on the filer's books and accounts. Some tax forms require that all information be entered to populate correct calculations for Page 1 items of the Tax Return. A tax return can still be submitted if calculation error message is visible.

After the required data has been entered for the online Insurance (Premium) Tax Return, all the **required attachments** must also be uploaded. Note: Only upload PDF files, no other file type will be accepted. PTPS will not allow an incomplete online Insurance (Premium) Tax Return to be submitted until all the required fields and attachments are entered/uploaded.

If an error message pops up when trying to attach a file:
- Change file extension to lowercase (.pdf).
- Shorten and/or simplify the filename to remove any hyphens, dashes, and parenthesis.

When the Insurance (Premium) Tax Return is ready to be submitted, proceed to click **"Ready for Signature"** from either the top or the bottom of the online Insurance (Premium) Tax Return page. Once submitted, a notification will be seen on the screen, and also by e-mail confirmation, of further instructions to complete the submission process.

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How to complete and upload the Signature Page?

On the "Submissions" page, click "**Download Tax Return**" to download and save a copy of the submitted online Insurance (Premium) Tax Return. The Insurer's EO or the SLB **must** sign the Insurance (Premium) Tax Return being submitted for the applicable tax year. Once signed, upload a scanned copy of the **Signature Page** via the PTPS portal where prompted to.

The Tax Return is not considered "Submitted" until after the Signature page has been successfully uploaded and submitted. Do not upload multiple Signature Pages, only one is needed per each tax return.

The Signature Page:

- For Insurers, the Signature Page is the “Declaration of Insurer”, Page 2 of the Insurance (Premium) Tax Return and Page 6 for the Ocean Marine Insurance (Premium) Tax Return.
- For Surplus Line Brokers, the Signature Page is the “Surplus Line Broker’s Certification”, the last page of the Insurance (Premium) Tax Return.

After the signed Signature Page is successfully uploaded, a notification will be displayed on the screen and an e-mail confirmation will be sent to the PTPS user that the online Insurance (Premium) Tax Return has been completed and submitted.

Retain a copy of the Submissions screen/page or the e-mail confirmation for record keeping purposes.

For more information regarding Insurance (Premium) Tax Forms and Instructions, visit the CDI Tax Forms, Instructions & Information to download the instructions.

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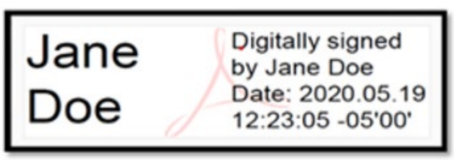
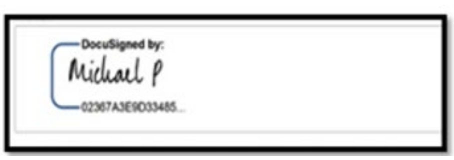
Does the Department of Insurance accept electronic signatures?

Yes, the CDI accepts electronic signatures for Insurance (Premium) Tax forms that conform to the following:

- An electronic symbol or process;
- Attached to or associated with an electronic record; and
- Executed or adopted by a person with the intent to sign the electronic record. (Cal. Civ. Code section 1633.2, Cal. Gov. Code section 16.5(e).)

Below are non-exclusive examples of acceptable electronic signatures:





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How to delete or resubmit an incorrect Insurance (Premium) Tax Return?

If there is a need to delete an online Insurance (Premium) Tax Return that was already created/started, click the "Delete" button on top of the online form to delete it any time **before submission**.

If there were incorrect attachment(s) uploaded in the PTPS for the Insurance (Premium) Tax Return and the filing is **not submitted** yet: Click the " " symbol next to the document to delete. The old document/file must be deleted before the correct document/file can be uploaded.

If the Insurance (Premium) Tax Return has been **already submitted** online and corrections are needed, or if it was filed in error, please contact the CDI via e-mail to PremiumTaxFiling@insurance.ca.gov to request to delete the tax return so that a new tax return can be completed.

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How to confirm if the Insurance (Premium) Tax Return was submitted and processed?

When the Insurance (Premium) Tax Return is submitted online, an e-mail confirmation will be sent to the e-mail address on file providing notification of the submission and instructions to complete the process. This includes uploading a scanned copy of the signed Signature Page of Insurance (Premium) Tax Return being submitted for the applicable tax year. After the Insurance (Premium) Tax Return Signature Page is successfully uploaded and submitted, another e-mail confirmation will be sent that the online Insurance (Premium) Tax Return has been successfully completed and submitted. Status of the Insurance (Premium) Tax Return can also be viewed in the PTPS.

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How to make an Insurance (Premium) Tax payment?

CDI encourages ALL Insurance (Premium) Tax payments to be made via Electronic Funds Transfer (EFT).

To register as an EFT taxpayer, contact the CDI via e-mail to EFT@insurance.ca.gov.

- **EFT Requirements**
  - Entities subject to Insurance (Premium) Tax whose annual tax is more than twenty thousand dollars ($20,000) are required to participate in the Electronic Funds Transfer (EFT) Program for Tax Payments. Non-use of EFT payment may result in penalty assessments.
  - **Note:** The option to pay via EFT is also available for Insurers and Surplus Line Brokers making Insurance (Premium) Tax payments under $20,000. This will ensure timely receipt of payment.
  - To avoid delays in processing EFT payments, the following items are required in the EFT transaction: Taxpayer Identification Number, Tax Type Code, and Tax Amount Due Date. **Important:** EFT payment timeliness is determined by the settlement or debit date. Please be sure to read and understand Electronic Funds Transfer (EFT) Program for Tax Payments and Appendix C - Glossary for information on ensuring timeliness.
- **Insurance (Premium) Tax Prepayment / Installment Requirements**

- Each Insurer and Surplus Line Broker whose prior year annual tax liability was twenty thousand dollars ($20,000) or more is required to make Quarterly Insurance (Premium) tax prepayments (Insurers) or Monthly Insurance (Premium) tax installments (Surplus Line Broker) for the current calendar year.
- To download a copy of the **Insurer Quarterly Insurance (Premium) Tax Prepayment Voucher (CIA T-4)** or **Surplus Line Broker Monthly Insurance (Premium) Tax Payment Voucher (FS-007)** forms, visit the California Department of Insurance Tax Forms, Instructions & Information webpage.
- File the Insurance (Premium) Tax Payment Vouchers via e-mail to PremiumTaxFiling@insurance.ca.gov
  Include in the e-mail subject line: Name of the Insurer or Surplus Line Broker; California Permanent number (not NAIC number) or Surplus Line Broker License number; Insurance (Premium) Tax form(s) being filed (PC, Life, Title, HP, OM, SLB); and associated Insurance (Premium) Tax Year/Payment period.
  Example: 0000-0 - Any Insurance Company – HP 2025 Q1 Tax Payment Voucher.
  0123456 – Any Surplus Line Broker Agency – SLB Jan 2025 Tax Payment Voucher.

For check payment information, contact the CDI via e-mail to PremiumTaxFiling@insurance.ca.gov.

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How to file an Amended Insurance (Premium) Tax Return online?

If an original Insurance (Premium) Tax Return was filed online via the PTPS portal and has already been processed by the CDI, an option to file an Amended Insurance (Premium) Tax Return is available. Check online by logging in to the PTPS Portal.

- Once logged in, select the applicable Company/SLB Name, and click on “Amend” under the “Action” tab next to the “Response ID” of the originally filed online Insurance (Premium) Tax Return.
- Select the amendment date on top of the online Insurance (Premium) Tax Return and proceed to make the corrections as needed for the amended online Insurance (Premium) Tax Return.
- Attach an explanation letter and supporting documentation to reconcile with the total amount of any refund being claimed. CDI may request for additional information during the review.

Once the Amended Insurance (Premium) Tax Return online is submitted, follow the remaining steps for filing an Amended Insurance (Premium) Tax Return. Please refer to 2024 Insurance (Premium) Tax Return Instructions, last page, found here: CDI Tax Forms, Instructions & Information

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Late Filing Fee Assessments?

Any Insurance (Premium) tax payment made must be postmarked/settled on or before the filing due date.

EFT payment timeliness is determined by the settlement or debit date. Please be sure to read and understand Electronic Funds Transfer (EFT) Program for Tax Payments and Appendix C - Glossary for information on ensuring timeliness.

Late payment, Non-Payment, and Non-Use of EFT Payment if required, are subject to interest and/or penalties assessments.

To Request for Extension of time for Insurance (Premium) Tax filing, submit a written request to the CDI for review prior to the payment due date via e-mail to PremiumTaxAudit@insurance.ca.gov. Notification will be sent out once determined if the request for extension has been granted relief of penalty or denied. The CDI is not authorized to waive interest. (CIC section 1775.5(c)(1), CRTC section 12306 and 12307)

In all correspondence with the CDI, include the Company/Surplus Line Broker name, CA number or SLB license number, e-mail address, and telephone number.

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Who to contact if there are any issues?

For issues or questions about registering for PTPS, contact the CDI via e-mail to PremiumTaxFiling@insurance.ca.gov.

For questions concerning the completion of the Insurance (Premium) Tax Return or to obtain prior year Insurance (Premium) Tax forms, please contact the CDI via e-mail to PremiumTaxAudit@insurance.ca.gov.

In all correspondence with the CDI, include your name, CA number or SLB license number, e-mail address, and telephone number.

Link to Lookup Company CA #/Perm. No.

Link to Lookup Agent/Broker License Status

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