Frequently Asked Questions for Premium Tax Processing System (PTPS) (1/2025)

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.

back to top

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.

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?.

back to top

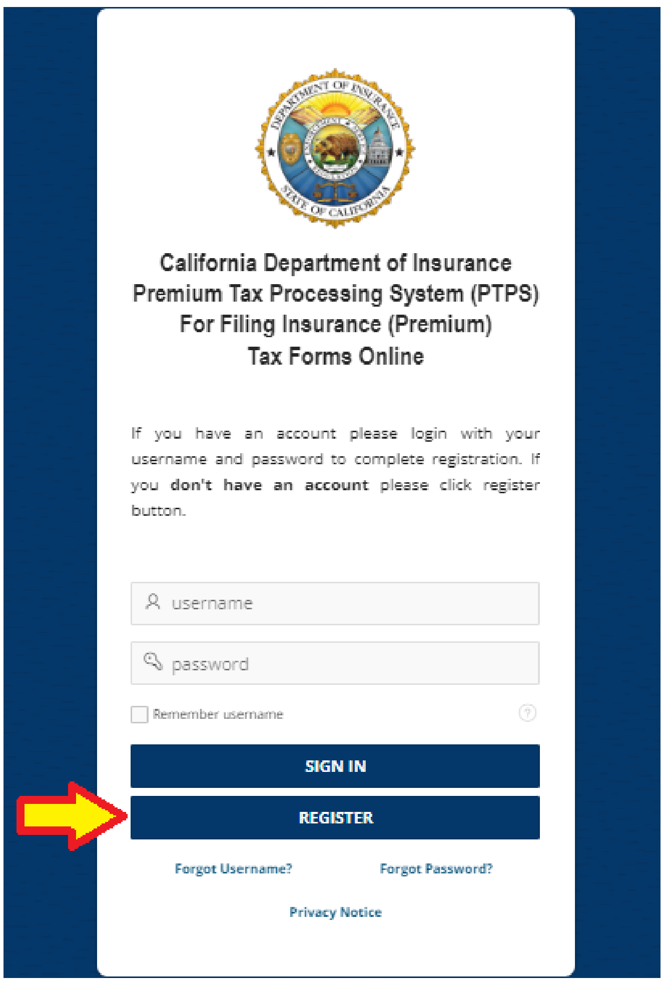
How to register for PTPS?

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.

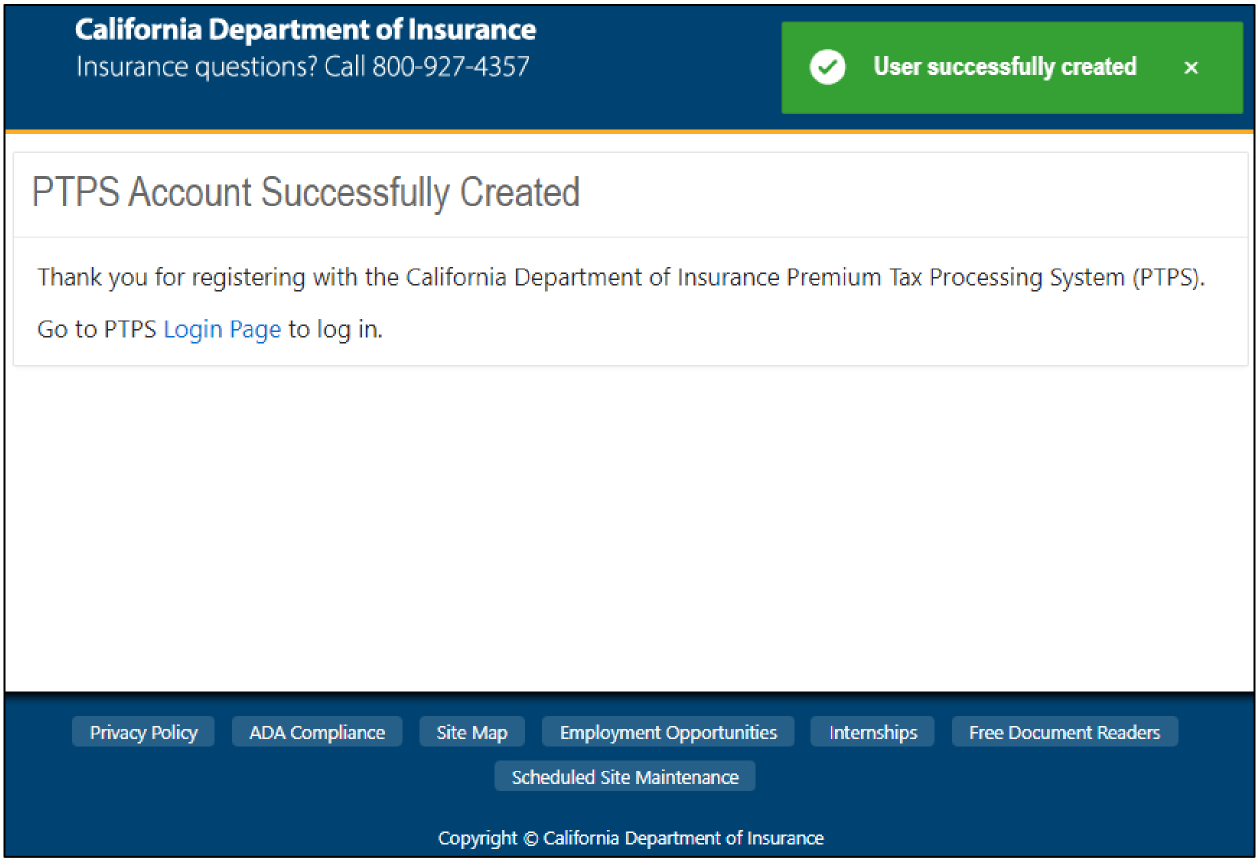
To register for a PTPS account as a newly admitted Insurer or licensed SLB, or to change PTPS Contact Information, or to cancel PTPS access for an Insurer or SLB, complete and file a *Premium Tax Processing System (PTPS) Account Registration Agreement for Insurers and Surplus Line Brokers (CDI FS-008)*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

Visit the CDI Tax Forms, Instructions & Information to download the form.

To complete the PTPS registration process, click on the registration link provided in the **PTPS registration instructions** e-mail. Once the link is clicked, select "Register" on the screen. 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.



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



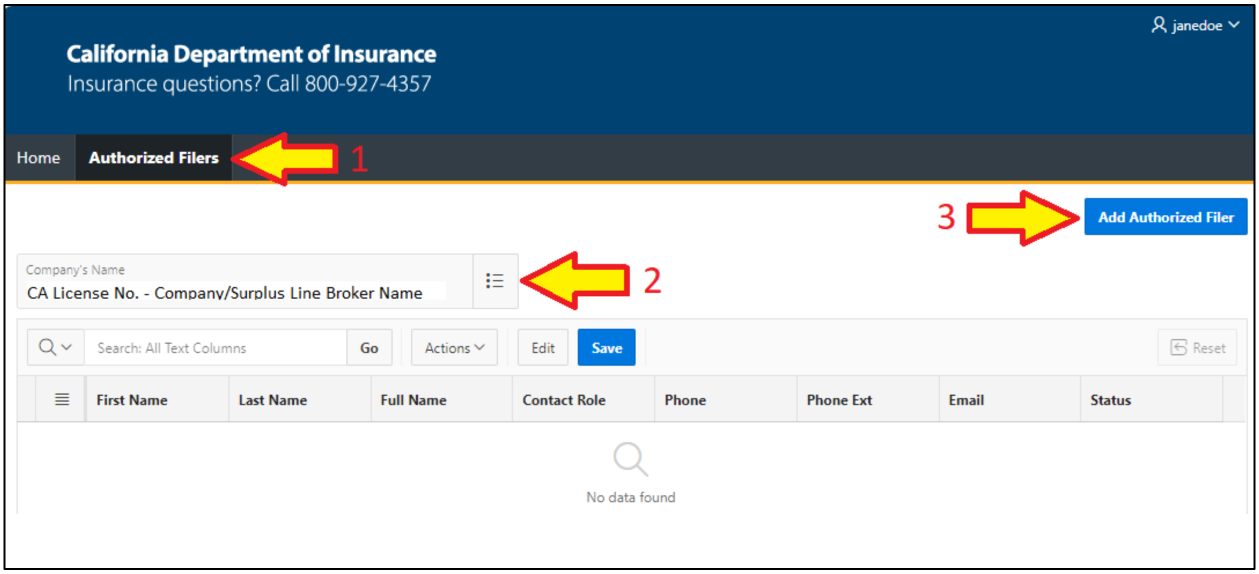
[back to top](#)

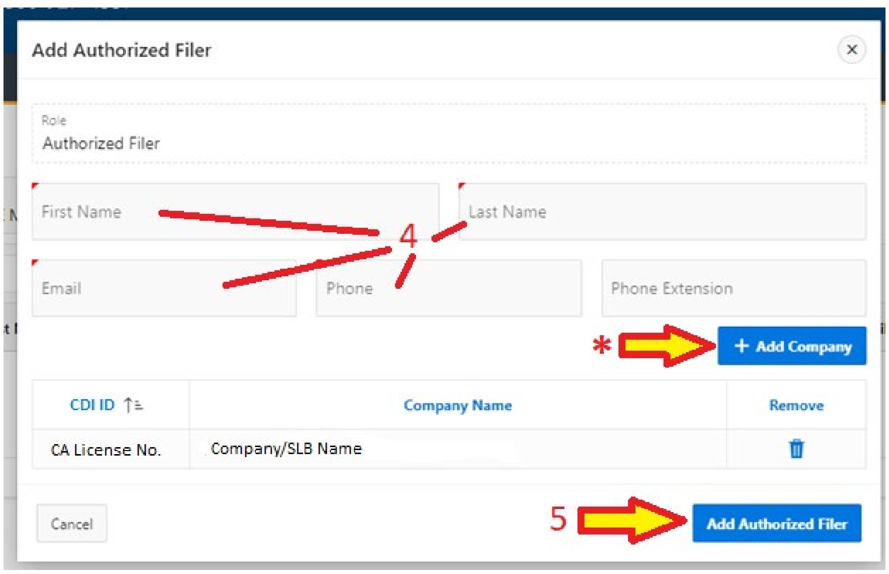
How to add an Authorized Filer?

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

To add an Authorized Filer(s), please follow these steps:

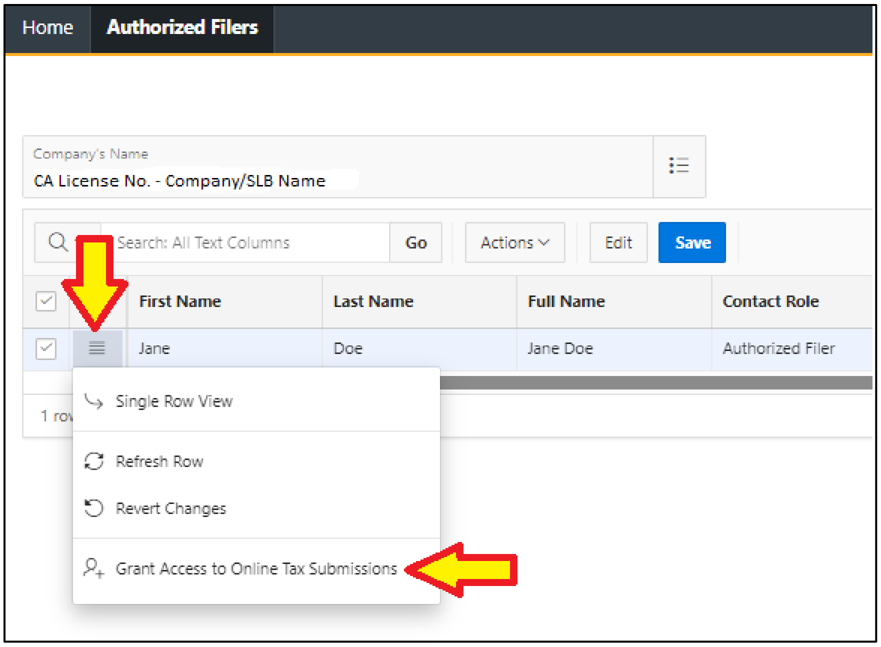
1. Go to the "Authorized Filers" tab.
2. Select the "Company/Surplus Line Broker" name under the dropdown menu.
3. Click "Add Authorized Filer" on the top right corner of the page.
4. Fill out the Authorized Filer's information (First Name, Last Name, e-mail address, and phone number).
    - *To add 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.



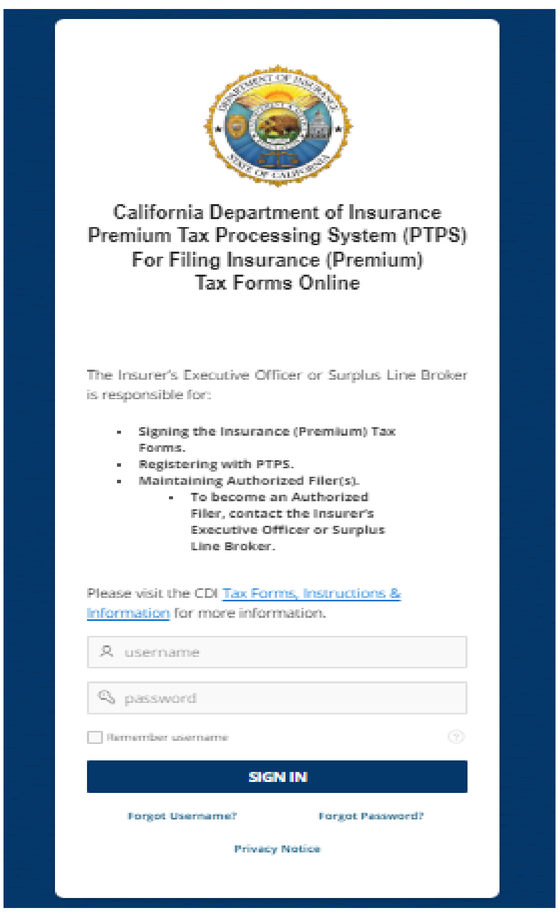


The PTPS system will send out an e-mail notification to the Authorized Filer(s) to register for a PTPS account.

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.



back to top

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.

back to top

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.

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."

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.

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.

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 **<u>must</u>** physically sign the Insurance (Premium) Tax Return being submitted for the applicable tax year. Once physically signed, upload a scanned copy of the **Signature Page** via the PTPS portal where prompted to.

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.

back to top

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.

back to top

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 physically 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.

back to top

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.

back to top

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

back to top

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.

back to top

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.

back to top